



SEVENTY  
NINTH™  
COMMERCIAL

MULTI-ASSET

# Individual Application Form

79TH COMMERCIAL THREE LTD  
MONTHLY, ANNUAL AND BIENNIAL RETURN

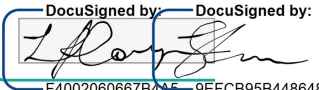
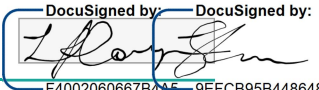


## Terms and Conditions of Investment

You as an investor are applying to subscribe for secured, non-transferable Loan Notes issued by 79th Commercial Three Limited, 14628949 (the "Company"). You are making your application ("Application"), based on the information set out in the Information Memorandum, the Company (the "IM"), which sets out important information about the Company's offer of Fixed Income Loan Notes (the "Loan Notes") constituted by an instrument dated 27th March 2023 (the "Instrument"). The IM and the Instrument will be provided by the Introducer and are also available from [investments@the79thgroup.co.uk](mailto:investments@the79thgroup.co.uk) or in hard copy during normal business hours on any weekday (public holidays excepted) at the registered office of the Company whilst the Offer remains open.

Your Application is subject to the following terms and conditions. Capitalised terms that are not defined in these Terms and Conditions will have the meanings given to them in the IM.

1. You will have completed all of the Company's registration requirements and all other requirements for making an Application on or before the close of the Offer, which will include:
  - Any tests, certifications, or declarations as required by the Company or its advisers, from time to time; and/or
  - You will be subscribing for Loan Notes for the term and at the interest rate set out in your Application.
2. Payments are only to be made via direct bank transfer in order to subscribe for any Loan Notes. Bank details for your fund transfer will be provided to you following successful completion of our Anti-Money Laundering process.
3. All Applications are made, and Loan Notes issued, strictly in accordance with the IM, including these terms and conditions, as well as the provisions of the Loan Note Instrument constituted by the Company setting out the legal terms on which the Loan Notes will be issued. Each Loan Note is issued on condition that you (and any person claiming through or under you); are taken to have notice of the Loan Note Instrument and Fixed first charge over the Company securing the Loan Notes in favour of the Security Trustee and which has been filed with Company's House ("Debenture"); consent to the appointment of the Security Trustee pursuant to the terms of the Debenture; and consent to be bound by the terms of the Loan Note Instrument (including all restrictions and limitations specified in and/or arising under or pursuant to the Loan Note Instrument). If the Loan Note Instrument is inconsistent with these terms and conditions and/or the Security Trust Deed, then the Loan Note Instrument shall prevail. The Loan Note Instrument and the Security Trust Deed are governed by and shall be construed in accordance with English law.
4. Investors will have seven working days from the date that their application is approved by the Company, and funds have been transferred to cancel an application to subscribe for Loan Notes.
5. The Company has granted security to the Investors via the Security Trustee and in the event that the Company is unable to make a payment of principal or Interest on a Repayment Date or Interest Payment Date in accordance with the payment instructions provided by an Investor, that Investor will have a period of twelve years from the relevant Repayment Date or Interest Payment Date to make a claim for the principal or Interest due.
6. The Company is subject to restrictive and positive covenants with Loan Note holders and the Security Trustee in accordance with the terms of the Loan Note Instrument and the Security Trust Deed respectively. The Loan Notes will be secured by way of a Debenture over the Company.
7. In making your Application, you acknowledge and confirm:
  - a. That you are not relying on any information given or any representations, warranties, agreements or undertakings (express or implied, written or oral) or statements made at any time by the Company or any other third party whether acting on their behalf or otherwise, in relation to the Company or any group entity other than as contained in the IM (including these Terms and Conditions), the Loan Note Instrument, the Security Trust Deed and that, accordingly, neither the Company nor any directors, officers, agents, employees or advisers of the Company, or any such entity or any person acting on its behalf shall have any responsibility for any such information, representations, warranties, agreements or undertakings (express or implied, written or oral);
  - b. You are not relying on the Company or any of its personnel to advise you as to the merits of investing in any series or permutation of the Loan Notes or to ensure that the Loan Notes are a suitable investment for you;
  - c. You have read and understood the IM, including these terms and conditions and the risk factors set out on pages 8 to 11, the summaries of the Loan Note Instrument, the Debenture and the Security Trust Deed contained in the IM. Without limiting the preceding sentence, you understand and accept that:
    - i. That you understand that the Loan Notes do not give you any right or option to convert them to shares or other securities;
    - ii. That there may be tax consequences for you investing in Loan Notes (and these may include deduction of withholding tax). General information as to tax for UK individual investors as well as certain other types of investors is set out at page 11 of the IM. You should consider your own personal tax position and take

