



Investor Handbook

GENESIS FUND MANAGEMENT JSC. ©2023



Greeting from GFM!

Wellcome valued Investors!

Thank you for choosing us on your investment and wealth accumulation journey. We believe this document will help you better understand the experience of investing in open-end fund certificates at GFM. We constantly strive to bring you the most positive investment experience that is worthy of your time and choice.

Invest with trust and grow with us!



ESSENTIAL TERMS

01

What is Fund Certificates?

Fund certificates are **a type of securities** issued by the Fund Management Company on behalf of Fund, in the form of journal entries or book entries, which **certify lawful rights and the ownership** of investors contributing capital to the Fund.

02

How to trade Fund Certificates?

Fund Certificates can be **subscribed/redeemed directly or online** through Fund's Distributors on trading days according to the Fund's regulations. Information about Distributors, Trading day is specified in the Fund's Charter and Prospectus. Within the framework of GFM-VIF, investors can make a subscription/redemption order fund certificates daily

03

What is NAV (Net Asset Value)?

NAV is net asset value of an fund calculated using formula:

$$\text{NAV} = \text{Assets} - \text{Liabilities}$$

NAV per fund certificate's price represents the net asset value of an open - end fund certificate at the time of valuation. NAV may increase/decrease depending on the Fund's investment performance

04

What kind of taxes and fees do investors need to pay when trading Fund Certificates?

This information is presented in the **Fund's Prospectus** or at **Fund Information Section** within this Investor Handbook



ESSENTIAL TERMS

05

What is cut-off time?

The **deadline** for Distributors to **receive dealing orders** from investors that shall be executed on fund certificate trading days. Cut-off time of GFM-VIF is 2:30PM on a working day prior (T-1) to the Trading Day (T)

06

Standard investment (flex invest) or SIP?

Flex investment is a form of investing that investors are able to buy/sell their fund certificates at any time. **SIP (Systematic Investment Plan)** is an automatic method wherein investment planned in advance by investors with monthly, quarterly, etc. frequency according to the provisions of the Fund prospectus. SIP is a disciplined and convenient way of investing in the long term.

07

Who manages my money?

Mutual fund is professionally managed by a **Fund Management Company**. The Fund's assets are deposited and supervised by an independent Bank. The Fund Management Company and the Custodian Bank must both comply with the operating principles prescribed by the Fund and the Law, and obliged to make periodic reports to the SSC.

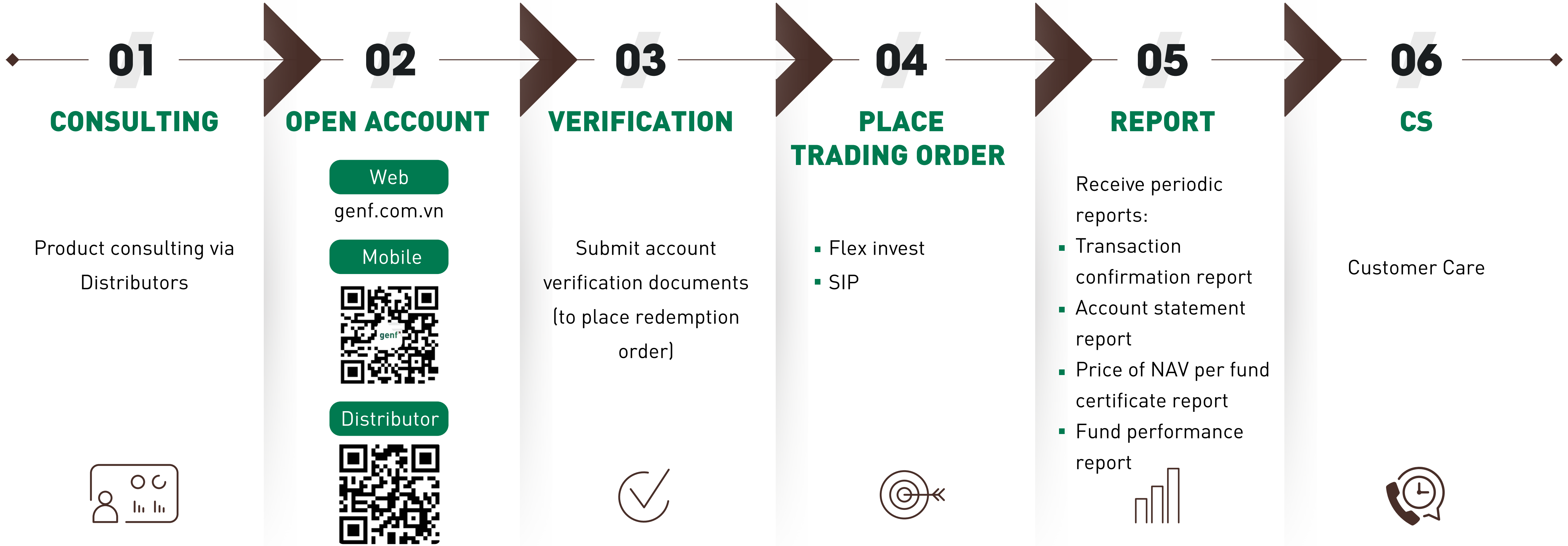
08

Is the fund committed for profit?

According to the Law of Vietnam, investment funds depend on market fluctuations, fund management companies are **not allowed to comment on or guarantee income or profit** on the investors' investment. However, the fund is managed by a professional fund management company according to pre-determined investment strategies to **minimize risks** and **maximize profits** for investors.



