



C2-401, 4<sup>th</sup> Floor Office Block C  
Grand Baie La Croisette  
Grand Baie  
Mauritius  
Tel: +27 10 500 0902  
Fax : +27 86 464 9930  
Email: [info@holbornassets.com](mailto:info@holbornassets.com)

**Disclosures concerning John Sparks as required by the FSC.**

In terms of the Financial Services Act 2007, the following information must be disclosed for the benefit of existing and/or potential clients:

**Financial Service Provider name:** Holborn (Mauritius) Limited

**Business Registration Number:** 181997

**Physical Address:** C2-401, 4th Floor Office Block C, Grand Baie La Croisette, Grand Baie, Mauritius

**Postal Address:** As above

**License:** Investment Adviser (Unrestricted) License Number GB21026493 Code: SEC-2.4

**Representative:** John Sparks

**Contact Numbers:** 079 132 3335

**Email:** [john.sparks@holbornassets.com](mailto:john.sparks@holbornassets.com)

Legal Status

I am employed by Holborn (Mauritius) Limited in terms of an employment contract. Holborn (Mauritius) Limited accepts responsibility for its own actions and for the actions of the financial advisor that may be performed by him or her acting within the course and scope of the written agreement.

FSC License

Holborn (Mauritius) Limited is an authorized and licensed by the Financial Services Commission authorizing me, as a Representative, to provide advice and intermediary services in respect of the following types of products;

Investment Adviser (Unrestricted)

Fit and Proper

I, as a Representative of Holborn (Mauritius) Limited, meet the Fit and Proper requirements as defined by the relevant determinations for Financial Service Providers and Representatives.

Qualifications

I have achieved the following formal qualifications:

Bachelor of Commerce

Conflict of Interest

Holborn (Mauritius) Limited will act on your behalf in advising you on investments, life assurance, pensions or unit trust products. As International Independent Financial Advisors, we assume responsibility for our consultants' conduct while advising clients. Because we are independent, we can advise on products and services from a range of different companies. We only act for companies from highly regulated offshore centers such as Guernsey, Jersey, Isle of Man, where there is a legal framework for investor protection

- Holborn (Mauritius) Limited does not own more than 10% of issued shares directly or indirectly of any financial product provider.
- Holborn (Mauritius) Limited is not an associated company of any product provider.

We also have a Conflict of Interest Management Policy, which can be obtained from our office.

Remuneration and Income

Holborn (Mauritius) Limited has not earned more than 30% of its total commission from any one product provider within the past 12 months. The institutions we use generally pay commissions for introducing business direct to Holborn (Mauritius) Limited and we therefore do not charge fees although we reserve the right to do so where advice does not result in business transacted through commission paying offices. When fees are charged these will be described in full prior to work being carried out.



Confidentiality

We understand that your personal information is important to you and that you may be apprehensive about disclosing it. Your privacy is just as important to us and we are committed to safeguarding and processing your information in a lawful manner. In terms of the Protection of Personal Information Act we may collect, hold, use and disclose your personal information to provide you with access to the services and products that we provide. We will only process your information for a purpose you would reasonably expect, including:

- Complying with the obligations contained in the contract concluded between yourself and the FSP
- Providing you with advice, products and services that suit your needs as requested
- To verify your identity and to conduct credit reference searches
- To issue, administer and manage your insurance policies
- To notify you of new products or developments that may be of interest to you
- To confirm, verify and update your details
- To comply with any legal and regulatory requirements

All information obtained or acquired from or about you shall remain confidential unless you provide written consent.

Complaints

Please note that we have established a written internal compliant resolution system with detailed procedures. Access to written procedures and a copy of the complaint resolution system is available from our office on request.

Signing of Incomplete Documents

You are hereby advised and cautioned that no person acting on behalf of the provider may in the course of the rendering of a financial service request you to sign any written or printed form or document unless all details required to be inserted thereon by you or on your behalf have already been inserted.

Responsibility for Correctness and Completeness of Information

Please be aware when completing any documentation or providing any information, that all material facts must be accurately and properly disclosed. Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information could result in the cancellation of the transaction by the product supplier.

Waiver of Rights

You are hereby advised that no financial advisor or any other person may ask you or offer any inducement to you to waive any right or benefit conferred on you by or in terms of any provision of the General Codes of Conduct. A copy of the Code of Conduct is available on request.

Going forward I will investigate both local and offshore investments opportunities on your behalf, should we enter into an arrangement, and provide you with ongoing financial services in terms of those investments.

---

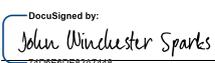
I hereby acknowledge receipt and that I have read the contents of this document **PLEASE NOTE OUR RULES DO NOT PERMIT US TO RECEIVE CLIENTS' MONEY**. Your payment should only be payable to the Product Provider.

I / We agree to the above Terms of Business

I / We authorize you to act as my/our Independent Financial Advisor

**Name:** John Winchester Sparks

**Name:** \_\_\_\_\_

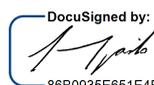
**Signature:**  \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** 08 June 2023 | 03:47:05 PDT

**Date:** \_\_\_\_\_

**Senior Partner:**  
**John Sparks**

  
86B0935E651E4FB



HOLBORN

# Financial Planning Confidential Fact Find

AFFIX BUSINESS CARD HERE



# HOLBORN

## FINANCIAL PLANNING CONFIDENTIAL FACT FIND

APPLICANT 1: John Winchester Sparks

APPLICANT 2: \_\_\_\_\_

REPRESENTATIVE: John Sparks

INTERVIEW DATE: 19th May 2023

HOW WAS CLIENT INTRODUCED: Existing client. Initial Interview date conducted  
in 10th April 2021

### MEETING (PLEASE TICK ONE OPTION):

FACE TO FACE

VIDEO CALL

#### HOLBORN GROUP OF COMPANIES

Holborn is a group of companies which have separate financial services authorisation in various jurisdictions. Clients engage with the specific Holborn company that operates in their jurisdiction, and it is solely via the regulator in that jurisdiction that they have investor protection where applicable.