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professional advice as appropriate; and

- iii. You are an individual who is 18 years old or more at the date of making your Application and who is not resident in the USA ("US Person")
  - d. Your making of the Application, being issued with Loan Notes and/or receiving any payments under the Loan Notes, does not contravene any law or requirement of any official or government body based outside the UK to which you are subject. Without limiting any other terms and conditions, you acknowledge and confirm that you are not a US Person, are not receiving Loan Notes in the United States and are not acquiring Loan Notes for the account of a US Person;
  - e. You are aware that it is open to you to seek advice from someone who specialises in advising on investments.
8. The Company engages professional advisory firms along with marketing and wealth management companies to undertake the marketing and advertising of the Loan Notes. In addition, third party introducers are also used. Commissions for these services are variable and will be payable from the proceeds raised from the issue of the Loan Notes. A maximum of 20% of the proceeds raised from the Loan Note issue will be used for marketing purposes.

## Your Application

- 9. You acknowledge that the Company may, in its absolute discretion, reject in whole or in part or scale down your Application and may, if necessary, return monies to you by the original method in which the monies were transferred;
- 10. You are not engaged in money laundering. No money paid in subscription for Loan Notes shall represent the proceeds of any criminal activity;
- 11. Unless you have disclosed to us that you are applying on another person's behalf (for example, as an intermediary who has disclosed its client's identity) you must make your Application on your own behalf and for no other person. You should note that under the Loan Note Instrument, Loan Notes may be held by a single holder or jointly with any other person; and
- 12. The Company, its directors, employees, agents and advisers will rely upon the truth and accuracy of the confirmations, acknowledgements and representations contained in your Application.

## Money Laundering

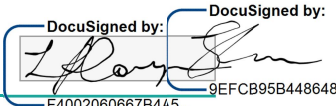
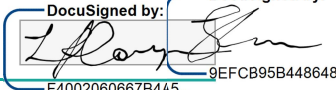
- 13. It is also a term of your Application that, to ensure compliance with the legislation relating to money laundering and financial crime, the Company and its advisers may, in their absolute discretion, require information and/or evidence or further verification of your identity and the information that you provide on your application, and the Issuer may decide not to issue Loan Notes until it is, or they are, absolutely satisfied as to your identity and information provided. If within a reasonable time after a request for information or evidence as to your identity, satisfactory evidence has not been supplied, the Issuer may, at its absolute discretion, terminate your Application in which event no Loan Notes will be issued to you.

## Third Party Rights

- 14. Any member of the Company's group, any directors, officers, LLP members, agents, employees or advisers of the Company or any such group entity or any person acting on behalf of any of them may rely upon a right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of these terms and conditions that refers to an acknowledgement, confirmation, authority or right in their favour. No other person shall have a right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of these terms and conditions. Notwithstanding any term of these terms and conditions, the consent of any person who is not a party is not required to rescind or vary these terms and conditions.

## Jurisdiction

- 15. The making of Applications, acceptances of Applications, the issue of Loan Notes to Investors and any resulting contracts in relation to the Loan Notes will be governed by and construed in accordance with English law and you and the Issuer submit to the exclusive jurisdiction of the relevant courts of the United Kingdom in relation to any disputes, as to the making or acceptance of Applications and in relation to any resulting contracts.