TRADING JOURNEY





REQUIREMENTS FOR ACCOUNT OPENING DOCUMENTS

Foreign individual investors

- 01 Photocopy of valid Passport
- 01 Certificate of securities trading code
- 01 Signed Account Opening Application Form
- 01 Signed Online Trading Service Registration Form
- 01 The Bank confirmation on opening a Capital Contribution Account (CCA) or the Indirect Capital Contributed Account (ICCA)
- Documents confirming FATCA status (if any)
- Other documents as required for Beneficial Owners or other purposes. Investors holding two or more nationalities are required to clearly state the other nationality and provide documents (if applicable)



REQUIREMENTS FOR ACCOUNT OPENING DOCUMENTS

Foreign institutional Investors

- 01 Account Opening Application Form (original document with official stamp and signature of the Legal Representative)
- 01 Online Trading Service Registration Form (original document with official stamp and signature of the Legal Representative)
- 01 Certified copy of Enterprise Registration Certificate/Business Registration Certificate
- 01 Certified copies of related documents on Decisions of changing company register information (if applicable)

- 01 Certified authorization document (if applicable) or Decision to appoint a representative for capital contribution to the Fund
- 01 Photocopy of ID card /Passport of legal representative, capital contribution representative, authorization to place orders
- 01 Certificate of securities trading code
- 01 The Bank confirmation on opening a Capital Contribution Account (CCA) or the Indirect Capital Contributed Account (ICCA)
- Documents confirming FATCA status (if applicable)
- Other documents as required for the Investor, Beneficial Owner or other purposes



ABOUT
GFM-VIF

Fund name GFM Value Investment Fund

Fund type Equity fund

Portfolio Stocks, deposits and certificate of deposit

SUBSCRIPTION

- T-1** Place trading orders & transfer payment **before 2:30PM** on working days
- T** Trading day and receive transaction confirmation

REDEMPTION

- T-1** Place trading orders **before 2:30PM** on working days
- T** Trading day and receive transaction confirmation
- T+5** (Max) Receive payment

SUBSCRIPTION FEE

FREE

REDEMPTION FEE

REDEMPTION FEE	+	MONEY TRANSFER FEE	+	PERSONAL INCOME TAX
Holding period from				
1 – 90 days				
91 - 180 days				
181 - 365 days				
Day 366 onwards				

1.5%

1.0%

0.5%

FREE

Applicable according to fee schedule of the Custodian Bank - Shinhan Bank Vietnam Limited at a time