Holborn Assets Wealth Management (CY) Ltd is licensed by the Cyprus Securities and Exchange Commission (CySEC) (License No: 394/20) the EEA/EU

Holborn Insurance Agents, Sub Agents & Consultants (Cyprus) Ltd license by the Insurance Companies Control Service (ICCS) (License No: 5228)

Holborn Assets Ltd is licensed by the Financial Conduct Authority (Ref: 648817) in the UK

Holborn Limited is licensed by the Hong Kong Insurance Authority (license No. FB1221) in Hong Kong

Holborn Management Services SA (PTY) Ltd is licensed by the Financial Sector Conduct Authority (Ref: 44154) in South Africa

Holborn Assets Insurance Broker LLC is licensed by the Federal Insurance Authority (Ref: 180) in the UAE

Holborn (Labuan) Ltd is licensed by the Labuan Financial Services Authority (Ref: BS200756) in Malaysia

Holborn Assets Ltd is licensed by the Ministry of Investment Saudi Arabia (License No:102134208103724)

Holborn Australia is licensed by the Australian Financial Services as an Authorised Representative (License No: 001284280)

Holborn (Mauritius) Limited is licensed by the Financial Services commission Mauritius (License No: GB21026493)

Archway Private Wealth LLC is an Investment Adviser registered with the Florida Office of Financial Regulation (license No. CRD#: 288578/SEC#: 801-110654)



HOLBORN

**PERSONAL INFORMATION**

	APPLICANT 1	APPLICANT 2
TITLE	Mr.	
SURNAME	Sparks	
FIRST NAME(S)	John Winchester	
PLACE OF BIRTH	South Africa	
DATE OF BIRTH	29 January 1937	
HOME ADDRESS	No 44, Fernkloof Drive	
	Hermanus	
	Western Cape, South Africa	
POSTCODE	7200	
POSTAL ADDRESS (IF DIFFERENT FROM ABOVE)		
TEL (HOME)		
TEL (MOBILE)	+27 82 338 9499	
EMAIL ADDRESS	jocksparks1@gmail.com	
MARITAL STATUS	Widowed	
EDUCATION		
TAX RESIDENT	South Africa	
HOW LONG	65+ years	
NATIONALITY	South Africa	
STATE OF HEALTH (PLEASE NOTE ANY HEALTH ISSUES THAT COULD AFFECT YOUR LIFE EXPECTANCY)	Healthy	
SMOKER	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

**PEPs (Politically Exposed Persons)**

Do you or have you held any public position?

Yes

No

Are you a close associate of a person who holds or held a public position in the past 12 months?

Yes

No

**Special US Person who is in the scope for FACTA Reporting**

Specified US person means a US citizen or tax resident who has a US residential / correspondence address or who either holds a US Passport, a US Green Card or who was born in the US and has not yet renounced their US citizenship.

Are you a specified US Person?

Yes

No

If you choose 'Yes', please provide us with your US Taxpayer Identification Number or US Social Security Number

\_\_\_\_\_

If you state 'No' but have a US residential/correspondence address, hold a US Passport, a US Green Card or you were born in the US, please provide documentary evidence that you are in the process of, or have renounced your US Citizenship.

**DEPENDENTS**

RELATIONSHIP	DEPENDENCY TERM REMAINING	ADDITIONAL NOTES
_____	_____	_____
_____	_____	_____
_____	_____	_____

**EMPLOYMENT DETAILS**

	APPLICANT 1	APPLICANT 2
OCCUPATION	Retired	_____
IF RETIRED, PREVIOUS	Entrepreneur, Businessman	_____
STATUS (EMPLOYED/SELF-EMPLOYED)	N/A	_____
EMPLOYER ADDRESS	N/A	_____
	_____	_____
	_____	_____
TELEPHONE NUMBER	_____	_____
POSITION HELD	_____	_____
ANNUAL SALARY	_____	_____

BENEFITS \_\_\_\_\_

TIME EMPLOYED \_\_\_\_\_

OTHER INCOME SOURCE \_\_\_\_\_

**PROPERTY**

APPLICANT 1

APPLICANT 2

***CURRENT RESIDENCE***

RENTED OR OWNED Owned

RENT: MONTHLY COST \_\_\_\_\_

MORTGAGED: MONTHLY COST 0

TYPE OF MORTGAGE None

TIME REMAINING & DATE \_\_\_\_\_

DATE PURCHASED July 2021

PURCHASE PRICE ZAR 5,200,000

CURRENT VALUE ZAR 6,500,000

LOCATION Hermanus, South Africa

ANY EMPLOYER CONTRIBUTION \_\_\_\_\_

***ADDITIONAL PROPERTY LOCATION***

DATE PURCHASED \_\_\_\_\_

PURCHASE PRICE \_\_\_\_\_

CURRENT VALUE \_\_\_\_\_

MORTGAGE OUTSTANDING \_\_\_\_\_

REPAYMENTS, TERM & RATE \_\_\_\_\_

RENTAL INCOME \_\_\_\_\_

**ADDITIONAL PROPERTY LOCATION**

APPLICANT 1

APPLICANT 2

DATE PURCHASED

\_\_\_\_\_

\_\_\_\_\_

PURCHASE PRICE

\_\_\_\_\_

\_\_\_\_\_

CURRENT VALUE

\_\_\_\_\_

\_\_\_\_\_

MORTGAGE OUTSTANDING

\_\_\_\_\_

\_\_\_\_\_

REPAYMENTS, TERM & RATE

\_\_\_\_\_

\_\_\_\_\_

RENTAL INCOME

\_\_\_\_\_

\_\_\_\_\_

ARE YOU INTERESTED IN EQUITY RELEASE?