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## Confirmation

16. Once your application has been accepted, the Company will issue confirmation via email and telephone. Loan Note holders will be issued a form of certificate documenting their legal entitlement to the Loan Notes. The Company is not bound to take notice or see to the execution of any trust whether express, implied or constructive to which any Loan Notes may be subject. If any of the Loan Notes are due to be redeemed under any of the provisions of the Loan Note Instrument, the Loan Note holder shall, if requested by the Company or its advisers, provide up to date account details and, upon such delivery, the Company shall pay the relevant redemption amount to the Loan Note holder and the relevant certificate shall be cancelled.

## Instructions for Completing the Application

### Important Note

This Application Form incorporates by reference the Information Memorandum ("IM") published by 79th Commercial Three Limited, incorporated and registered in England and Wales with company number 14628949, whose registered office is at The Seventy Ninth Group, Southport Business Park, Wight Moss Way, Southport, PR8 4HQ, United Kingdom (the "Company") in connection with the issue of up to £25,000,000.00 of 12 Month Fixed Rate Loan Note ("Loan Notes") constituted by an instrument dated 27th March 2023 (the "Instrument"). Unless otherwise stated or as the context shall otherwise require, defined terms and expressions used in this Application Form have the meanings ascribed to them in the IM.

### Before You Invest

Before completing this Application Form, you should carefully review and understand the IM and the Instrument. Remember that the proposal is NOT suitable for everyone, the information in the offer documents does NOT constitute tax, legal or investment advice and you should seek your own independent advice. This Offer set out in the Information Memorandum is exclusively directed at persons who are:

- Certified as a 'high net worth investor' in accordance with Article 48 of FinProm
- Certified as a 'sophisticated investor' in accordance with Article 50 of FinProm
- Self-certified as a 'sophisticated investor' in accordance with Article 50A of FinProm

### Minimum Investment

The minimum investment is £25,000.00 and thereafter in increments of £1,000.00.

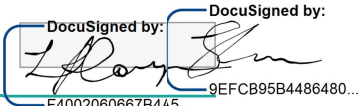
## Instructions for Completing the Application Form

Before completing this Application Form, please carefully review the IM, paying particular attention to the section headed "Risk Factors", then follow the steps listed 1–4 below.

1. Please complete the Application Form in type or use block capitals (save for your signature) in black/blue permanent ink and sign any changes you make. Do not erase any text or use whiteout.
2. Read the acknowledgements and representations in the Application Form. If you have any queries, please contact your Introducer or [investments@the79thgroup.co.uk](mailto:investments@the79thgroup.co.uk).
3. Execute and date the Application Form.
4. Please submit your completed application form to your Introducer or [investments@the79thgroup.co.uk](mailto:investments@the79thgroup.co.uk) who will send the application form to the Company. Keep a copy of the completed Application Form for your records.

**Once your application has been processed by the Company and the relevant anti money laundering checks have been completed, you will be contacted with further payment instructions if your Application is approved.**

**The Company may decide, in its absolute discretion, to accept or reject the Application Form and will notify you of its decision.**

Sign Here: 



# STEP 1 Personal Details

Title:

MRS

Forename(s):

LINDA JEAN

Surname(s):

COUPER

Previous Names or Alternative Names You Are Known By:

GAVIN

Date of Birth:

21/10/1954

Place of Birth:

GLASGOW, UK

Nationality:

UNITED KINGDOM

National Insurance No. / Taxation No:

YW567901A/ PORTUGAL 308246101

Occupation:

RETIRED

Employer:

N/A

Permanent Residential Address:

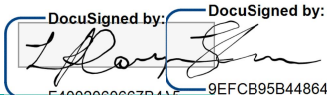
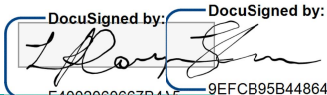
QUINTA RALINDA, AVENIDA LUISA, ALMANCIL,  
PORTUGAL

Postcode:

PT8135-107

Email Address:

COUPER@ME.COM

Sign Here:  DocuSigned by: 

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**Correspondence Address if Different to Above (No PO Boxes):**

**Postcode:**

**Previous and Alternative Residential Address(es) in the Past 3 Years:**

(If you have been at your current address for less than 3 years)

CASA DALI  
CALLE ROMERO DE TORRES 10  
URB CASABLANCA  
MARBELLA  
SPAIN

**Postcode:**

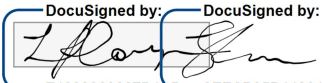

29602

**Mobile Number:**

+351913034175

**Landline Number:**

NOT APPLICABLE

**Sign Here:**  DocuSigned by: 

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STEP 1A

Personal Details (Second Applicant)

Step 1A is applicable to joint applications only.

