

Richard Anthony Westell
47 Este Calle P.H. Marbella, Apto. 22B
Ciudad de Panama
Panama
C.P. 13800

18 December 2025

Dear Mr Westell

Re: Richard Anthony Westell

Thank you for completing the Capital International Limited (CIL) account opening application form and for providing the appropriate documentation. The request has been processed and this completes the legal formalities at this time.

You may obtain a full copy of our Terms of Business by following the link www.capital-iom.com/legal/ciltob to our website.

You have chosen an Execution Only service; please refer to Parts A and B in our Terms of Business document for details.

Part A outlines the general terms of business for all clients.

Part B outlines the additional terms of business relevant to execution only clients.

If you have any questions regarding our Terms of Business, Product Brochure or the Client Account Information, it is important that you raise them with us within 28 days. After this time, your acceptance will be deemed to have been received.

Kindly note that in the event that you have appointed an intermediary, they will be acting as your agent and it is your responsibility to ensure that the investment advice and dealing activities undertaken by them on your behalf is in accordance with your instructions, and in line with your agreement between you both. CIL accepts no liability in respect of any error made by your intermediary during the course of them providing their services to you.

CIL publishes a Client Charter which details how we work together with clients and intermediaries. You can find more information on our website: www.capital-iom.com/support/client-charter

Capital International Limited

t +44 (0) 1624 654200 f +44 (0) 1624 654201

Capital House, Circular Road, Douglas, Isle of Man, IM1 1AG

Capital International Limited is a member company of the Capital International Group and is licensed by the Isle of Man Financial Services Authority.
Capital International Limited is a member of the London Stock Exchange.
Registered Office: Capital House, Circular Road, Douglas, Isle of Man, IM1 1AG. Registered in the Isle of Man No: 79857C.
Directors: AN Campbell, AJR Kelsey, ACQ Long, DRQ Long, ME Marshall, DJ Noon and GJ Parry. Secretary: SC Shute.

Create tomorrow.
Start today.

capital-iom.com

To clarify how we intend to administer this account, the salient features are set out below:

Your Account name will be:	Richard Anthony Westell
Your Portfolio Reference Code:	P-003018 Please quote this reference on all correspondence and when making payments
Service Type:	Execution Only
The Agreed Services:	CIL will provide a Full Nominee, Execution Only service. Please read the Terms of Business for full details. Your Portfolio has been set up with the attached tariff schedule. Fees are deductible monthly.
Negative Balances:	Please note that the Portfolio is not permitted to go overdrawn at any time. We suggest that you keep enough cash to cover six months' worth of fee deduction.
Statements and Valuations:	We will provide contract notes and quarterly valuations in respect of your account which are available via our secure online portal.
Signing Authority:	Richard Anthony Westell for information and instructions including withdrawals. KNG International Advisors LLC for information and instructions including withdrawals.
Investment Details:	Portfolio Base Currency: USD Initial Investment Amount: 216,000.00
Payment Details:	Please find our bank details attached. All transfers should be made electronically.

In the event that you enter into an agreement with Capital International Limited for the provision of other specific investment services, the matters set out above may be subject to change and you will be notified about this at that time.

I should be grateful if you would check all the details carefully to ensure that they accurately reflect your wishes and requirements.

Thank you for choosing to open this Portfolio with Capital International Limited. You should have recently received an invitation to register for our Online Portal; please follow the instructions in the invitation to access and view all valuations and transactions online. If you have any enquiries relating to online access, valuations or general queries, please contact our Client Services Department by telephone on +44 (0) 1624 654200 or by email at clientservices@capital-iom.com. Alternatively, you can contact our Relationship Management team at platform@capital-iom.com.

Yours sincerely



David Noon FPFS, Chartered Financial Planner, C.Dir

Commercial Director

W www.capital-iom.com

Enclosures:

- Bank Details
- Client Account Information
- Tariff Sheet

Please note that where fees are applied via the **Reserved Charges Account**, monies must be transferred and applied in the base currency of the portfolio, otherwise an FX will automatically be transacted to convert to the base currency.

GBP

Bank Name – NatWest Bank
Sort Code – 50-41-01
SWIFT/BIC code – NWBKGB2L
Beneficiary Name - Capital International Ltd Client Account
Beneficiary Account Number – 46036695
Beneficiary IBAN number – GB77NWBK50410146036695
Beneficiary Reference – *Please enter your account reference number quoted on your Welcome Letter*

EUR

Bank Name – NatWest Bank
SWIFT/BIC code – NWBKGB2L
Beneficiary Name - Capital International Ltd Client Account
Beneficiary Account Number – 48054615
Beneficiary IBAN number – GB26NWBK60721148054615
Beneficiary Reference – *Please enter your account reference number quoted on your Welcome Letter*

USD

Bank Name – NatWest Bank
SWIFT/BIC code – NWBKGB2L
Beneficiary Name - Capital International Ltd Client Account
Beneficiary Account Number – 48054585
Beneficiary IBAN number – GB43NWBK60730148054585
Beneficiary Reference – *Please enter your account reference number quoted on your Welcome Letter*

CHF

Bank Name – NatWest Bank
SWIFT/BIC code – NWBKGB2L
Beneficiary Name - Capital International Ltd Client Account
Beneficiary Account Number – 48055506
Beneficiary IBAN number – GB08NWBK60730148055506
Beneficiary Reference – *Please enter your account reference number quoted on your Welcome Letter*

Natwest Bank Address: Premier Place, 2.5 Devonshire Square, London, United Kingdom, EC2M 4XB

Correspondent bank details can be provided upon request.