Yes

No

ARE YOU INTERESTED IN PROPERTY PORTFOLIOS?

Yes

No

**INVESTED ASSETS**

**SHORT TERM (I.E. BANK AND CASH DEPOSITS)**

BANK/BUILDING SOCIETY NAME	WHERE HELD	ACCOUNT HOLDER(S)	CURRENCY	AMOUNT	INTEREST PAID %
Nedbank Investment Acc.	South Africa	John Sparks	ZAR	1,027,000	_____
Nedbank	South Africa	John Sparks	ZAR	169,000	_____
Standard Bank	South Africa	John Sparks	ZAR	36,000	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

**MEDIUM TERM (I.E. FUNDS/DEPOSITS, PORTFOLIO BONDS, STOCKS AND SHARES ETC)**

BANK/BUILDING SOCIETY NAME	WHERE HELD	ACCOUNT HOLDER(S)	CURRENCY	AMOUNT	INTEREST PAID %
RL360 Portfolio Bond	Guernsey	OTAP Trust	GBP	117,000	
Standard Bank (RMB)	New york	John Sparks	Dollars	4351	
JSE	South Africa	John Sparks	ZAR	120,000	

PLEASE CONFIRM IF ANY FUNDS HAVE BEEN RESERVED FOR ANY KNOWN EXPENDITURE

---

**OTHER ASSETS**

PERSONAL POSESSIONS      Antiques - ZAR 2,000,000

---



---



---

BUSINESS INTERESTS

---



---



---

OTHER ASSETS

---



---



---

TOTAL VALUE

---

**LIABILITIES - Other than mortgages**

	APPLICANT 1	APPLICANT 2
LOANS	0	
BANK OVERDRAFT	0	
OTHER LOANS	0	
HP / CREDIT CARD	0	
OTHER LIABILITIES	0	

**PROTECTION - Life Insurance, Critical Illness Cover, Health plans etc.**

if you have dependents, life cover is recommended as a duty of care.

***LIFE INSURANCE***

	APPLICANT 1	APPLICANT 2
PROVIDER	_____	_____
AMOUNT ASSURED	_____	_____
TYPE	_____	_____
PREMIUM	_____	_____
DURATION/TERM	_____	_____
BENEFICIARIES NOTED?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
HELD IN TRUST?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
NOTES	_____	_____

***CRITICAL ILLNESS COVER***

	APPLICANT 1	APPLICANT 2
PROVIDER	_____	_____
AMOUNT ASSURED	_____	_____
TYPE	_____	_____
PREMIUM	_____	_____
DURATION/TERM	_____	_____
BENEFICIARIES NOTED?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
HELD IN TRUST?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
NOTES	_____	_____

**PRIVATE HEALTH CARE**

APPLICANT 1

APPLICANT 2

PROVIDER

Discovery

PLAN TYPE

Hospital Plan

MONTHLY PREMIUM

ZAR 2,500.00

NOTES

**FUNERAL PLANS**

APPLICANT 1

APPLICANT 2

COVER AMOUNT

MONTHLY PREMIUM

NOTES

**WILLS AND INHERITANCE TAX (IHT)**

APPLICANT 1

APPLICANT 2

DO YOU HOLD A WILL IN YOUR COUNTRY OF RESIDENCE?

Yes  No

Yes  No

IF YES, DATE PREPARED

2005

BENEFICIARIES NOTED?

Yes  No

Yes  No

WILL ESTABLISHED IN YOUR HOME COUNTRY?

Yes  No

Yes  No

DO YOU HOLD A WILL IN ALL COUNTRIES IN WHICH YOU HOLD ASSETS?

Yes  No

Yes  No

NOTES

It is recommended as a duty of care that an up-to-date Will is in place in each jurisdiction in which the client holds assets, and independent Tax advice is sought.

ARE YOU AWARE OF YOUR CURRENT INHERITANCE TAX LIABILITIES?

Yes  No

Yes  No

## SPACE FOR CALCULATION

Current Inheritance Tax Liability Calculation:  
(Current Total Net Assets - Current Total Net Liabilities - Total Life Insurance  
Sum Assured (held in trust))

**MONTHLY INCOME Vs EXPENSES****INCOME**

	APPLICANT 1	APPLICANT 2
EMPLOYMENT INCOME	N/A	
RENTAL INCOME	ZAR 0	
INVESTMENT INCOME	ZAR 35,000	
PENSIONS	ZAR 0	
OTHER (SPECIFY SOURCE)		
TOTAL		

DO YOU COMPLETE AN ANNUAL TAX RETURN?

Yes No 

WHEN WAS THE LAST RETURN?

February 2023

WOULD YOU BE INTERESTED IN A UK TAX RETURN SERVICE?

Yes No **EXPENSES**

	APPLICANT 1	APPLICANT 2
MORTGAGE/RENT		
LOANS/CREDIT CARDS/HP		
REGULAR EXPENDITURE	ZAR 18,000	
OTHER		
TOTAL	ZAR 18,000	
ESTIMATED SURPLUS/DEFICIT	+ ZAR 17,000	