Title:

MR

Forename(s):

SCOTT STEWART

Surname(s):

COUPER

Previous Names or Alternative Names You Are Known By:

Date of Birth:

15/9/1961

Place of Birth:

GLASGOW

Nationality:

BRITISH

National Insurance No. / Taxation No.:

WP077665C/ 308246357 PORTUGAL

Occupation:

RETIRED

Employer:

RETIRED

Permanent Residential Address:

AS ABOVE

Postcode:

Email Address:

sscracing@me.com

Sign Here: [DocuSigned by: Scott Stewart]

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**Correspondence Address if Different to Above (No PO Boxes):**

**Postcode:**

**Previous and Alternative Residential Address(es) in the Past 3 Years:**

(If you have been at your current address for less than 3 years)

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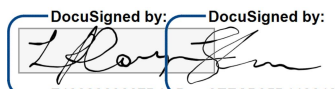

**Postcode:**

**Mobile Number:**

+351913034613

**Landline Number:**

NOT APPLICABLE

**Sign Here:**  DocuSigned by: 

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**STEP**  
**2**




**STEP 2**

**Application to Invest in the Loan Notes to Be Issued by the Company**

I hereby apply to invest the following amount in the issue of:

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>SERIES A</b> Return: 12% Per Annum Term: 1 Year Interest Schedule: Monthly Minimum Investment: £25,000.00	<b>SERIES B</b> Return: 15% Per Annum Term: 1 Year Interest Schedule: Biannual Minimum Investment: £25,000.00	<b>SERIES C</b> Return: 15% Per Annum Term: 1 Year Interest Schedule: Monthly Minimum Investment: £100,000.00	<b>SERIES D</b> Return: 17% Per Annum Term: 1 Year Interest Schedule: Annual Minimum Investment: £100,000.00

Please tick currency for payment:

<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
 <b>GBP</b> British Pound	 <b>USD</b> United States Dollar	 <b>EUR</b> European Euro	Other (Refer to accepted currencies below) <input type="text" value="Please specify"/>

(Interest and capital repayments will be returned in this currency)

 <b>AED</b> United Arab Emirates Dirham	 <b>AUD</b> Australian Dollar	 <b>BHD</b> Bahraini Dinar	 <b>CAD</b> Canadian Dollar	 <b>CHF</b> Swiss Franc	 <b>CZK</b> Czech Republic Koruna	 <b>DKK</b> Danish Krone
 <b>HKD</b> Hong Kong Dollar	 <b>HUF</b> Hungarian Forint	 <b>ILS</b> Israeli Shekel	 <b>JPY</b> Japanese Yen	 <b>MXN</b> Mexican Peso	 <b>NOK</b> Norwegian Krone	 <b>NZD</b> New Zealand Dollar
 <b>OMR</b> Oman Rial	 <b>PLN</b> Polish Zloty	 <b>QAR</b> Qatar Riyal	 <b>RON</b> Romanian Leu	 <b>SAR</b> Saudi Arabian Riyal	 <b>SEK</b> Swedish Krone	 <b>SGD</b> Singapore Dollar
 <b>THB</b> Thailand Bhat	 <b>TND</b> Tunisian Dinar	 <b>TRY</b> Turkish Lira	 <b>ZAR</b> South African Rand			

Amount in Words:

THREE HUNDRED THOUSAND

Amount in Figures:

300000

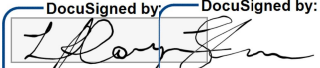
(Investment in all of the above currencies must be equal to or greater than the minimum investment)

**Source of Wealth**

Please tick the appropriate box and provide a brief description:

<input type="checkbox"/> Inheritance	<input type="checkbox"/> Maturity of Investment	<input type="checkbox"/> Sale of Business
<input type="checkbox"/> Savings	<input checked="" type="checkbox"/> Sale of Property	<input type="checkbox"/> Other, Please Specify

Sign Here:

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If Other, please provide details:

PLEASE NOTE THIS COUPON IS TO BE INCREASED BY 3%. CM3 SERIES D.