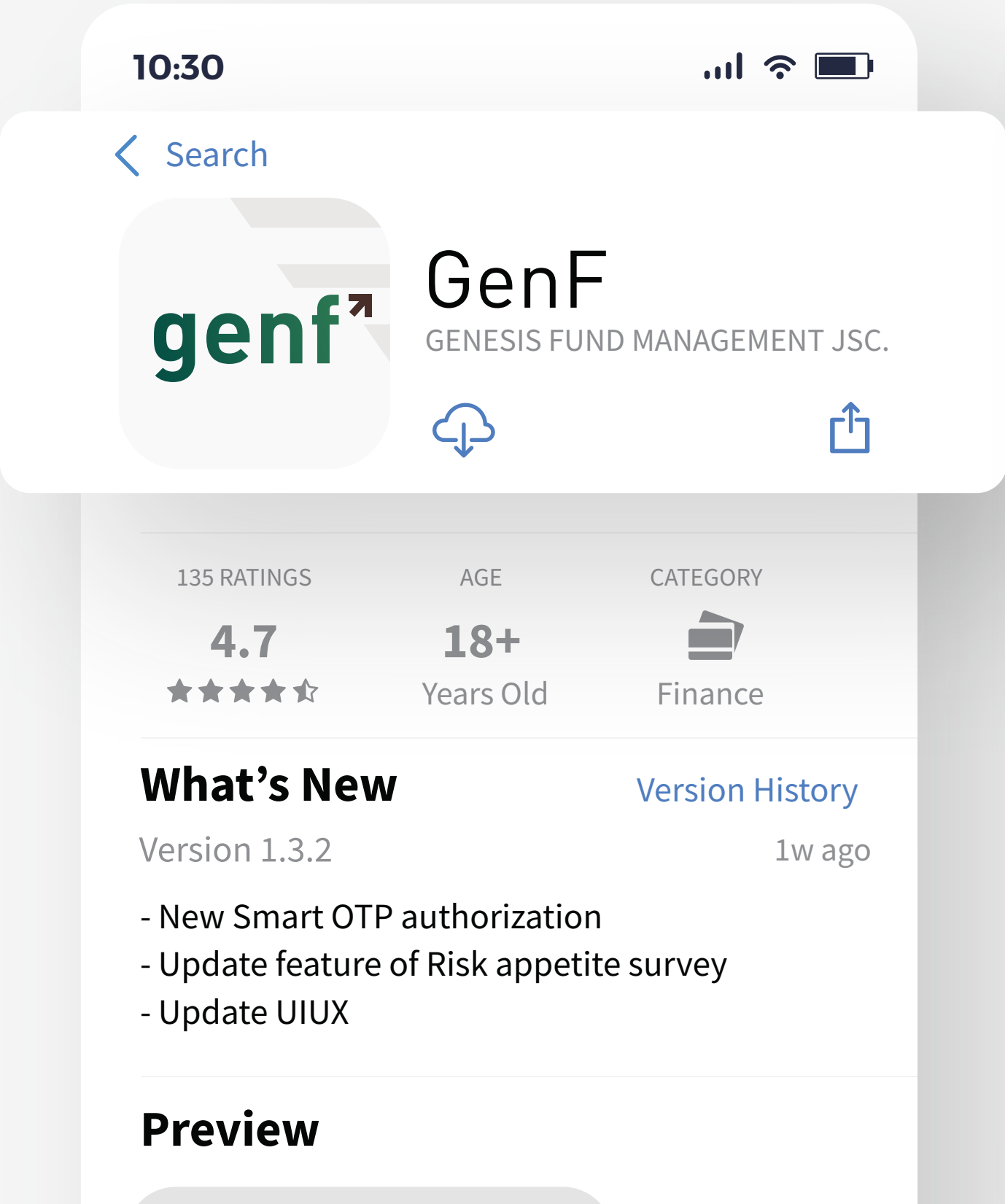
0,1%



INSTRUCTIONS FOR ACCOUNT OPENING

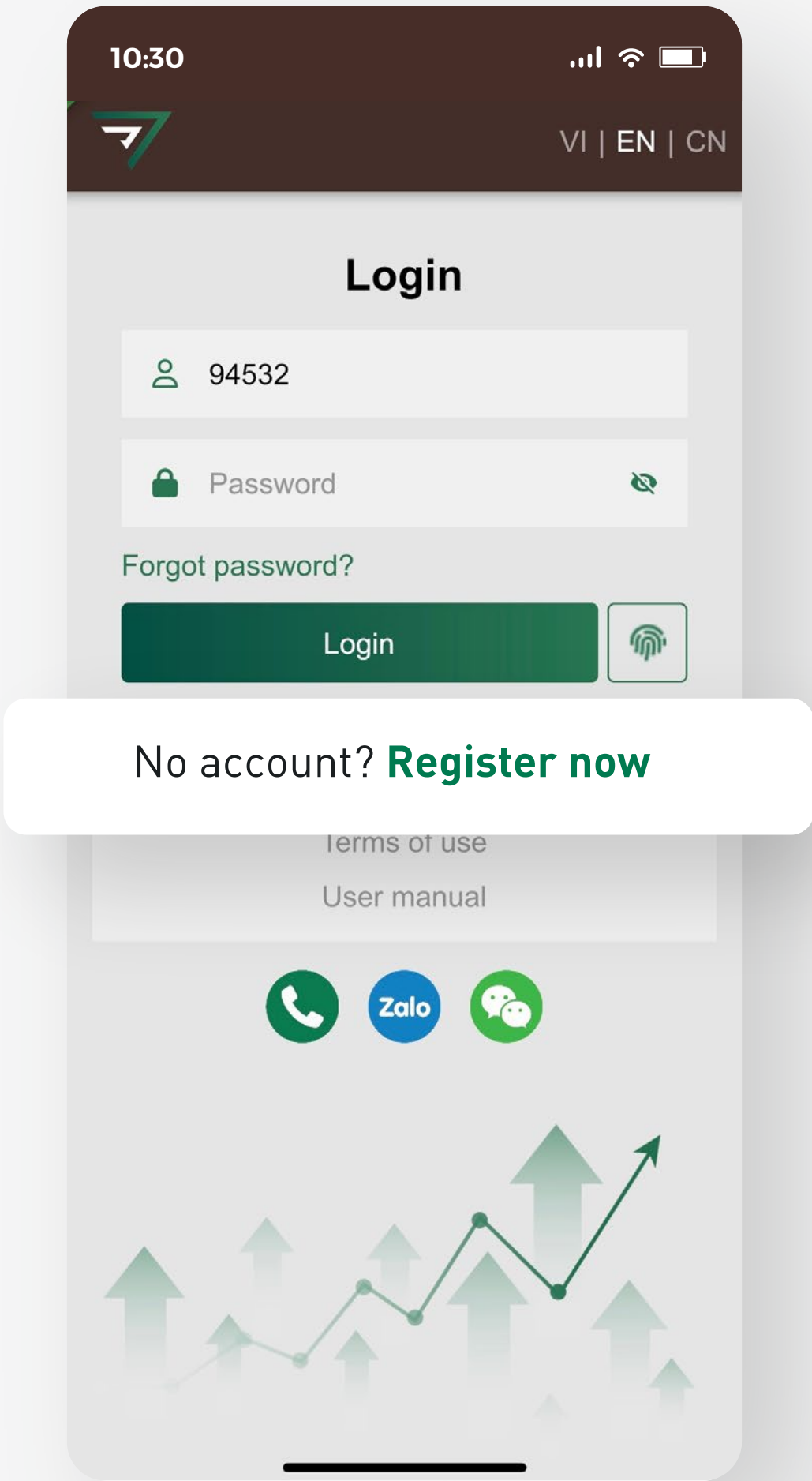
S1

Download **GenF** on App Store/Google Play Store
or access **www.genf.com.vn**

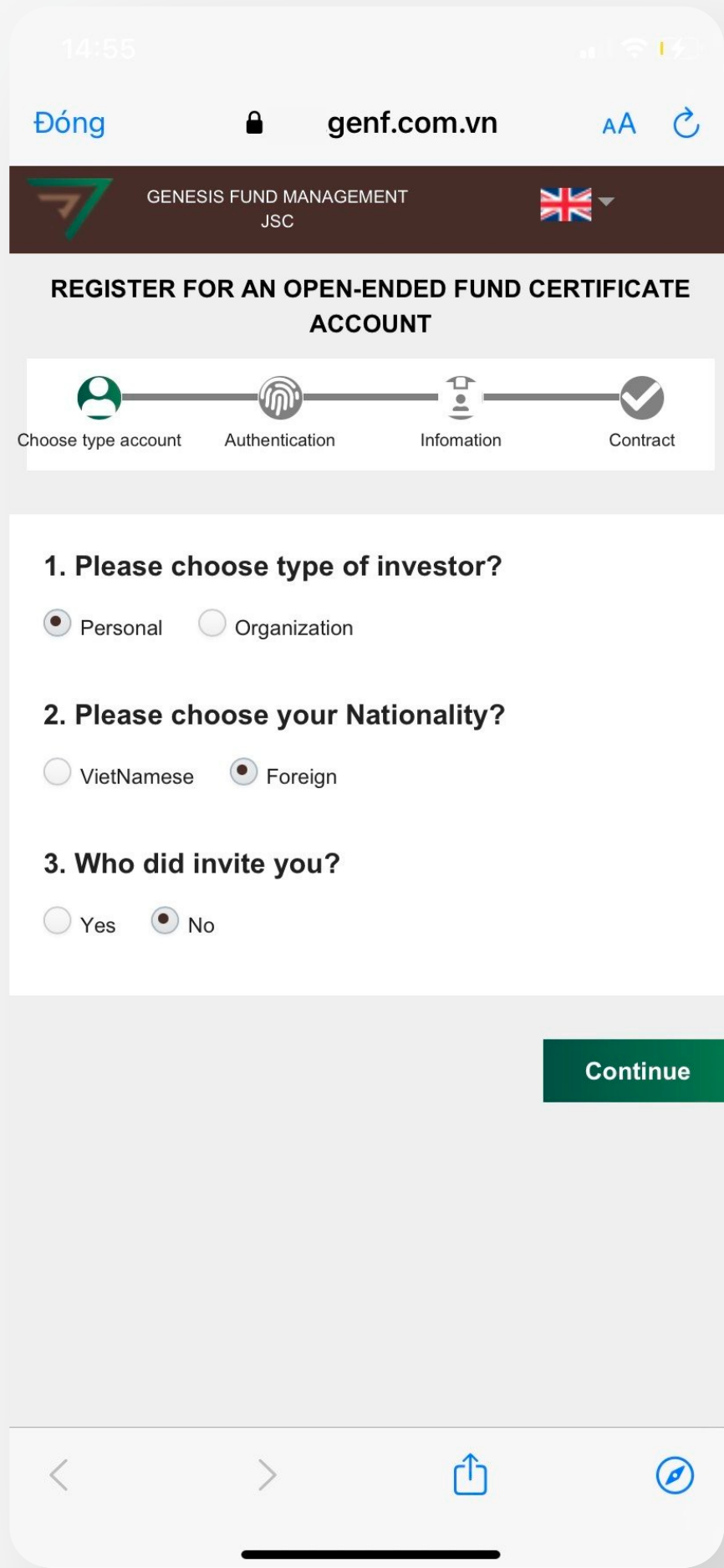




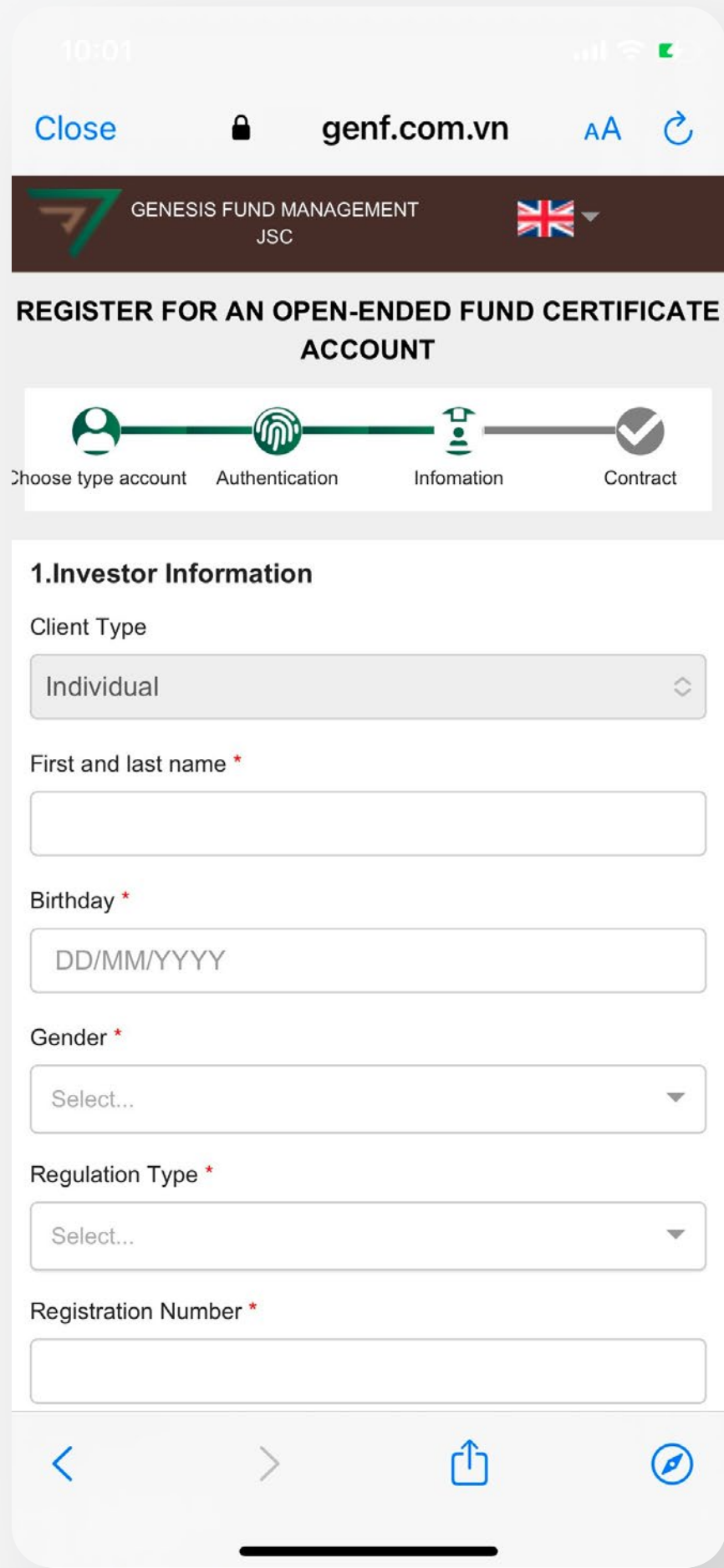
S2 → Click on **Register now**



S3 → Choose **type of account**



S4 → Fill in **required information**





S5

Enter the OTP sent to the registered phone number or email

10:30

Đóng genf.com.vn

OTP CONFIRMATION

Registration Number
CC6789

Full Name
Mr Customer

Type GD
Open account

OTP Code

4:57

CONFIRMED

Back

S6

Successful registration, start trading with account information and password sent to registered phone number/email

10:30

Acc 910FCxxxxx has been successfully registered. Please send required documents to GFM.

Sao chép
Dịch thuật
Thêm...

10:30

Acc 910FCxxxxx has been activated successfully. User name CC1xxx password 6b*xxxxx and pin 142xxx Please do not send this information to anyone.

Sao chép
Dịch thuật
Thêm...

