

# PROCEDURE GUIDE TO INVESTORS

---



**First Capital**  
A Janashakthi Group Company

This Procedure Guide to Investors is introduced to provide general information/instructions related to conducting regular transactions with First Capital Asset Management (FCAM). Customers of FCAM 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 Chief Executive Officer, or the Compliance Officer.



# Table of Contents

---



**First Capital**  
A Janashakti Group Company

Procedure Guide to Investors .....	1
Overview of the Company .....	3
Unit Trust Funds .....	4
Minimum Subscription .....	5
Modes of Payments .....	5
Allotment of Units .....	5
Redemption of Units .....	6
First Capital Online Portal Access .....	6
First Capital WhatsApp Channel .....	7
KYC Information Update Requirement .....	7
Confirmations .....	8
Fees & Charges .....	9
Personal Data Protection .....	9
Data Protection Officer .....	10
Handling Client Complaints & Concerns .....	10



**First Capital**  
A Janashakthi Group Company

## Overview of the Company

---

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



**First Capital**  
A Janashakthi Group Company

A Unit Trust (UT), also known as a Collective Investment Scheme (CIS), is a fund managed under a trust deed with a defined investment objective. FCAM as a Unit Trust Manager, oversees six open-ended unit trust funds.

The Hatton National Bank (HNB) serves as the trustee for the First Capital Money Plus Fund, while BOC acts as the trustee for the remaining funds. The details of the unit trust funds are listed below.



## **First Capital Money Market Fund (FCMMF)**

FCMMF is a money market fund that invests in deposit instruments, corporate debt, and government securities that mature within 397 days and gives you the ability to withdraw funds at any time subject to the cut-off times.



## **First Capital Wealth Fund (FCWF)**

FCWF is an income fund that invests in deposit instruments, corporate debt, and government securities. FCWF is ideal for income generation and capital growth and the possibility of higher returns in the long run.



## **First Capital Equity Fund (FCEF)**

FCEF is a balanced fund, that primarily invests in Colombo Stock Exchange-listed stocks and also invests in deposit instruments, corporate debt, and government securities.



## **First Capital Gilt Edged Fund (FCGEF)**

FCGEF is an income fund that exclusively invests in government securities, thus making it the most suited for investors who are not ready to take higher risks. Government securities are risk-free instruments and ensure calculated returns.



## **First Capital Fixed Income Fund (FCFIF)**

FCFIF is an income fund that invests in deposit instruments and fixed-income securities including government securities, and corporate debt securities.



## **First Capital Money Plus Fund (FCMPF)**

FCMPF is a money market fund that invests in deposit instruments, corporate debt, and government securities that mature within 397 days and gives you the ability to withdraw funds at any time and through ATM as well.

## Minimum Subscription



First Capital  
A Janashakthi Group Company

The minimum initial subscription amount is specified in the Key Investor Information Document (KIID) of the relevant Unit Trust Fund. After the initial subscription, further investments have no upper or lower limits.

Note: Clients can access the KIIDs published on the First Capital website via the following link:

**[www.firstcapital.lk/unit-trusts/](http://www.firstcapital.lk/unit-trusts/)**

## Mode of Payments for Units (Investing)

The payment methods and bank account details are provided in the relevant KIID.

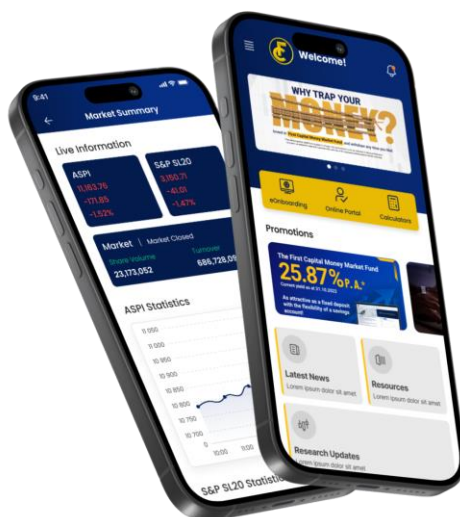
**Important:** You are advised to refrain from handing over Cash or open Cheques to any of our officers/agents. FCAM **shall NOT** be liable/responsible for any loss incurred by you due to misuse of the cash/open cheque handed over by you to any officer of FCAM. FCAM operational staff will issue a receipt if you hand over a crossed cheque written in favor of the fund you wish to invest. The cheque should be clearly written in favor of the fund not in favor of FCAM or any office of FCAM.