Current Location of Funds:

INVESTEC BANK PLC

Bank Address Including Country:

30 GRESHAM STREET  
LONDON  
EC2V 7QN



I hereby confirm the source of funds used to invest is legitimate and from entirely legitimate sources.

In reference to the origin of the funds, they come from the sale of a property, the funds will be sent from the account declared in this form in step 2 and 3. But the coupons will be paid to this account:

Bank: Credit Suisse AG

Bank address: Rue de la Monnaie 1-3 Case Postale CH-1211 Geneve 70 GE

Name of the account holder: MRS LINDA JEAN COUPER AND MR SCOTT STEWART COUPER

Account number: 0251-1698044-75

Type Account: Safekeeping Account

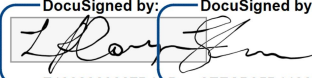
Swift Code: CRESCHZHZZZ

Currency: GBP

Note: Certified Account Opening Certificate is attached, this account was opened for the purpose of receiving coupon payment funds.

Money flow:

1. The proceeds from the sale of the property will be sent to Investec Bank PLC.
2. From Investec Bank PLC to 79th group.
3. Coupon payments will go to the Credit Suisse AG account in the name of the applicant clients stated above.

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### STEP 3 Bank Details

Please provide a copy of the bank statement dated within the past 3 months:

**Bank Name:**

**Bank Address:**

**Account Holder's Name:**

**Account Number:**

**IBAN Number:**

**Swift Code/BIC Code:**

**Sort Code:**

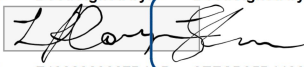
**Currency:**



#### Important Information

Your bank account details will be held securely and are purely for the payment of your interest.

Sign Here:

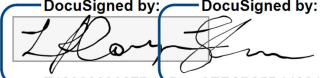
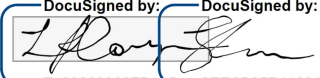
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## STEP 4

# Acknowledgements and Representations

- A. I confirm that I am 18 years of age or older, and I personally possess sufficient knowledge and experience in financial and business matters, including experience with investments of a similar nature to that of the 79th Commercial Three Limited, company number 14628949 Fixed Income Loan Note. I confirm that I am capable of evaluating the merits and risks of an investment in the company. I acknowledge that the company is not providing advice on this investment and I confirm that I have taken such independent advice (including from a financial intermediary) that I deem necessary or desirable.
- B. I confirm that I have read and understood the Information Memorandum (and in particular the section headed Risk Factors on pages 8 to 11) and the terms and conditions of application for the Instrument set out therein. I confirm that, in making my application, I am relying solely on the information contained in the Information Memorandum, the Instrument and the Security Trust Deed and my own enquiries, and not on any information or representation in relation to the proposal.
- C. I agree and undertake, if my application is accepted, to observe, perform and be bound by the terms and conditions set out in the Information Memorandum, the Instrument and the Security Trust Deed.
- D. I confirm that I wish to invest on the basis of an assessment that I have sufficient experience and knowledge to make my own investment decisions and that I understand the risks involved in relation to the Company. I am aware that investor compensation may not be open to me if I lose money I invest in the Company. I confirm that I have read and understood the Important Notice on page 1 of the Information Memorandum and that I understand the risks involved in making an investment in the Company.
- E. I acknowledge that this Investment is not transferable or assignable.
- F. I confirm my agreement that this Application Form be governed by and construed in accordance with the laws of England and Wales and that the courts of England and Wales shall have exclusive jurisdiction to hear and determine any suit, action or proceedings and to settle any disputes which may arise out of or in connection with this Application Form and, for such purposes, I irrevocably submit to the jurisdiction of such courts. In addition, I irrevocably waive any objection which I might now or hereafter have to the courts of England and Wales being nominated as the forum to hear and determine any such suit, action or proceedings and to settle any such disputes, and agree not to claim that any such court is not a convenient or appropriate forum.
- G. I agree that the foregoing representations, warranties, agreements and acknowledgements shall survive the date of my investment in the Company and this Application Form shall be binding upon and inure to the benefit of all parties and their successors and permitted assignees.
- H. I agree that any term or provision of this Application Form which is invalid or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of such invalidity or unenforceability without rendering invalid or unenforceable the remaining terms or provisions of this Application Form or affecting the validity or enforceability of any of the terms or provisions of this Application Form in any other jurisdiction.
- I. I undertake to notify the Company immediately if there are ever any relevant circumstances of which the Company should be aware in relation to my classification as a high net worth, sophisticated investor or restricted investor or the appropriateness or suitability of the investment for me.