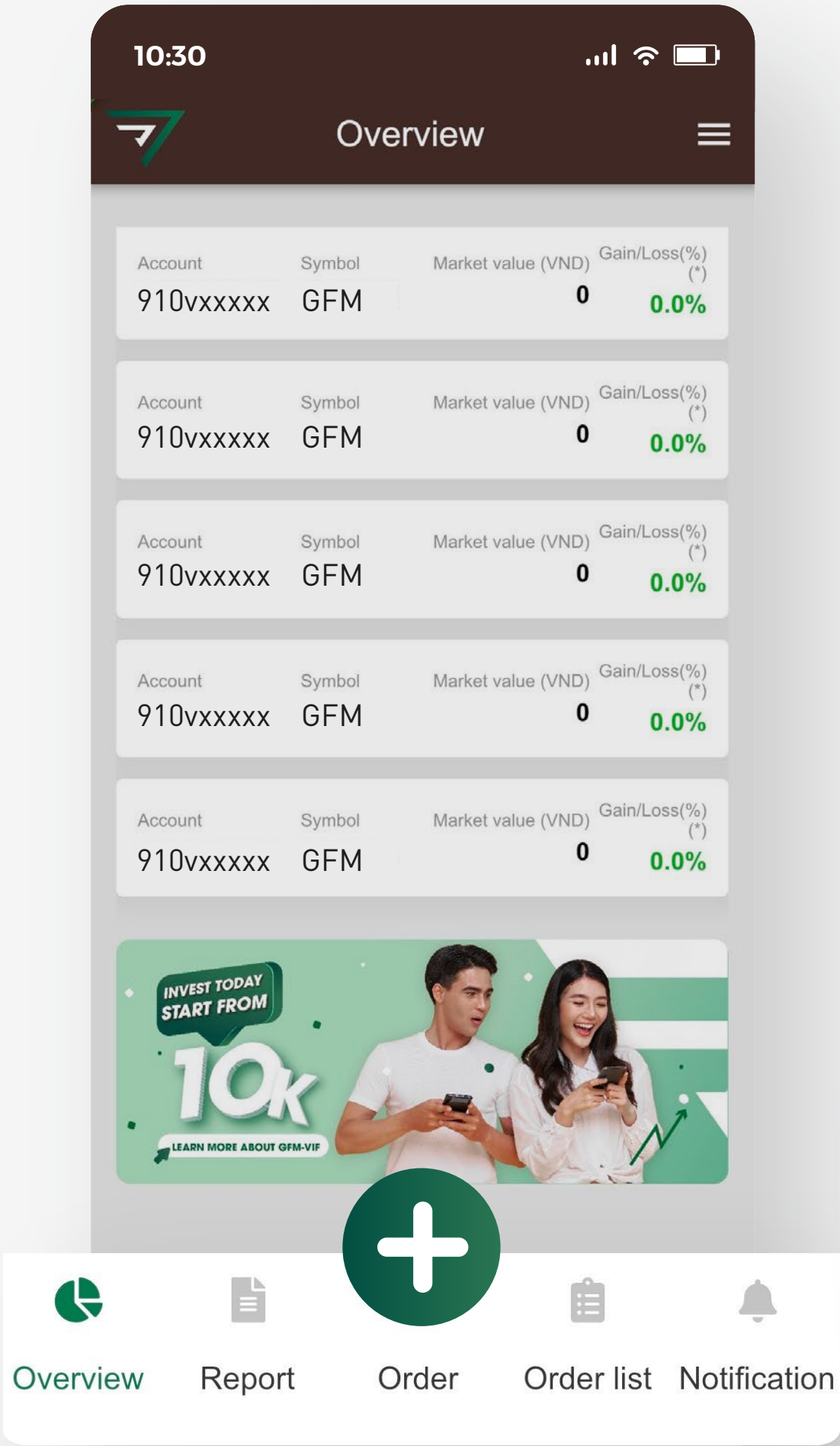
NOTE

- Institutional investors and foreign investors, after declaring information to open an online account on GenF, foreign investors will complete the documents (full signature) for GFM before making transactions
- For cases of transaction authorization, the authorized persons can only transact directly via the Distributors, not able to transact online using GenF.
- Investors can only perform transactions after fully supplementing the original documents according to regulations