## Allotment of Units

Units will be allotted according to the process mentioned in the KIID and clients are requested to go through relevant sections of the KIID of the unit trust fund.

**Note:** Units are issued on the same day for funds received in the FCAM bank account before 2:00 p.m. (subject to the cutoff times imposed by the trustee). Funds received after 2:00 p.m. will be processed on the next settlement day.

**Important:** The investor will receive a unit issuance confirmation upon each investment, to the client's registered email address only from [confirmation@firstcapital.lk](mailto:confirmation@firstcapital.lk). For clients who do not have an email address registered with us, the confirmation is sent by post to the correspondence address. FCAM shall not be held responsible for confirmations provided through any medium or an officer/department other than those specified above.





First Capital  
A Janashakthi Group Company

## Redemption of Units

Redemption of units will be processed in accordance with the process mentioned in the KIID.

The redemption request must be submitted to FCAM as specified in the relevant fund KIID. Further, please note that for individual and joint clients, redemption requests can be submitted via the First Capital WhatsApp channel. (+96 76 665 6656)

**Note:** The First Capital WhatsApp channel does not support payments to third-party bank accounts. However, the First Capital Online Portal allows third-party payments of up to Rs. 500,000 to third-party accounts that have been registered in the online portal by the client. *(Please refer to the terms and conditions applicable when using these services)*

**Important:** The investor will receive a unit redemption confirmation upon each redemption/withdrawal, to the client's registered email address only from [confirmation@firstcapital.lk](mailto:confirmation@firstcapital.lk). For clients who do not have an email address registered with us, confirmation is sent by post to the correspondence address. FCAM shall not be held responsible for confirmations provided through any medium or an officer/department other than those specified above.

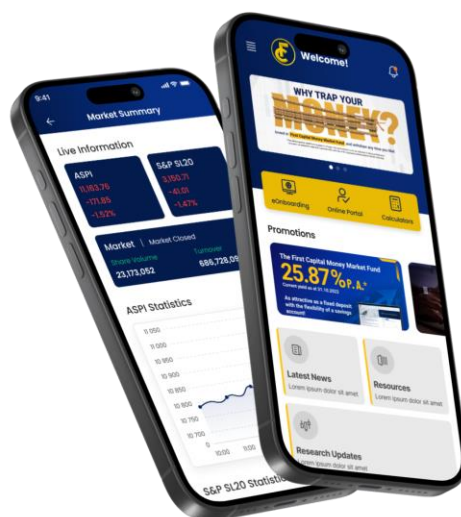
## First Capital Online Portal Access

FCAM clients are eligible to access the First Capital online portal, a convenient platform that allows customers to monitor their investments in First Capital and provide investment and withdrawal instructions.

To register for this service, please visit <https://portal.firstcapital.lk> and click on the "Register Now" option. You will be prompted to enter your NIC number and follow the necessary steps to complete your registration.

In addition, the First Capital online portal will soon enable clients to update their email address, contact details, residential address, and bank account information registered with FCAM.

**Important Notice:** Please note that First Capital will never send clickable links requesting you to change your Online Portal credentials or any other user details. For your security, do not share your User ID, Password, OTP, or any other personal security information with anyone. First Capital will not be liable for any losses incurred due to the sharing of your credentials caused by negligence.



# First Capital WhatsApp Channel



**First Capital**  
A Janashakthi Group Company

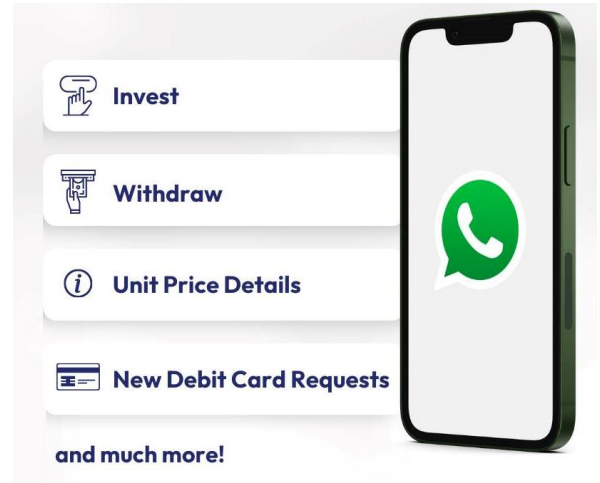
Individual clients are allowed to access First Capital WhatsApp channel that facilitates clients to view balances with First Capital and provide certain transactional instructions. Clients can register to this channel by sending a WhatsApp message saying

**'Hi' to 076 665 6656**

through the registered mobile number.