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**Sign Here:**   
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This Application Form is executed and delivered as a deed on the date mentioned below:

I/We sign this and every page of the document to confirm I/we have read and understood all parts of the Application document including the Terms and Conditions, Appendix and the Information Memorandum. I/we have taken any appropriate advice where I/we have considered it necessary.

Investor Name: (Please Print)

LINDA COUPER

Name - Joint Application: (Please Print)

SCOTT COUPER

Investor Signature:

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*L Couper*  
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Investor Signature - Joint Application:

DocuSigned by:  
*S Couper*  
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I hereby consent to receipt of updates and newsletters from the Company (please indicate preference(s) selecting one of the below options):

Email     Telephone     Post

I do not wish to receive updates and newsletters from the Company:

Signed:

DocuSigned by: *L Couper* F4002060667B4A5...      DocuSigned by: *S Couper* 9EFCB95B4486480...

Name (Please Print):

Linda Jean Couper      Scott Stewart Couper

Sign Here: *L Couper*      *S Couper*  
DocuSigned by: F4002060667B4A5...      DocuSigned by: 9EFCB95B4486480...



### STEP 5

# Anti-Money Laundering Due Diligence

We are required under the Money Laundering Regulations to verify the identity of all investors in the Company and we therefore require a certified copy of Proof of Identity and a certified copy of Proof of Address. You cannot use the same document for both.

Certification of documents does not apply to investors residing in the United Kingdom.

## Proof of Identity

Please enclose one copy of the following documents and put a tick in the relevant box:

Current Passport

Full Driving License

National ID / Residency Card

## Proof of Address

Please enclose one copy of the following documents and put a tick in the relevant box:

Recent Bank Statement  
(less than three months old)

Full Driving License  
(if not used for proof of identity)

National ID Card  
(if not used for proof of identity)

Recent Utility Bill  
(less than three months old)



### Important Information

1. ALL AML DOCUMENTATION SHOULD BE CERTIFIED FOR COMPLIANCE PURPOSES. THE CERTIFIER SHOULD BE A REGISTERED INDIVIDUAL SUCH AS AN ACCOUNTANT, BANK PERSONNEL OR SOLICITOR/LAWYER.

2. FOR JOINT APPLICATIONS DOCUMENTS MUST BE PROVIDED FOR **ALL** PARTIES.

3. INTERNATIONAL APPLICANTS MUST PROVIDE CERTIFIED PROOF OF IDENTITY AND PROOF OF ADDRESS.

Sign Here:

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## STEP 6

## Investor Certification

Please select the investor category that applies to you, and complete the relevant form at the end of section C.

## (A) A Certified Sophisticated Investor

A certified sophisticated investor is an individual who has signed, within the period of twelve months ending with the day on which the communication is made, a statement in the following terms:

1. Who has a written certificate signed within the last 36 months by a firm confirming he has been assessed by that firm as sufficiently knowledgeable to understand the risks associated with engaging in investment activity in non-readily realisable securities; and
2. Who has signed, within the period of twelve months ending with the day on which the communication is made, a statement in the following terms:

### Sophisticated Investor Statement

I make this statement so that I can receive promotional communications which are exempt from the restriction on promotion of non-readily realisable securities. The exemption relates to certified sophisticated investors and I declare that I qualify as such.