If payments are not clearly referenced or received from a different account to what we hold on file, there is the chance that the application of monies can be delayed, or monies will be returned to source.

Capital International Limited

t +44 (0) 1624 654200 f +44 (0) 1624 654201

Capital House, Circular Road, Douglas, Isle of Man, IM1 1AG

Regulated investment activities are undertaken by Capital International Group Limited's licensed member companies. Capital International Limited and Capital Financial Markets Limited are licensed by the Isle of Man Financial Services Authority. Capital International Limited is a member of the London Stock Exchange. CILSA Investments (Pty) Ltd (FSP No. 44894), trading as Capital International SA, is licensed by the Financial Sector Conduct Authority in South Africa. All subsidiary companies across both jurisdictions are represented under the Capital International Group brand.

Issue Date: 11/10/2024

Ref: CRD-Nv3

**Create Tomorrow.
Start Today.**

 **Do you really need to print this?** We are serious about climate change & biodiversity loss. For more information, please [click here](#).

Please note that where fees are applied via the **Reserved Charges Account**, monies must be transferred and applied in the base currency of the portfolio, otherwise an FX will automatically be transacted to convert to the base currency.

AUD

Bank Name – NatWest Bank
SWIFT/BIC Code - NWBKGB2L
Beneficiary Name – Capital International Ltd
Client Account
Beneficiary Account Number – 48135917
Beneficiary IBAN number –
GB62NWBK60730148135917
Beneficiary Reference – *Please enter your account reference number quoted on your Welcome Letter*

CAD

Bank Name – NatWest Bank
SWIFT/BIC code – NWBKGB2L
Beneficiary Name - Capital International Ltd Client
Account
Beneficiary Account Number – 48135925
Beneficiary IBAN number –
GB40NWBK60730148135925
Beneficiary Reference – *Please enter your account reference number quoted on your Welcome Letter*

JPY

Bank Name – NatWest Bank
SWIFT/BIC code – NWBKGB2L
Beneficiary Name - Capital International Ltd Client
Account
Beneficiary Account Number – 48135933
Beneficiary IBAN number –
GB93NWBK60730148135933
Beneficiary Reference – *Please enter your account reference number quoted on your Welcome Letter*

ZAR

Bank Name – NatWest Bank
SWIFT/BIC code – NWBKGB2L
Beneficiary Name - Capital International Ltd Client
Account
Beneficiary Account Number – 48135968
Beneficiary IBAN number –
GB43NWBK60730148135968
Beneficiary Reference – *Please enter your account reference number quoted on your Welcome Letter*

Natwest Bank Address: Premier Place, 2.5 Devonshire Square, London, United Kingdom, EC2M 4XB

Correspondent bank details can be provided upon request.

If payments are not clearly referenced or received from a different account to what we hold on file, there is the chance that the application of monies can be delayed, or monies will be returned to source.

Capital International Limited

t +44 (0) 1624 654200 f +44 (0) 1624 654201

Capital House, Circular Road, Douglas, Isle of Man, IM1 1AG

Regulated investment activities are undertaken by Capital International Group Limited's licensed member companies. Capital International Limited and Capital Financial Markets Limited are licensed by the Isle of Man Financial Services Authority. Capital International Limited is a member of the London Stock Exchange. CILSA Investments (Pty) Ltd (FSP No. 44894), trading as Capital International SA, is licensed by the Financial Sector Conduct Authority in South Africa. All subsidiary companies across both jurisdictions are represented under the Capital International Group brand.

Issue Date: 11/10/2024

Ref: CRD-Nv3

**Create Tomorrow.
Start Today.**

 **Do you really need to print this?** We are serious about climate change & biodiversity loss. For more information, please [click here](#).

The following information is provided in accordance with the Isle of Man Financial Services Authority Financial Services Rulebook 2016 Rule 3.6.

What is a Client Bank Account?

A client bank account is a bank account held by, and in the name of, Capital International Limited or Capital International (Nominees) Limited (“us” or “we”) in which we will hold your money on trust for you while it remains in the account. All money held in a client bank account is referred to as client money.

A client bank account is specially created by us for the purpose of holding your money and the money of other clients. The client bank account is segregated from any other bank account in our name holding money which is our money. All client bank accounts are held at recognised banks. A recognised bank is a bank which holds a licence issued by the Isle of Man Financial Services Authority for deposit taking or is authorised under the law of another acceptable country or territory to carry on activities corresponding to deposit taking (see rule 3.2 of the Financial Services Rule Book 2016 for the full definition).