**PENSION DETAILS**

APPLICANT 1

APPLICANT 2

**PENSION 1**

PROVIDER'S NAME OTAP / RL360 \_\_\_\_\_

POLICY NUMBER PM10017227 \_\_\_\_\_

PENSION TYPE Guernsey 40ee Pension Trust \_\_\_\_\_

NORMAL RETIREMENT AGE 65 \_\_\_\_\_

CURRENT FUND VALUE GBP 117,500.00 \_\_\_\_\_

**PENSION 2**

PROVIDER'S NAME \_\_\_\_\_

POLICY NUMBER \_\_\_\_\_

PENSION TYPE \_\_\_\_\_

NORMAL RETIREMENT AGE \_\_\_\_\_

CURRENT FUND VALUE \_\_\_\_\_

**PENSION 3**

PROVIDER'S NAME \_\_\_\_\_

POLICY NUMBER \_\_\_\_\_

PENSION TYPE \_\_\_\_\_

NORMAL RETIREMENT AGE \_\_\_\_\_

CURRENT FUND VALUE \_\_\_\_\_

**PENSION 4**

PROVIDER'S NAME \_\_\_\_\_

POLICY NUMBER \_\_\_\_\_

PENSION TYPE \_\_\_\_\_

NORMAL RETIREMENT AGE \_\_\_\_\_

CURRENT FUND VALUE \_\_\_\_\_

**YOUR RETIREMENT PLANS**

APPLICANT 1

APPLICANT 2

YOUR PREFERRED RETIREMENT AGE

Retired

TOTAL POTENTIAL INCOME BENEFITS  
FROM EXISTING SCHEMESDESIRED LEVEL OF INCOME IN  
RETIREMENT, IN TODAY'S TERMS

ZAR 420,000

DO YOU CURRENTLY CONTRIBUTE TO A PENSION PLAN?

Yes No 

DOES YOUR EMPLOYER CONTRIBUTE TO A PENSION PLAN?

Yes No ARE YOUR NATIONAL INSURANCE CONTRIBUTIONS UP TO  
DATE?Yes No **YOUR FINANCIAL GOALS AND OBJECTIVES**

What is important to you?

Please tick the appropriate box.

	VERY IMPORTANT		FAIRLY IMPORTANT		NOT IMPORTANT	
	Client 1	Client 2	Client 1	Client 2	Client 1	Client 2
Planning your retirement	✓					
Investing capital for growth	✓					
Wealth management	✓					
Analysts/professional investment management	✓					
Saving for a specific purpose	✓					
Investing capital for income	✓					
Provision of lump sum death benefits/legacy			✓			
Flexibility at retirement	✓					
Protecting your health	✓					
Inheritance tax			✓			
Second citizenship					✓	
Equity release	✓					
UK tax services (UK properties)					✓	
Property portfolio					✓	
Other					✓	

Provision of lump sum death benefits/legacy - if this has been stated as a  
priority, please confirm that life cover has been consideredYes No 

The reason why this has been discounted

---

Has any information not been disclosed?

---

SIGNATURE (required for non-disclosure only)

---

*Whether recommended or not, to your knowledge will any plan be lapsed, surrendered, cancelled or  
converted to enable the prospective plan to be affected? If yes, please provide details.*Plan 

---

Why 

---

## ADDITIONAL NOTES/CALCULATIONS

---

---

---

---

## SOURCE OF FUNDS

Sale of property in 2021.

---

---

---

## SUMMARY OF NEEDS AND OBJECTIVES

The client desires access to returns within 2 years, without extracting a significant portion of his current offshore pension prematurely. The client has adequate liquidity outside of his existing pension to cover his additional short term investment objective, without affecting the long term income and capital appreciation of his existing investments. The client has confirmed a higher risk appetite allowance for any shorter term investment, due to the offset of the longer time horizon of his pension fund.

---

---

## WHICH OF THE NEEDS IDENTIFIED DO YOU WISH TO ADDRESS:

- |                            |   |  |
|----------------------------|---|--|
| PROTECTION PLANNING        | Yes <input type="checkbox"/>            | No <input checked="" type="checkbox"/> |
| RETIREMENT PLANNING        | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/>            |
| SAVINGS AND/OR INVESTMENTS | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/>            |

OTHER (PLEASE STATE) \_\_\_\_\_

PLEASE NOTE ANY KNOWN CHANGES THAT MAY OCCUR \_\_\_\_\_

## NOTES

Jock is an 86 year old South African passport holder who is currently residing in Hermanus , South Africa .  
Jock is widowed and has 4 children. Jock is a retired and is deemed to be a South African tax resident.

He is a healthy fit 86 year old , who leads the early morning H ermanus sea swimming group 7 days a week  
365 days a year. He walks 5 km a day. On his mother's side, the family had longevity well into the late 90's ,  
his father fought in both world wars and lived just shy of 90



## Advisory Notice

It is important that questions are answered as fully as possible, to ensure that best advice is provided, recommendations are based on this information.

- We take every care to keep clients informed of services and products that may be of interest to them. If you do not wish to receive this information in future, please indicate so in the check box provided.

## Data Protection and Confidentiality

Information supplied may be stored on computer records and/or in paper files to assist us in completing transactions on your behalf and assisting us with servicing your account. You expressly consent to the use and transmission of the information to any third parties as may be required for the effectiveness of the Services offered by the Company, or in relation to the transactions that you may undertake. Your details may be shared with other parties for regulatory purposes

By signing the below, you are also confirming that you have read and understood our Privacy Policy which is located on our company website. You have consented to providing this information.

- Please confirm your understanding by ticking this box
- Please confirm you wish to communicate by email
- By signing this agreement, I hereby agree to my personal data being shared with any relevant party in relation to the services that I am seeking

CLIENT 1 SIGNATURE

DocuSigned by:  
*John Winchester Sparks*  
74D8E6DE82A7448...

PRINTED NAME

John winchester sparks

DATE

08 June 2023 | 03:47:05 PDT

CLIENT 2 SIGNATURE

\_\_\_\_\_

PRINTED NAME

\_\_\_\_\_

DATE

\_\_\_\_\_

FINANCIAL ADVISOR SIGNATURE

DocuSigned by:  
*John Sparks*  
86B0935E851E4FB...