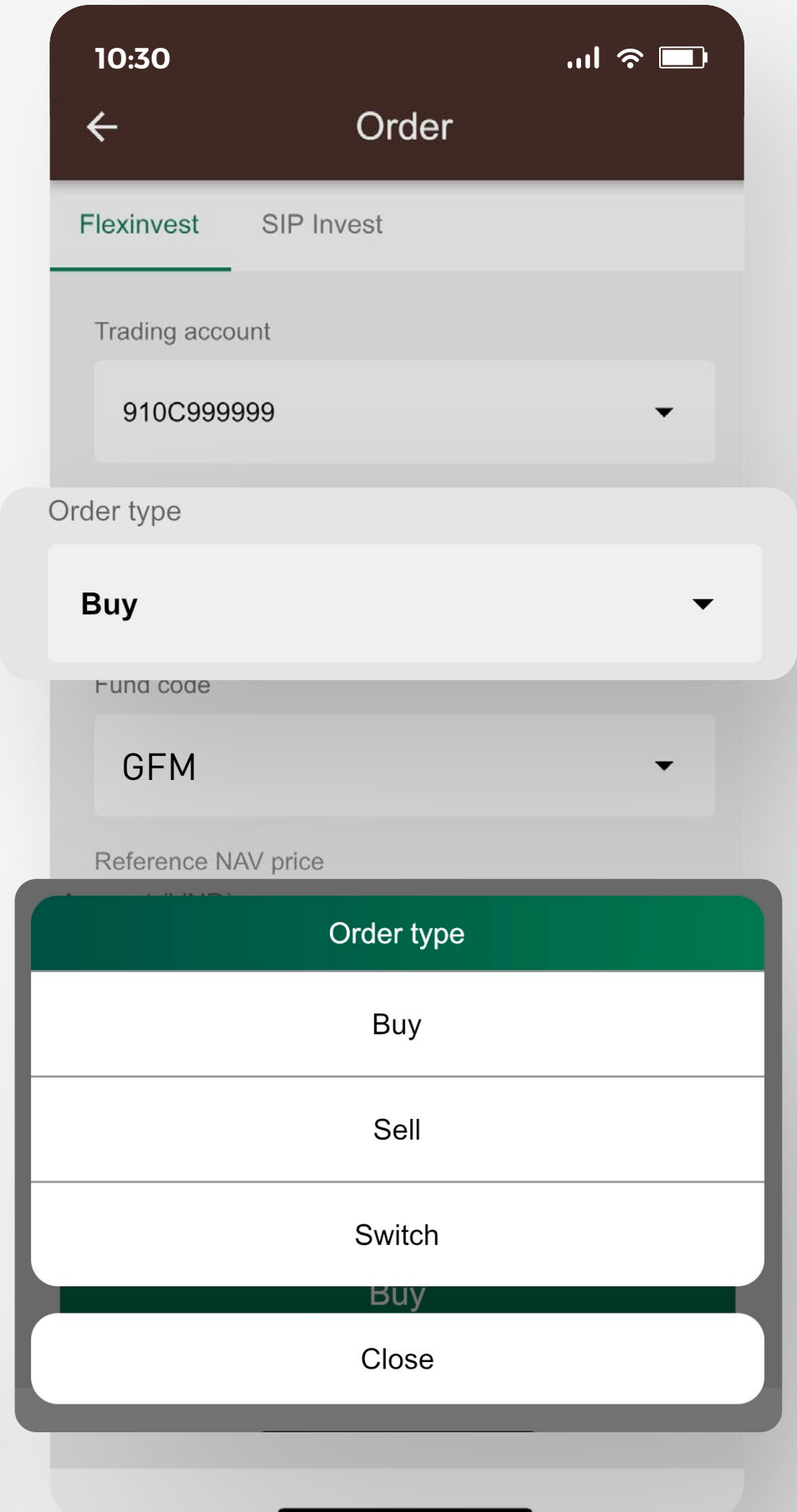


INSTRUC- TIONS FOR TRADING ORDER

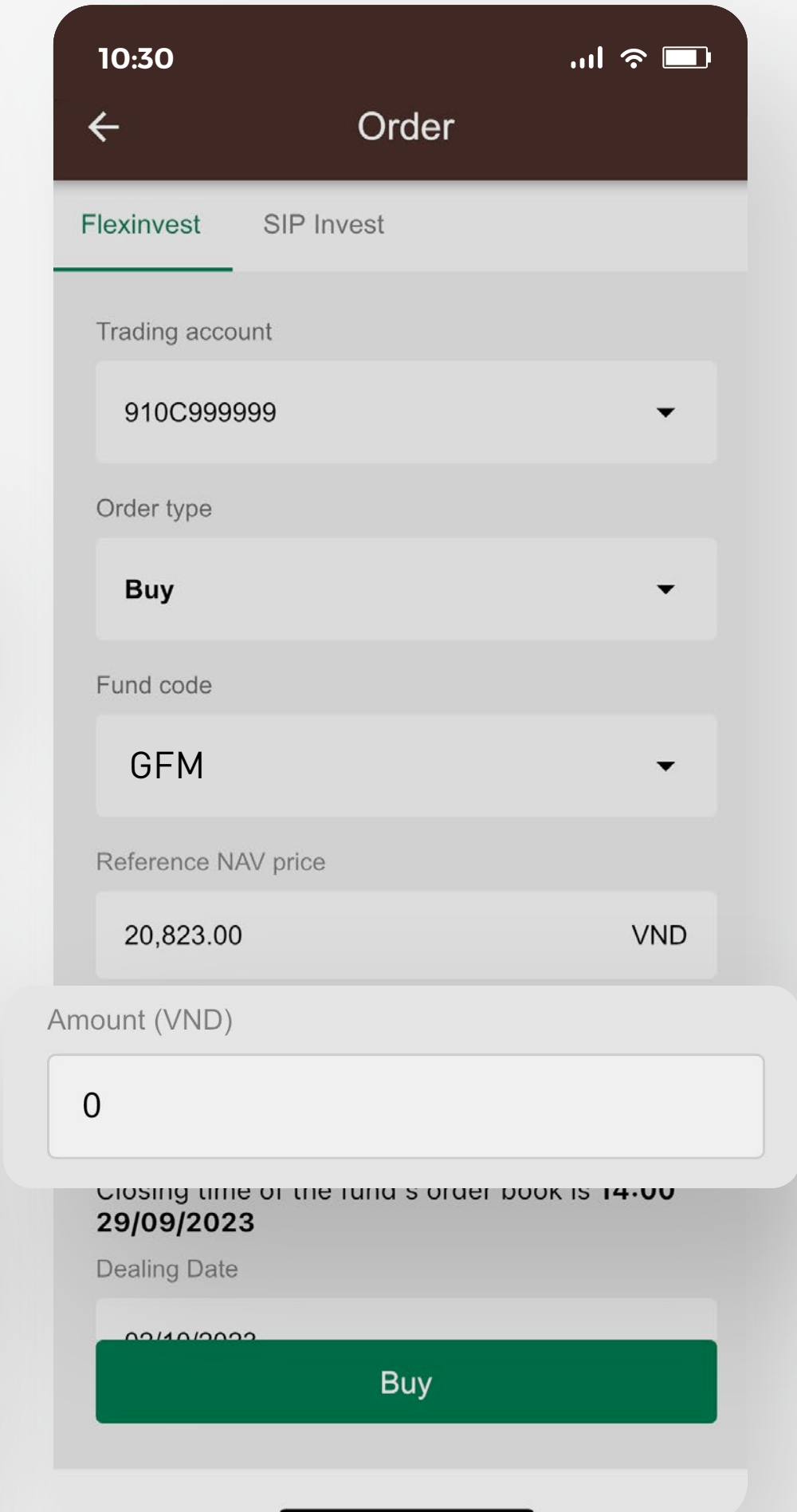
S1 — Click on **Place orders** button



S2 — **Select:**
Buy/Sell/Switch



S3 — Enter **amount number**





INSTRUCTIONS FOR TRADING ORDER

S4 Enter **PIN code/OTP**

The screenshot shows a mobile app interface with a dark header bar displaying '10:30' and signal icons. Below the header is a navigation bar with 'Flexinvest' and 'SIP Invest' tabs. The main content area displays a 'PIN Confirm (Order)' dialog box. The dialog box contains the following information: 'Your order has been accepted on dealing date 02/10/2023', 'Account name A', 'Trading account 910Vxxxxx', 'Order type Buy', 'Symbol GFM', and 'Amount (VND) 1,000,000'. Below this information is a text input field labeled 'Enter PIN'. At the bottom of the dialog box are two buttons: 'Confirm' and 'Reject'. Below the dialog box, a 'Buy' button is visible on the app's main screen.

S5 Copy **payment information** and transfer payment via bank application

The screenshot shows a mobile app interface with a dark header bar displaying '10:30' and signal icons. Below the header is a navigation bar with 'Flexinvest' and 'SIP Invest' tabs. The main content area displays a 'Transfer Information' dialog box. The dialog box contains the following information: 'Investors please kindly transfer subscription amount prior to 14:30 - 29/09/2023', 'Beneficiary Công ty Cổ phần Quản lý Quỹ Genesis', 'Bank account No 2023 xxxx', 'Bank Stanchart', 'Amount (VND) 1,000,000', and 'Transfer content A 910C99 xxxx BUY GFM-VIF'. Below this information is a green 'Confirm' button. Below the dialog box, a 'Buy' button is visible on the app's main screen.



SYSTEMATIC INVESTMENT PLAN (SIP)

It's quick. It's easy. It's Free

AUTOMATIC investment in style

An automatic investment planning program that assists investors accumulate fund certificates regularly and disciplinedly to achieve long-term financial goals.