This service is available in three languages:  
Sinhala, English and Tamil

Important Notice: Please note that First Capital will never send clickable links requesting you register for our WhatsApp channel. For your security, do not register for such suspicious WhatsApp numbers. If you have any doubt, please contact and get clarification through our client support (+94 11 2 651 651) division. First Capital will not be liable for any losses caused by your negligence.



## KYC Information Update Requirement

It is mandatory for FCAM clients to update their KYC information through our E-KYC platform or by requesting in writing whenever there are any changes to their personal details. You can conveniently update your KYC information by visiting <https://eonboarding.firstcapital.lk> or by contacting our Customer Relationship Division at the numbers below.

**Nisini Martis**

+94 11 2 123 908

**Tharushi Seneviratne**

+94 11 2 639 803

## Confirmations

FCAM issues the below confirmations on specific requests made by the client.

- Balance Confirmations
- Transaction History Confirmations
- Income Confirmations

# Confirmations



**First Capital**  
A Janashakthi Group Company

## Balance Confirmations, Transaction History Confirmations, and Income Confirmations

The Finance division of FCAM issues Balance Confirmations, Transaction History Confirmations, and Income Confirmations on specific requests made by the client. Requests for such confirmations must be submitted in writing or via email from your registered email address to [clientconfirmation@firstcapital.lk](mailto:clientconfirmation@firstcapital.lk). Such requested confirmations will only be delivered to the correspondence address/e-mail address registered with us. E-mail confirmations will only be sent through [clientconfirmation@firstcapital.lk](mailto:clientconfirmation@firstcapital.lk)

When requesting client confirmation, kindly complete the format below and send it to the email address provided above.

Client Confirmation Request Format		
Client Name		
Client Code		
Type of confirmation	Balance Confirmations	
	Transaction History Confirmations	
	Income Confirmations	
Purpose for the confirmation	Eg: Visa, Tax purposes, Audit	
Period of the confirmation		
Mode of the confirmation	Hard Copy	
	Soft Copy	
Need signed confirmation	Yes	
	No	
Special Comments		

**Note:** You could contact officers of our Finance Division through the following contact numbers for the purpose of obtaining such confirmations.

Tel : +94 11 2 123 910/ +94 11 2 639 843

*Important: FCAM shall not be held responsible for the confirmations provided through any medium or an officer/department other than those specified in this section.*





First Capital  
A Janashakti Group Company

## Unit Redemption Confirmation/ Unit Issue Confirmation

Upon the redemption of units or issuance of units, a confirmation will be sent to the unit holder's registered email address only from [confirmation@firstcapital.lk](mailto:confirmation@firstcapital.lk). For clients who do not have an email address registered with us, the deal confirmation is sent by post to the correspondence address.

Any dispute regarding the transaction/s should be notified in writing ([No.02, Deal Place, Colombo 03](#)) or via e-mail to [fcam@firstcapital.lk](mailto:fcam@firstcapital.lk) within three (03) working days from the receipt of the redemption confirmation. Disputes received after this period will not be addressed.

*Important: FCAM shall not be held responsible for deal/transaction confirmations provided through any medium or an officer/department other than as specified in this section.*

## Fees and Charges

The management fee and trustee fee apply to all funds managed by FCAM. Please refer to the relevant KIID for detailed fee information.

An exit fee applies to FCWF and FCEF and is calculated and charged as outlined in the relevant KIID.

There is no exit fee for FCMMF, FCFIF, FCGEF, and FCMPF.

## 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



**First Capital**  
A Janashakthi Group Company

## Data Protection Officer

---

### Data Protection Officer

First Capital Asset Management Limited

[RiskCompliance@firstcapital.lk](mailto:RiskCompliance@firstcapital.lk)

+94 11 2 639 809

*Note: Please refer 'Data Privacy Notice' published on our website for more and 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](mailto:kavin@firstcapital.lk)

+94 112 639 831

### Compliance Officer

[RiskCompliance@firstcapital.lk](mailto:RiskCompliance@firstcapital.lk)

+94 112 639 809