PRINTED NAME

John Sparks

DATE

06 June 2023 | 10:01:40 PDT

(I)The information provided will be treated in the strictest confidence and used to make recommendations in relation to your financial goals. It may or may not be held on computer for future marketing purposes. (II) Additional information, in the form of identification documents, may be required to allow the Financial Adviser to comply with the current regulations. (III) I understand that the recommendations will be solely on the information given in this review (including any additional information overleaf and any supplementary questionnaire(s)) and that I have received a copy of the Terms of Business. All products may not be suitable for all investors. Holborn may act as an introducer/ facilitator of some products or services. Holborn cannot offer any guarantees, any investment activity may expose an individual to a significant risk of losing all of the assets invested. Some of these investments are not subject to any regulatory protections, you may have no right to complain and therefore may have no right to seek compensation. No guarantees are offered by Holborn group of companies.

### HOLBORN GROUP OF COMPANIES

Holborn is a group of companies which have separate financial services authorisation in various jurisdictions. Clients engage with the specific Holborn company that operates in their jurisdiction, and it is solely via the regulator in that jurisdiction that they have investor protection where applicable.

Holborn Assets Wealth Management (CY) Ltd is licensed by the Cyprus Securities and Exchange Commission (CySEC) (License No: 394/20) the EEA/EU  
Holborn Insurance Agents, Sub Agents & Consultants (Cyprus) Ltd license by the Insurance Companies Control Service (ICCS) (License No: 5228)

Holborn Assets Ltd is licensed by the Financial Conduct Authority (Ref: 648817) in the UK

Holborn Limited is licensed by the Hong Kong Insurance Authority (license No. FB1221) in Hong Kong

Holborn Management Services SA (PTY) Ltd is licensed by the Financial Sector Conduct Authority (Ref: 44154) in South Africa

Holborn Assets Insurance Broker LLC is licensed by the Federal Insurance Authority (Ref: 180) in the UAE

Holborn (Labuan) Ltd is licensed by the Labuan Financial Services Authority (Ref: BS200756) in Malaysia

Holborn Assets Ltd is licensed by the Ministry of Investment Saudi Arabia (License No:102134208103724)

Holborn Australia is licensed by the Australian Financial Services as an Authorised Representative (License No: 001284280)

Holborn (Mauritius) Limited is licensed by the Financial Services commission Mauritius (License No: GB21026493)

Archway Private Wealth LLC is an Investment Adviser registered with the Florida Office of Financial Regulation (license No. CRD# 288578/SEC#: 801-110654)

**RISK PROFILE QUESTIONNAIRE (TICK ONE ANSWER PER QUESTION)**

<b>1 - When it comes to investing how would you describe yourself?</b>	Client 1		Client 2	
No understanding/knowledge	10		10	
Very little understanding/knowledge	20		20	
About as much understanding/knowledge as the next person	30		30	
A fair degree of understanding/knowledge	40		40	
A high level of understanding/knowledge	50	50	50	

<b>2 - If your investments dropped in value by 30% how would you react?</b>	Client 1		Client 2	
Sell all of the remaining investments	10		10	
Sell a proportion of the remaining investments	20		20	
Hold the investments and monitor/do nothing	30	30	30	
Buy more of the same investments	40		40	

<b>3 - What are your main saving and investment goals?</b>	Client 1		Client 2	
Immediate income	10		10	
Specific goals in 5-7 years	20	20	20	
Specific goals in 8-10 years	30		30	
Longer term growth (over 10 years)	40		40	

<b>4 - How would you compare yourself to others in taking financial risks?</b>	Client 1		Client 2	
Much less willing to take risks than average	10		10	
Slightly less willing to take risks than average	20		20	
No more or less willing to take risks than average	30	30	30	
Slightly more willing to take risks than average	40		40	
Much more willing to take risks than average	50		50	

<b>6 - If you had to choose from the following investment, which would it be?</b>	Client 1		Client 2	
Never has a negative return and returns between 0% and 2%	0		0	
Has a negative return once every 12 years and returns 1% and 3%	10		10	
Has a negative return once every 10 years and returns 2% and 5%	20		20	
Has a negative return once every 8 years and returns 3% and 7%	30		30	
Has a negative return once every 6 years and returns 4% and 13%	40	40	40	
Has a negative return once every 4 years and returns 5% and 15%	50		50	

<b>The answer to the questions would lead to 1 of these 5 portfolios</b>	Total		Signature	Date
	Client 1	Client 2		
Up to 160 Cautious portfolio				
161 - 180 Conservative portfolio	170		DocuSigned by: John Winchester Sparks 74DBE60E82A7448	08 June 2023   03:47:05
181 - 210 Balanced portfolio				
211 - 250 Growth portfolio				
251+ Aggressive portfolio				

## YOUR OVERALL GENERAL ATTITUDE TO RISK

The following chart indicates the attitude toward investment risk that a typical investor is expected to have based on the overall scores determined from your responses to the questions.

Portfolio Outcome	Definition
Cautious Portfolio	You would prefer to have most of your investments in assets other than equity and alternative investments to equity to provide a less volatile investment portfolio especially in the short-term. You are nevertheless happy to have some stock market investment to provide some inflation protection and potential for long-term returns
Conservative Portfolio	You would still prefer to have most of your investments in assets other than equity and alternative investments to equity to provide a less volatile investment portfolio especially in the short-term, you are nevertheless happy to have a reasonable proportion of your capital in stock market investment, or similar risk investments, to provide inflation protection and potential for long-term returns. You accept that you may get back less than you put in
Balanced Portfolio	You would like to take advantage of equity or similar risk assets to benefit from the potential returns and inflation protection offered. However, you are also concerned that your investments are not too volatile. You therefore still wish to reduce short-term volatility by investing a proportion of your capital in a diversified range of assets. You accept that you may get back less than you put in.
Growth Portfolio	You would like to maximize long-term returns and inflation protection by investing a considerable proportion of your capital in volatile investments such as equity or similar risk assets. However, you still wish to reduce any volatility by diversifying across a range of risk assets. The objective is to provide growth over the medium to long term (at least 5 years) by investing in more complex structures, due to the nature of these investments there are greater risks, and you may get back less than you put in.
Aggressive Portfolio	You are willing to accept considerable capital volatility and/or risk of losing money in order to gain potentially higher returns. You are not overly concerned about reducing short-term volatility by investing in lower risk

## DECLARATION

I hereby confirm that my general and specific attitude to investment risk is correctly stated above and that the information I have supplied is correct. I confirm that I am aware that I should have adequate liquid funds to meet unforeseen events.