I accept that the investments to which the promotions will relate may expose me to a significant risk of losing all of the money or other property invested. I am aware that it is open to me to seek advice from an authorised person who specialises in advising on non-readily realisable securities.

## (B) A Self-Certified Sophisticated Investor

A self-certified sophisticated investor is an individual who has signed, within the period of twelve months ending with the day on which the communication is made, a statement in the following terms:

### Self-Certified Sophisticated Investor Statement

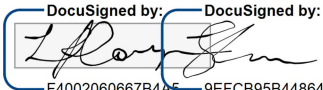
I declare that I am a self-certified sophisticated investor for the purposes of the restriction on promotion of non-readily realisable securities. I understand that this means:

- i. I can receive promotional communications made by a person who is authorised by the Financial Conduct Authority which relate to investment activity in non-readily realisable securities;
- ii. The investments to which the promotions will relate may expose me to a significant risk of losing all of the property invested.

I am a self-certified sophisticated investor because at least one of the following applies:

- a. I am a member of a network or syndicate of business angels and have been so for at least the last six months prior to the date below;
- b. I have made more than one investment in an unlisted company in the two years prior to the date below;
- c. I am working, or have worked in the two years prior to the date below, in a professional capacity in the private equity sector, or in the provision of finance for small and medium enterprises;
- d. I am currently, or have been in the two years prior to the date below, a director of a company with an annual turnover of at least £1,000,000.00.

I accept that the investments to which the promotions will relate may expose me to a significant risk of losing all of the money or other property invested. I am aware that it is open to me to seek advice from someone who specialises in advising on non-readily realisable securities.

Sign Here: 

## (C) A High Net Worth Investor

### Self-Certified Sophisticated Investor Statement

I make this statement so that I can receive promotional communications which are exempt from the restriction on promotion of non-readily realisable securities. The exemption relates to certified high net worth investors and I declare that I qualify as such because at least one of the following applies to me:

I had, throughout the financial year immediately preceding the date below, an annual income to the value of £100,000.00 or more. Annual income for these purposes does not include money withdrawn from my pension savings (except where the withdrawals are used directly for income in retirement). I held, throughout the financial year immediately preceding the date below, net assets to the value of £250,000.00 or more. Net assets for these purposes do not include:

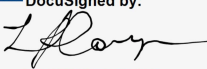
- a. The property which is my primary residence or any money raised through a loan secured on that property; or
- b. Any rights of mine under a qualifying contract of insurance; or
- c. Any benefits (in the form of pensions or otherwise) which are payable on the termination of my service or on my death or retirement and to which I am (or my dependants are), or may be, entitled; or
- d. Any withdrawals from my pension savings (except where the withdrawals are used directly for income in retirement).

I accept that the investments to which the promotions will relate may expose me to a significant risk of losing all of the money or other property invested. I am aware that it is open to me to seek advice from an authorised person who specialises in advising on non-readily realisable securities.

Please tick the appropriate box:

A     
  B     
  C


#### Signature:

DocuSigned by:  
  
 F4002060667B4A5...

#### Date:

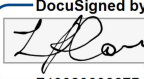

3/26/2024

#### Signature – Joint Applicant:

DocuSigned by:  
  
 9EFCB95B4486480...

#### Date:

3/26/2024

Sign Here:    
 F4002060667B4A5... 9EFCB95B4486480...



**SEVENTY  
NINTH™**  
COMMERCIAL

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### Head Office

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United Kingdom

March 2023



Certificate Of Completion

Envelope Id: 7B1BF1E8D20047D8B563A08C8B77FCD4 Status: Completed
Subject: Complete with DocuSign: Linda & Scott Couper - 79th group application Form.pdf
Source Envelope:
Document Pages: 17 Signatures: 36 Envelope Originator: Applications KNG
Certificate Pages: 5 Initials: 0 Mz 2, SM 11
AutoNav: Enabled Mz 2, SM 11
EnvelopeId Stamping: Enabled Cancun, WA 77500
Time Zone: (UTC-08:00) Pacific Time (US & Canada) applications@kngadvisors.co.uk
IP Address: 79.116.142.188

