

PROCEDURE GUIDE TO INVESTORS



First Capital
A Janashakthi Group Company

First Capital Asset Management (FCAM) is a subsidiary of First Capital Holdings PLC, licensed and regulated by the Securities and Exchange Commission of Sri Lanka (SEC) to operate as a Unit Trust Managing Company and Investment Manager.

FCAM as an Investment Manager provides personalized wealth management services to a selected market of high-net-worth individuals and institutional clients. It includes discretionary portfolio and non-discretionary management and retirement planning.

This Procedure Guide to Investors is introduced to provide general information/instructions for First Capital Wealth Management (FCWM) Clients. FCWM clients are advised to read the following information/instructions carefully, and if further clarifications are required, please contact our Customer Relationship Management Division, your relationship officer, the Investment Management team mentioned in this document, the Chief Executive Officer, or the Compliance Officer.



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Discretionary Portfolio Management

FCAM offers customized portfolio design and management services tailored to capitalize on market opportunities while aligning with clients' interests. As part of this service, the fund manager has the discretion to buy, sell, or hold assets based on the client's investment objectives, risk tolerance, and time horizon. The aim is to optimize portfolio performance in accordance with the client's financial goals. However, it is important to note that FCAM does not guarantee any specific returns on the client's portfolio.



Non-Discretionary Portfolio Management

FCAM offers customized portfolio design and management services tailored to capitalize on market opportunities while aligning with clients' interests. As part of this service, the fund manager will make the recommendation to the client to buy, sell, or hold assets based on the client's investment objectives, risk tolerance, and time horizon. The aim is to optimize portfolio performance in accordance with the client's financial goals. However, it is important to note that FCAM does not guarantee any specific returns on the client's portfolio.



Retirement Planning

Retirement planning is a comprehensive financial service designed to assist individuals in preparing for retirement by ensuring the accumulation of adequate funds to sustain their lifestyle post-retirement. This service involves assessing the client's current financial situation, estimating future retirement needs, and developing a strategic plan to achieve these goals.



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Investment Management Team

Below are the contact details of the CEO and employees authorized by FCAM and approved by the SEC to carry out investment management services.

Kavin Karunamoorthy

Chief Executive Officer

Contact: 0777449715

General Line: 0112639831

kavin@firstcapital.lk

Ranuka De Silva

Vice president

Contact: 0777726852

General Line: 0112123919

ranuka@firstcapital.lk

Lasanthi Dissanayake

Assistant Vice President

Contact: 0765547106

General Line: 0112639830

lasanthi@firstcapital.lk

Imali Abeygunawardena

Assistant Relationship

Manager

Contact: 0771764799

General Line: 0112639841

imali@firstcapital.lk

Thinuri Jayathilake

Senior Associate

Contact: 0775677181

General Line: 0112123922

thinuri@firstcapital.lk

Onboarding Process

The first step in the process is to complete the risk questionnaire provided by FCAM. This is essential in order to assess your risk appetite. Based on your responses, FCAM will categorize you as risk-averse, risk-neutral, or risk-seeking. This classification will then allow us to tailor the subsequent documents to better align with your risk tolerance and investment objectives.

In order to proceed with becoming an FCWM client, you are required to provide the following signed documents:



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Fund Management Agreement (FMA):

This is the legal agreement between the client and FCAM, outlining terms related to the agreement's duration, fund management, custodian services, fees, confidentiality, withdrawal notices, termination, exit fees, Force Majeure, dispute resolution, arbitration, and governing law.



Investment Policy Statement (IPS)

A document outlining the agreed investment objectives, risk parameters (including asset-specific risks), minimum investment requirements, fund composition, and performance monitoring criteria.



Special Power of Attorney (SPOA)

This grants FCAM the legal authority to make investment decisions on behalf of the client.



Affidavit

A sworn written statement, signed by the CEO of FCAM and attested by an FCAM lawyer, for use as evidence in court.



Customer Mandate and KYC Form

This includes the client's personal information, signatures, and email indemnity.

Upon completion of the onboarding process, you will be assigned a dedicated Fund Manager and a Relationship Manager from our management team. The Fund Manager will be responsible for overseeing your portfolio and managing your wealth management needs. The Relationship Manager will be the first point of contact for the clients and will attend to all the needs of the clients.

Minimum Investment Amount

The client is required to make the minimum initial investment, which may be in the form of cash and/or securities. The specific amount will be mutually agreed upon and outlined in the Fund Management Agreement (FMA).

Mode of Instructions /Communications

Clients may provide instructions or communicate with their designated Fund Manager or Relationship manager via written letters or email from their registered email address. Once instructions are provided through these channels and executed, they cannot be revoked or withdrawn.

Fund Management Fees

Fund management fees shall be calculated and charged to the client as agreed in the FMA.

Monthly Performance Report /Confirmations

FCAM provides the client with a monthly performance report detailing the composition and value of the portfolio. This includes a description of the assets, the number of securities, the value of each security held, the cash balance, and the total portfolio value as of the report date.

Additionally, net income confirmations for FCWM clients, intended for tax purposes, will also be issued on a monthly basis if requested.

The performance reports and net income confirmations will be sent only through the email fcam@firstcapital.lk to their registered email address or to the correspondent address for the client who does not have an email address.

Important: FCAM will not be held responsible for any performance reports or confirmations provided through means other than those specified above, or by any officer or department of FCAM.



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Personal Data Protection

Where permitted by the Personal Data Protection Act (PDPA) No. 09 of 2022 or any other amendments issued under the Act, you have the right to:

- Access your personal data held about you and to learn the origin of the data, the purposes and ends of the processing, the details of the data controller(s), the data processor(s) and the parties to whom the data may be disclosed;
- Withdraw your consent at any time where your personal data is processed with your consent;
- Update or correct your personal data so that it is always accurate;
- Delete your personal data from our records if it is no longer needed for the purposes indicated above;
- Restrict the processing of your personal data in certain circumstances, for example where you have contested the accuracy of your personal data, for the period enabling us to verify its accuracy;
- Obtain your personal data in an electronic format for you or for your new insurer; and
- File a complaint with us and/or the relevant data protection authority

You can file a complaint with us by contacting the officer below.

Data Protection Officer

First Capital Asset Management Limited
riskcompliance@firstcapital.lk
+94 112 639809

Note: Please refer 'Data Privacy Notice' published on our website for more and the latest information.

Handling Client Complaints and Concerns

If the Client/s has/have a complaint against FCAM relating to a particular transaction/s, staff of FCAM, or processes of FCAM, the Client/s shall refer such complaint to the CEO or the Compliance Officer of FCAM.

Chief Executive Officer

kavin@firstcapital.lk
+94 0112 639 831

Compliance Officer

riskcompliance@firstcapital.lk
+94 112 639 809