60s

Register in blink of an eye

With SIP Agreement

**100k
++**

Invest "a piece of cake"

Worth amount once a month

0%

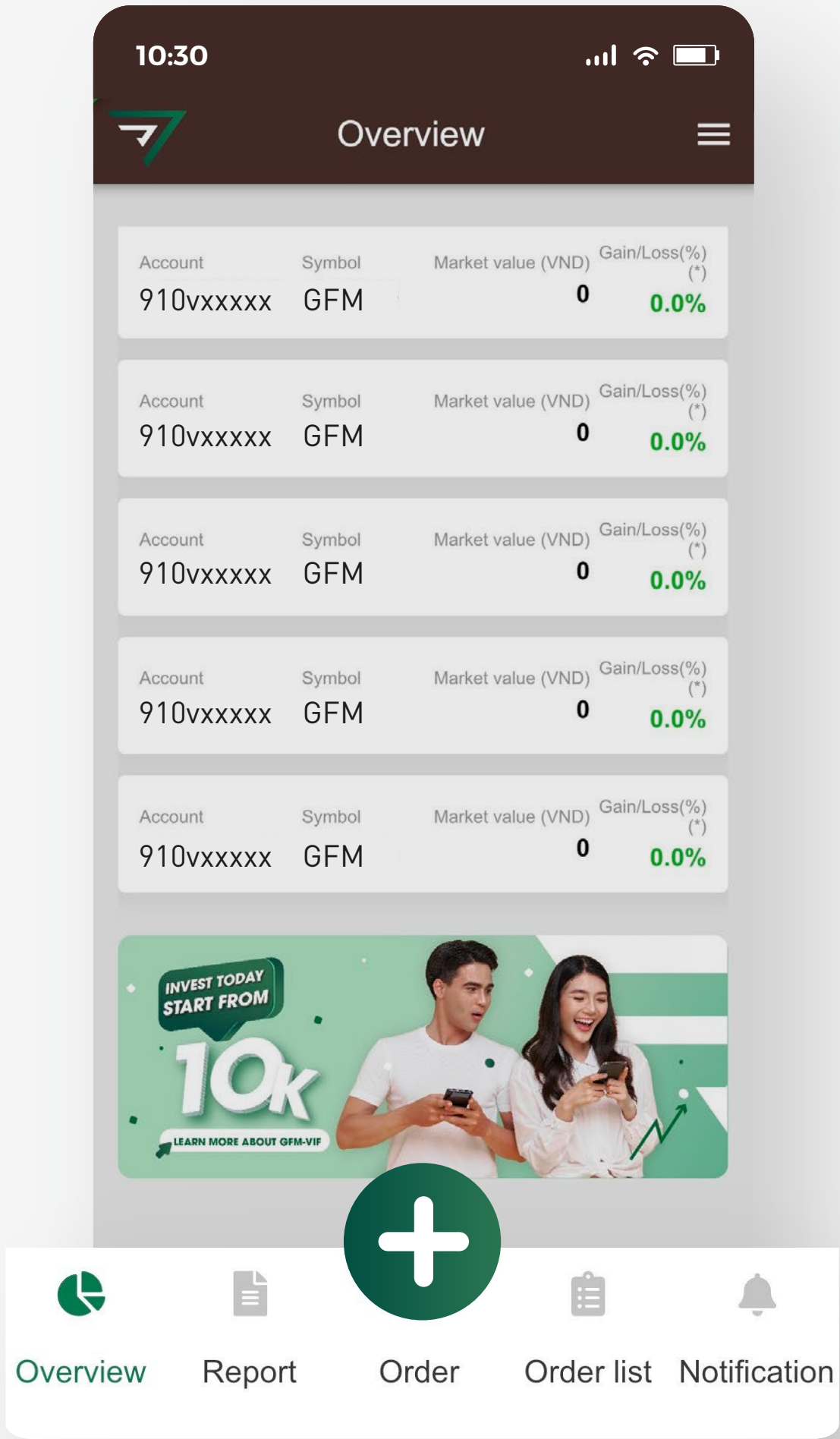
No registration fee

"Investment assistant" to remind you periodically

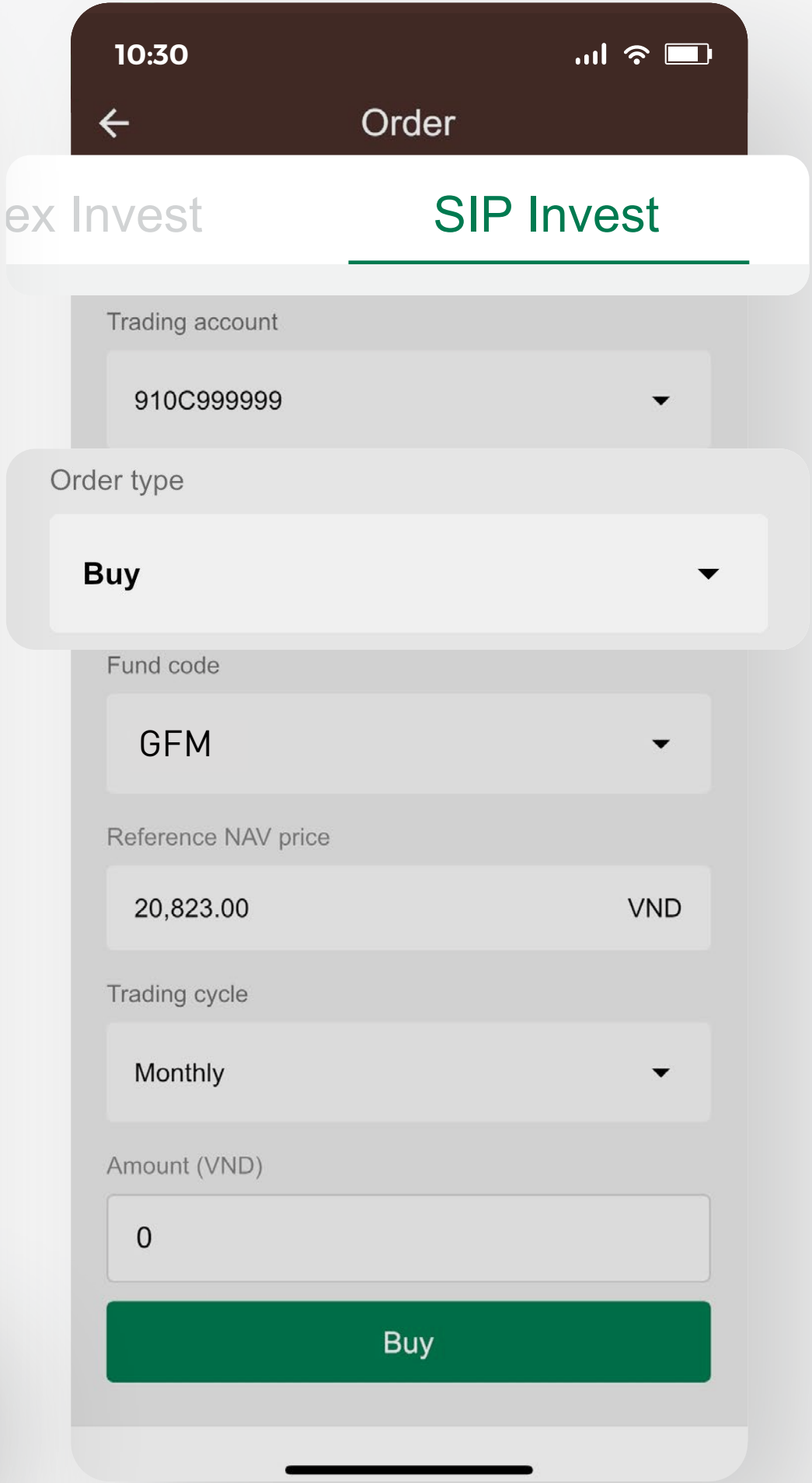


HOW TO JOIN SIP?

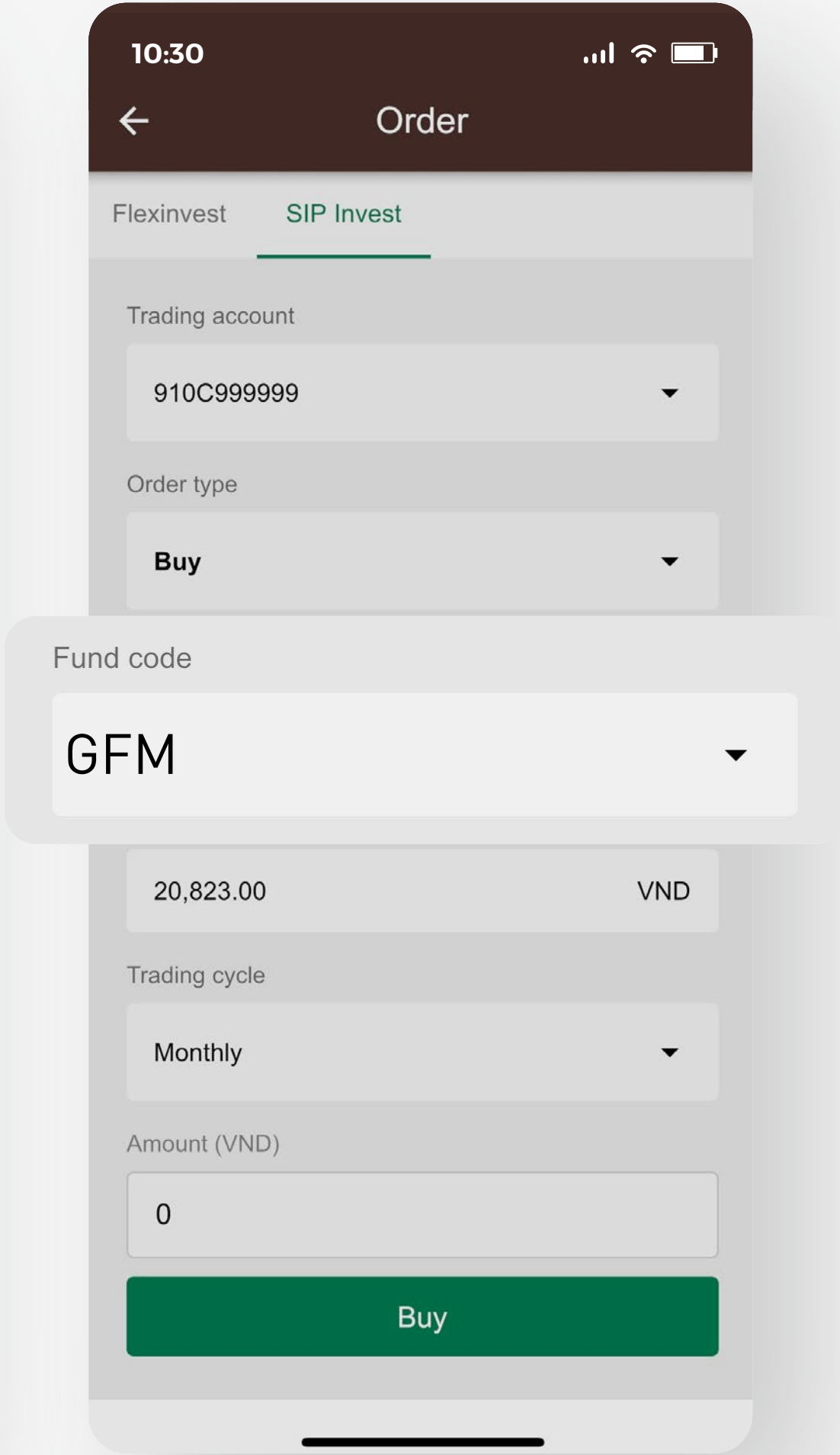
S1 — Click on **Place orders** button



B2 — **Select** SIP tab.
Select **Buy/Sell/Switch**



B3 — Select **Fund code**





HOW TO JOIN SIP?

Note: Systematic investment plan (SIP) will terminate after two (02) consecutive months the Investor does not transfer payment money periodically from the date of the last purchase transaction.

S4 Enter **PIN code/OTP**


S5 Copy **payment information** and transfer payment via bank application

S6 Transfer payment **monthly**
*Trading orders are determined according to the actual amount transferred monthly



GFM-VIF DISTRIBUTORS

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SUPPORT



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DISCLAIMER

Carefully study investment products (For Fund products, please refer to the Prospectus and Fund Charter) and clearly understand risks for each product before deciding to invest. Details of the Prospectus and Fund Charter are uploaded on our website: www.genesisfund.com.vn. In case you are in doubt about any information contained in this document, you should seek independent expert advice.

Fund Certificate Price/NAV of the Investment Portfolio may change depending upon market conditions and Investors need to be responsible for their investment decisions.

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