CLIENT 1 NAME

John winchester Sparks

CLIENT 1 SIGNATURE

DocuSigned by:  
John Winchester Sparks  
74DE9E8E2A7448...

DATE

08 June 2023 | 03:47:05 PDT

CLIENT 2 NAME

CLIENT 2 SIGNATURE

DATE

FINANCIAL ADVISOR NAME

John Sparks

FINANCIAL ADVISOR SIGNATURE

DocuSigned by:  
John Sparks  
88B093E851E4FB...

DATE

06 June 2023 | 10:01:40 PDT



# HOLBORN

info@holbornassets.com  
www.holbornassets.com





Polo Village Offices, B303  
Val de Vie  
Paarl, 7647  
Central Tel: +27 10 500 0902  
Email:  
[compliancesa@holbornassets.com](mailto:compliancesa@holbornassets.com)

**Disclaimer on Introduction and Intermediary Services**

John Winchester Sparks  
Dear \_\_\_\_\_ (herein referred to as "Investor"),

This letter confirms that we have stated we are regulated under the Financial Sector Conduct Authority (FSCA), FSP no. 44154, and as such cannot solicit or provide you with financial advice in regard to unregulated products.

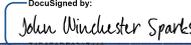
This letter confirms that Holborn has introduced/referred you (or the Trustees of the pension/trust of which you are a member/beneficiary if applicable) to offshore-based Capital 3pm, as Holborn, the company, are unable to solicit products that may suit your current needs and objectives. This introduction has been made upon your request for offshore investments providing; stable returns and/or non-correlation to the stock market.

As we are an authorised financial service provider, we are still obligated to perform our due diligence duties in terms of identifying and verifying the personal details of an investor who is referred onwards to a third party and the source(s) of their funds. Furthermore, we confirm that we may assist with any clerical or administrative elements that are required for you to establish your relationship with Capital 3pm.

In your best interests, we feel obliged to inform you of the risks of the investment(s) you have considered with Capital 3pm so that you are fully informed. The below does not supersede the terms and conditions and the associated risks as declared by Capital 3pm.

- Investment in this security (Godwin and/or Empire) involves a higher degree of risk as it is not a deposit insured by the government, however, it is under the fiduciary care of a FCA-regulated Security Trustee. Investors have a floating debenture over the assets which means they have a first legal charge over the underlying investments. There is no secondary market for the security, and none is expected to develop. There is no guarantee that the investment objectives and/or returns of this product will be attained. You should not invest in this security unless you are prepared to accept the risk of losing your entire investment.
- The Investor acknowledges that there is a risk associated with investing in the financial products involved and any investment is made entirely at the Investor's own risk. The Investor acknowledges that he/she has been made aware by the product provider of risks pertaining to the investment(s) which may result in financial loss and acknowledges and accepts such risks and the provider and referrer will not be liable or responsible for any financial losses.
- The Investor hereby irrevocably indemnifies the provider and referrer and holds it harmless against all and any claims of whatsoever nature that might be made against the provider or referrer howsoever arising from the management of the investment(s) including but not limited to any loss or damage which might be suffered by the Investor in consequence of any depreciation in the value of the investments from whatsoever cause arising.

John Winchester Sparks  
Client Name: \_\_\_\_\_

Client Signature:  \_\_\_\_\_

08 June 2023 | 03:47:05 PDT  
Date: \_\_\_\_\_



## Politically Exposed Person (PEP) Declaration

Definition: "individuals who are, or have been, entrusted with prominent public functions and their family members and close associates", and includes both domestic and foreign PEPs.

PEP'S Include:

1. Heads of State, heads of government, ministers and deputy or assistant ministers; members of parliaments or of similar legislative bodies; members of the governing bodies of political parties; members of supreme courts, of constitutional courts or of other high-level judicial bodies whose decisions are not subject to further appeal, except in exceptional circumstances; members of courts of auditors or of the boards of central banks; ambassadors, chargés d'affaires and high-ranking officers in the armed forces; members of the administrative, management or supervisory bodies of State owned enterprises; directors, deputy directors and members of the board or equivalent function of an international organisation;
2. Family members of a PEP: the spouse, any person considered as equivalent to the spouse; the children and their spouses or persons considered as equivalent to the spouse; the parents;
3. Close associates:
  - any natural person who is known to have joint beneficial ownership of legal entities or legal arrangements, or any other close business relations with a PEP;
  - any natural person who has sole beneficial ownership of a legal entity or legal arrangement which is known to have been set up for the benefit de facto of a PEP.

Please answer the following questions correctly:

		YES	NO
1.	Are you or have you been entrusted with a prominent public function (1)?		✓
2.	Are you related in terms of Immediate family member [2] or Close associate [3] to a natural person who is or has been entrusted with a prominent public function?		✓

If you answered yes to either of the questions above, please provide further details:

Name and Surname of PEP:	
Relationship	
Date of position held:	
Position/Job Title:	
Role Descriptions:	

I confirm the above to be accurate to the best of my knowledge and agree to inform Holborn Management Services SA (Pty) Ltd immediately should this change.