Record Tracking

Status: Original Holder: Applications KNG Location: DocuSign
3/25/2024 4:08:15 PM applications@kngadvisors.co.uk

Signer Events

Linda Jean Couper
couper@me.com
Security Level: Email, Account Authentication (None)

Signature

DocuSigned by: [Signature]
F4002060667B4A5...
Signature Adoption: Drawn on Device
Using IP Address: 94.126.151.85
Signed using mobile

Timestamp

Sent: 3/25/2024 4:13:28 PM
Viewed: 3/26/2024 4:07:42 AM
Signed: 3/26/2024 4:23:02 AM

Electronic Record and Signature Disclosure:

Accepted: 3/26/2024 4:07:42 AM
ID: 72931aa7-0735-4a4b-a56a-f06deceeee9d

Scott Stewart Couper
sscracing@me.com
Security Level: Email, Account Authentication (None)

DocuSigned by: [Signature]
9EFCB95B4486480...
Signature Adoption: Drawn on Device
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Signed using mobile

Sent: 3/25/2024 4:13:29 PM
Viewed: 3/26/2024 4:20:36 AM
Signed: 3/26/2024 4:21:41 AM

Electronic Record and Signature Disclosure:

Accepted: 3/26/2024 4:20:36 AM
ID: 9e64fcf1-fccc-4857-9b85-458dd48404fd

In Person Signer Events Signature Timestamp

Editor Delivery Events Status Timestamp

Agent Delivery Events Status Timestamp

Intermediary Delivery Events Status Timestamp

Certified Delivery Events Status Timestamp

Carbon Copy Events Status Timestamp

Alasdair Burnie
alburnie@yahoo.co.uk
Security Level: Email, Account Authentication (None)



Sent: 3/25/2024 4:13:29 PM

Electronic Record and Signature Disclosure:

Accepted: 1/31/2024 9:29:38 AM
ID: fd31f4ff-4d9d-4eff-ba54-73177520d27a

Carbon Copy Events	Status	Timestamp
Alasdair Burnie KNG a.burnie@kngadvisors.co.uk Security Level: Email, Account Authentication (None) <b>Electronic Record and Signature Disclosure:</b> Accepted: 3/13/2024 1:46:58 AM ID: e269b939-a134-40e3-a912-9a9d11811bd2	COPIED	Sent: 3/25/2024 4:13:30 PM

Natasha Nel n.nel@kngadvisors.co.uk Security Level: Email, Account Authentication (None) <b>Electronic Record and Signature Disclosure:</b> Not Offered via DocuSign	COPIED	Sent: 3/25/2024 4:13:30 PM
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Witness Events	Signature	Timestamp
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Notary Events	Signature	Timestamp
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Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	3/25/2024 4:13:30 PM
Certified Delivered	Security Checked	3/26/2024 4:20:36 AM
Signing Complete	Security Checked	3/26/2024 4:21:41 AM
Completed	Security Checked	3/26/2024 4:23:02 AM

Payment Events	Status	Timestamps
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Electronic Record and Signature Disclosure
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From time to time, KNG International Advisors (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

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If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

### **Consequences of changing your mind**

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

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Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

### **How to contact KNG International Advisors:**

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: [applications@kngadvisors.co.uk](mailto:applications@kngadvisors.co.uk)

### **To advise KNG International Advisors of your new email address**

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at [applications@kngadvisors.co.uk](mailto:applications@kngadvisors.co.uk) and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

### **To request paper copies from KNG International Advisors**

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to [applications@kngadvisors.co.uk](mailto:applications@kngadvisors.co.uk) and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

### **To withdraw your consent with KNG International Advisors**

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;

ii. send us an email to [applications@kngadvisors.co.uk](mailto:applications@kngadvisors.co.uk) and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

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The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

### **Acknowledging your access and consent to receive and sign documents electronically**

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to ‘I agree to use electronic records and signatures’ before clicking ‘CONTINUE’ within the DocuSign system.

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- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify KNG International Advisors as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by KNG International Advisors during the course of your relationship with KNG International Advisors.