

# INTERNATIONAL CLAIMS PROCESS AND SERVICE-LEVEL AGREEMENT

In processing your withdrawals, Discovery Invest strives to settle all instructions and payments as soon as possible. However, due to the nature of global investing, many processes are dependent on third parties and their timelines. Discovery will engage with these providers to ensure that all payments are finalised timeously for your benefit.

Below is an indication of the tasks and processes as well as approximate timelines.

## INVEST INTERNATIONAL: CLAIM PROCESS AND SLA

|  | Process and task  | Global Endowment     | Recurring Endowment | Flexible Investments |
|--|---|----------------------|---------------------|----------------------|
| Step 1   | Discovery Invest International will do all the quality assurance. This includes a review of the claim form and validation of business requirements as well as identity verification, address and bank details. Risk rating will be performed. | 2 days               | 2 days              | 2 days               |
| Step 2   | The Guernsey authorities will review the risk ratings and conduct any due diligence or enhanced due diligence if applicable. Discovery's compliance team will assist where applicable.  | 2 to 4 days          | 2 to 4 days         | Not applicable       |
| Step 3   | When the Guernsey authorities approve, Discovery will then process capture and authorise the trades.  | 1 day                | 1 day               | 1 day                |
| Step 4   | The individual investment management companies will provide a trading price for Discovery Invest International. Depending on which fund was chosen, this timing could vary from company to company.   | 3 to 5 days          | 3 days              | 3 to 5 days          |
| Step 5   | Once prices are received by the management companies, Discovery will upload prices onto the system and payment instructions will be approved.   | 2 days               | 1 days              | 2 days               |
| Step 6   | Payment will then be processed by Discovery Invest International.   | 2 days               | 2 days              | 2 days               |
| <b>Total number of days to finalise claim:</b> |   | <b>12 to 16 days</b> | <b>13 days</b>      | <b>12 days</b>       |