General Client Bank Account

A general client bank account usually holds money of several clients. The money may be held at one bank or the money may be in multiple bank accounts spread across several banks. In the event of a default of a bank where we have a general client bank account, client monies held in all of our general client bank accounts will be pooled (even if money is held in more than one general client bank account and the accounts are held in more than one bank). In this situation, each client who has money in the general client bank account will lose an equal proportion of their money, whether or not the bank your client money is held with is in default. This loss will be adjusted by any compensation arrangements in place.

Statement from Capital International

Whilst this Client Account Information is essentially to inform you of how client money will be affected in the event of a bank default, it must also be understood that all monies standing to the credit of Capital International’s clients are held within Capital International (Nominees) Limited or in Capital International Limited - Client Accounts, which segregate these monies from those belonging to Capital International Limited (CIL).

In practical terms this means that in the unlikely event that CIL were to go into liquidation, all client money, including corporate and trust accounts and assets, would remain ring fenced and unavailable to creditors of CIL or a liquidator.

Capital International Limited

t +44 (0) 1624 254200 f +44 (0) 1624 654201

Capital House, Circular Road, Douglas, Isle of Man, IM1 1AG

Regulated investment activities are undertaken by Capital International Group Limited’s licensed member companies.

Capital International Limited and Capital Financial Markets Limited are licensed by the Isle of Man Financial Services Authority.

Capital International Limited is a member of the London Stock Exchange. CILSA Investments (Pty) Ltd (FSP No. 44894), trading as Capital International SA, is licensed by the Financial Sector Conduct Authority in South Africa.

All subsidiary companies across both jurisdictions are represented under the Capital International Group brand.

Issue Date: 11/10/2024

Ref: CALv2

**Create Tomorrow.
Start Today.**

CIG Custody - 35

Tariff Sheet



This document sets out the standard execution-only commission tariffs agreed specifically for clients and advisors. These will apply, subject to any special arrangements that we may make for any particular transaction or series of transactions, in relation to all transactions effected for you on and following the below date until further notice. This document forms a part of the Terms of Business issued by us and where applicable replaces any relevant tariff sheet previously issued.

We reserve the right to vary these rates by written notice to you from time to time. Any such notice will apply in relation to all instructions received on transactions effected after the date on which it is given to you or, if later, the date on which it is expressed to take effect. Elements of the fees and charges detailed below will be shared with your advisor, from whom details of any sharing arrangements can be obtained.

1 Annual Charges

Custody Fee	0.35% p.a. charged monthly in arrears, minimum of £220 per annum, debited from the Trading Account.
Advisor Initial Fee	<input type="text" value="0"/> % charged at outset on receipt of new monies
Advisor Ongoing Fee	<input type="text" value="0.5"/> % p.a. of portfolio value charged monthly in arrears, debited from the Trading Account
Investment Manager Fee	<input type="text" value="0"/> % p.a. of portfolio value charged monthly in arrears, debited from the Trading Account
Total Annual Charge	<input type="text" value="0.85"/> % p.a.


2 Dealing Fees

Listed Securities	0.25% per trade, with a minimum fee of £35
	Any exchange fees, brokerage charges and levies incurred while dealing in overseas markets will be passed on to you and charged accordingly.
Structured Products & Bonds	0.25% per trade, with a minimum fee of £35
Collectives	£35 (or currency equivalent)
Forex	All foreign exchange transactions include a spread of 0.5%

3 Other Charges

In addition to the dealing fees listed above, please note there will also be contract charges applied to deal transactions to cover third party and overseas costs. Details of these contract charges as well as all other ancillary fees which might be applied to your account can be found at: <https://www.capital-iom.com/support/platform-fee-table>

4 Signatures

Signature 1:	Signature 2:
Full Name: <input type="text" value="Richard Anthony Westell"/>	Full Name: <input type="text"/>
Signature:  <small>Signed by: BC80DBE3552E45F...</small>	Signature: <input type="text"/>
Date: (dd/mm/yyyy) <input type="text" value="12/9/2025"/>	Date: (dd/mm/yyyy) <input type="text"/>

Capital International Group

t +44 (0) 1624 654200 f +44 (0) 1624 654201 e businessdevelopment@capital-iom.com

Issue Date: 23/03/2022

Regulated activities are carried out on behalf of Capital International Group by its licensed member companies. Capital International Limited, Capital International Bank Limited, Capital Treasury Services Limited and Capital Financial Markets Limited are all licensed by the Isle of Man Financial Services Authority. Capital International Limited is a member of the London Stock Exchange. Registered Address: Capital House, Circular Road, Douglas, Isle of Man, IM1 1AG. CILSA Investments (PTY) Ltd (FSP No. 44894) and CILSA Solutions (PTY) Ltd (FSP No. 6650), t/a Capital International SA are licensed by the Financial Sector Conduct Authority in South Africa as Financial Service Providers. Registered Address: Office NG101A, Great Westerford, 240 Main Road, Rondebosch 7700, South Africa. All subsidiary companies across both jurisdictions are represented under the Capital International Group brand.

Ref: CIG0CTv3

**Create Tomorrow.
Start Today.**

 Do you really need to print this? We are serious about climate change & biodiversity loss. For more information, please [click here](#).