Name: John Winchester Sparks	Signature: <small>DocuSigned by:</small> John Winchester Sparks <small>7406566DE82A7448</small>	Date: 08 June 2023   03:47:05 PDT
---------------------------------	--	--------------------------------------

# REFERRAL

**GodwinCapital** No8

Cash Application Form

# Godwin Capital No.8 Limited Application Form

---

By completing and signing this form you are confirming that you have read and agree to the terms stated in the Information Memorandum.

***Please note that no information provided by Godwin Group constitutes financial advice, therefore it is recommended that prospective investors obtain and carefully consider advice from an appropriately qualified and authorised financial advisor before submitting this application form.***

# Godwin Capital No.8 Limited Application Form

## Expression of Interest

I / we wish to subscribe for 40,000 GBP of notes in Godwin Capital No.8 constituted by the loan note instrument issued by Godwin Capital No.8 Limited dated 2nd May 2023.

Please confirm if this application is for either a:

new investment

or

re-investment

I / we agree to transfer: 40,000 GBP

Upon satisfactory completion of the AML (Anti-Money Laundering) checks a confirmation email will be sent to you from [investments@godwincapital.co.uk](mailto:investments@godwincapital.co.uk) with bank details for you to make payment.

**PLEASE DO NOT SEND FUNDS UNTIL YOU HAVE RECEIVED CONFIRMATION THAT YOU HAVE SUCCESSFULLY COMPLETED OUR ANTI-MONEY LAUNDERING CHECKS.**

You will receive a digital copy of your loan note certificate by email. Please specify below if you would prefer a hard copy by post:

I / we wish to receive a copy of the loan note certificate by post (Hard Copy Only)

I / we wish to invest in the following **SELECTED** product:

Two Year **Biannual** Income Loan Notes:

or

Two Year **Deferred** Income Loan Notes:

We would like to keep you informed with relevant news and updates about Godwin Group via email. Please tick the box below if you only wish to receive emails directly related to your investment(s) with Godwin Capital.

I / we only wish to receive emails directly related to my investment(s)

Name: John Winchester Sparks

Signature:  74D6E6DE82A7448...

# Godwin Capital No.8 Limited Application Form

## Personal Details - Investors

Full name(s) including forenames:	John Winchester Sparks
Address:	No 44, Fernkloof Drive Hermanus Western Cape South Africa
Postcode:	7200
Contact telephone number(s):	+27 82 338 9499
Email address:	jocksparks1@gmail.com
Your bank account details (for return of capital and interest):	
Bank Name:	Investec
Bank Address:	100 Grayston Drive, Sandown, Sandton, Gauteng, South Africa 2196
Account Holder Name (exactly as it appears on the account):	Mr John Winchester Sparks
Account Number:	1100201344665
Sort Code:	
IBAN:	
BIC/SWIFT:	IVESZAJJ
<p><b>THE ABOVE BANK DETAILS MUST MATCH THOSE FROM WHICH THE INITIAL INVESTMENT FUNDS ARE RECEIVED. FOR THE RETURN OF CAPITAL AND INTEREST DURING THE RELEVANT INVESTMENT TERM IT IS RECOGNISED THAT THE PERSONAL CIRCUMSTANCES OF INVESTORS MAY CHANGE AND THAT BANK ACCOUNT DETAILS MAY BE CHANGED WITH PRIOR NOTICE TO AND AT THE DISCRETION OF GODWIN CAPITAL NO.8 LIMITED.</b></p>	
First Signatory:	<p>DocuSigned by:</p>  <p>74D6E6DE82A7448...</p>
Second Signatory (if applicable):	
Date:	08 June 2023   03:47:05 PDT

# Godwin Capital No.8 Limited Application Form

## CERTIFICATE FOR EXECUTION BY HIGH NET WORTH INVESTOR

### High Net Worth 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 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 or more. Net assets for these purposes do not include:

- i. the property which is my primary residence or any money raised through a loan secured on that property; or
- ii. any rights of mine under a qualifying contract of insurance; or
- iii. 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
- iv. any withdrawals from my pension savings (except where the withdrawals are used directly for income in retirement).
- v. 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.

**Name:** John winchester sparks

**Signature:**

DocuSigned by:  
*John Winchester Sparks*  
74D6E6DE82A7448...

**Date:** 08 June 2023 | 03:47:05 PDT

# Godwin Capital No.8 Limited Application Form

## CERTIFICATE FOR EXECUTION BY 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 million.

I am aware that it is open to me seek advice from someone who specialises in advising on non-readily realisable securities.

**Name:**

.....

**Signature:**

.....

**Date:**

.....

**GODWIN CAPITAL****New Business Referral form****INDIVIDUAL DETAILS**

Personal Details			
Title:	Mr	Full Name:	John Winchester Sparks
Address:	No. 44 Fernkloof Drive		
	Hermanus		
	Western Cape, South Africa		
		Postcode:	7200
Daytime telephone number:		Mobile telephone number:	+27 82 338 9499
Date of Birth:	29 Jan. 1937	Email Address:	jocksparks1@gmail.com

**INDIVIDUAL INVESTOR CLASSIFICATION**

The Client falls into the following category as an eligible investor, as defined by the FCA. <i>Please tick as appropriate (one only)</i>		If the Client is a Retail Investor, please indicate the further category that they fall into (one only)	
Professional Client:	<input type="checkbox"/>	Certified High Net Worth Individual:*	<input checked="" type="checkbox"/>
Eligible counterparty:	<input type="checkbox"/>	Certified Sophisticated Investor:*	<input type="checkbox"/>
Retail Investor:	<input checked="" type="checkbox"/>	Self-Certified Sophisticated Investor:*	<input type="checkbox"/>
		High Net Worth Company, Unincorporated Association or Trust:**	<input type="checkbox"/>
		Retail Investor advised by an FCA regulated individual or entity:***	<input type="checkbox"/>

\*If one of the first three categories applies to the Client, you should supply their Certification with this Questionnaire and the party submitting the Questionnaire should complete the box below and tick where indicated to confirm that he has reviewed the appropriateness of the proposed investment in the Corporate Bonds and has complied with the rules in COBS 10 of the FCA Handbook.

\*\* If this category applies you, as agent, should supply a statement that you have reasonable grounds for believing that this applies.

**GODWIN CAPITAL**

Name of Firm:	Holborn Management Services Pty Ltd	
Name of Individual:	John Sparks	
I confirm that (tick as appropriate):	<input type="checkbox"/>	I have assessed the suitability of the Investor named above in respect of their proposed investment in the Bonds and that I have satisfied the criteria in COBS 10 of the FCA Handbook
Signature:		

\*\*\* If this category applies to the Client, their financial adviser's details should be provided in the box below and confirmation made that he will advise the Client on their proposed investment in the Corporate Bonds and that he will satisfy the criteria in COBS 9 of the FCA Handbook.

Name of Financial Advisory Firm:	
FCA Firm Number:	
Name of Adviser:	
FCA Approved Person Number:	
Signature:	

**Certificate Of Completion**

Envelope Id: 28FFF3687C12453B926C5F8522DB7100	Status: Completed
Subject: Complete with DocuSign: K. Godwin Referral form - John Sparks.pdf, A. John Sparks - TOB.pdf, B ...	
Source Envelope:	
Document Pages: 32	Signatures: 13
Certificate Pages: 5	Initials: 0
AutoNav: Enabled	Envelope Originator:
Envelopeld Stamping: Enabled	John Sparks
Time Zone: (UTC-08:00) Pacific Time (US & Canada)	Van Reenenlaan 16, Baarn, Noord-Holland 3744 ME john.sparks@holbornassets.com IP Address: 41.133.95.61

**Record Tracking**

Status: Original 06-06-2023   07:43	Holder: John Sparks john.sparks@holbornassets.com	Location: DocuSign
--	--	--------------------

**Signer Events**

John Sparks  
john.sparks@holbornassets.com  
Senior Associate  
Holborn  
Security Level: Email, Account Authentication (None), Authentication

**Signature**

DocuSigned by:  
  
86B0935E651E4FB...  
Signature Adoption: Uploaded Signature Image  
Using IP Address: 185.198.243.66

**Timestamp**

Sent: 06-06-2023 | 07:50  
Viewed: 06-06-2023 | 10:01  
Signed: 06-06-2023 | 10:01

**Electronic Record and Signature Disclosure:**  
Not Offered via DocuSign

John Winchester Sparks  
jocksparks1@gmail.com  
Security Level: Email, Account Authentication (None), Authentication

DocuSigned by:  
  
74D8E6DE82A7448...  
Signature Adoption: Pre-selected Style  
Using IP Address: 102.165.120.10

Sent: 06-06-2023 | 07:50  
Resent: 06-08-2023 | 03:32  
Viewed: 06-08-2023 | 03:45  
Signed: 06-08-2023 | 03:47

**Authentication Details**

SMS Auth:  
Transaction: 0e8a50b9-0693-44b7-b0d5-81d9c33b7999  
Result: passed  
Vendor ID: TeleSign  
Type: SMSAuth  
Performed: 06-08-2023 | 03:44  
Phone: +27 82 338 9499

SMS Auth:  
Transaction: 5c08a37e-ea16-4f22-b926-45d302464a54  
Result: passed  
Vendor ID: TeleSign  
Type: SMSAuth  
Performed: 06-08-2023 | 03:53  
Phone: +27 82 338 9499

**Electronic Record and Signature Disclosure:**  
Accepted: 06-08-2023 | 03:45  
ID: b1955d50-0450-45b5-8de5-3ab69c31379e

In Person Signer Events	Signature	Timestamp
Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp

<b>Certified Delivery Events</b>	<b>Status</b>	<b>Timestamp</b>
----------------------------------	---------------	------------------

<b>Carbon Copy Events</b>	<b>Status</b>	<b>Timestamp</b>
---------------------------	---------------	------------------

<b>Witness Events</b>	<b>Signature</b>	<b>Timestamp</b>
-----------------------	------------------	------------------

<b>Notary Events</b>	<b>Signature</b>	<b>Timestamp</b>
----------------------	------------------	------------------

<b>Envelope Summary Events</b>	<b>Status</b>	<b>Timestamps</b>
--------------------------------	---------------	-------------------

Envelope Sent	Hashed/Encrypted	06-06-2023   07:50
Certified Delivered	Security Checked	06-08-2023   03:45
Signing Complete	Security Checked	06-08-2023   03:47
Completed	Security Checked	06-08-2023   03:47

<b>Payment Events</b>	<b>Status</b>	<b>Timestamps</b>
-----------------------	---------------	-------------------

<b>Electronic Record and Signature Disclosure</b>
---

## **ELECTRONIC RECORD AND SIGNATURE DISCLOSURE**

From time to time, Holborn (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.

### **Getting paper copies**

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

### **Withdrawing your consent**

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.

### **All notices and disclosures will be sent to you electronically**

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 Holborn:**

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: [john.sparks@holbornassets.com](mailto:john.sparks@holbornassets.com)

### **To advise Holborn 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 [john.sparks@holbornassets.com](mailto:john.sparks@holbornassets.com) 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 Holborn**

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 [john.sparks@holbornassets.com](mailto:john.sparks@holbornassets.com) 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 Holborn**

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 [john.sparks@holbornassets.com](mailto:john.sparks@holbornassets.com) 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..

### **Required hardware and software**

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.

By selecting the check-box next to ‘I agree to use electronic records and signatures’, you confirm that:

- 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 Holborn 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 Holborn during the course of your relationship with Holborn.