



Mutual Funds Application Form

INDIVIDUAL

SECTION 1 – GENERAL INFORMATION

Date: Account Manager: Control No. (Internal):

NEW ARM CUSTOMER

☐ Send me information about other ARM Products & Services

EXISTING ARM CUSTOMER

(Please tick the box to select any other ARM products or services that you have)

☐ ARM Pensions
☐ Real Estate
☐ Others☐ ARM Life
☐ ARM Securities☐ Private Wealth Portfolio

SECTION 2 – PRODUCT INFORMATION (PLEASE SELECT ALL THAT APPLY)

☐ ARM Money Market Fund☐ ARM Discovery Balanced Fund☐ ARM Fixed Income Fund☐ ARM Ethical Fund☐ ARM Aggressive Growth Fund☐ ARM Eurobond Fund

ARM STRICTLY PROHIBITS payment of CASH by existing and prospective clients to any representative of the Company, for any reason whatsoever. All payments to the Company shall be by way of cheques or bank drafts issued in the name of the Fund or by direct bank transfers or cash payments to the Company's designated Bank Accounts. The Company shall not be liable for any direct or indirect loss or damage which may arise from failure of the Client to adhere to this directive. If you do not receive any investment notification 48 hours after making payment for your investment, please call ARM Engage (our quick-response Customer Contact Centre) on 0700 2255 276.

SECTION 3 – CUSTOMER INFORMATION

FULL NAME

Title Surname First Name Other Names

IF APPLICANT IS A MINOR, PLEASE WRITE NAME OF SPONSOR BELOW

Title Surname First Name Other Names

RESIDENTIAL ADDRESS:

Town/City State Country DATE OF BIRTH: / / Occupation Mother's Maiden Name Email Address Mobile Phone Number Type of ID ID Number Next of Kin Relationship With Next of Kin Next of Kin's Phone Number Next of Kin's Address Next of Kin's Email Address

Preferred mode of communication

Email ☐Telephone ☐Letter ☐Visit ☐

FOR JOINT APPLICANTS:

Surname Other Names

CUSTOMER BANK

ACCOUNT INFORMATION: Account Name Account Number Bank Name BVN Number

Dividends/ Redemption payments will only be made to the bank account details stated above.

ARM PROVIDES YOU THE OPTION TO RE-INVEST YOUR DIVIDENDS. WOULD YOU LIKE TO RE-INVEST YOUR DIVIDENDS?

☐ YES☐ NOYES, I'D LIKE TO SET UP A DIRECT DEBIT MANDATE ☐

NATIONALITY:

☐ Nigerian☐ If not Nigerian please state Nationality If you have residence in a jurisdiction other than Nigeria, please state the jurisdiction If you are a US citizen or US tax resident, please provide your US Tax Identification Number and your Residency Status

Do you hold a senior public office (in or outside Nigeria), or have a close business or personal connection to such a person? (A person who holds a senior public office includes persons who hold, or have held, political offices such as senior government officials, members of the judiciary, senior executives of government-owned companies, members of royal families, etc.). If yes, please state the source of the assets or funds to be invested.

SECTION 4 – DECLARATION BY APPLICANTS

- ☐ I have attached a cheque, bank draft, or evidence of fund transfer/ payment made payable in the name of my chosen fund to ARM with my name captured overleaf
- ☐ I/We understand that as with all stock market investment, the prices of Mutual Funds (i.e. ARM Discovery Fund, ARM Aggressive Growth Fund, and ARM Ethical Fund) invested in quoted securities may go down or up. I understand that past performance is not an indication of future performance.
- ☐ I agree to comply with the minimum investment period specified for any of The Mutual Funds, failing which I accept any losses, charges or costs that may arise at the point of redemption of my investment.
- ☐ I agree that my e-statement can be sent at my risk to the correspondence address/email address I have provided.
- ☐ I hereby authorize the Fund Manager to honour redemption requests and instructions sent by electronic mail in respect of my investment holdings in the Fund.
- ☐ I declare that the above information is true

SECTION 5 – APPLICATION CHECKLIST

- ☐ Completed Application Form
- ☐ Proof of Address (Utility Bill, Tenancy Agreement, etc)
- ☐ Sponsor's means of Identification (Driver's License, Int'l Passport or National ID card)
- ☐ Means of Identification (Driver's License, Int'l Passport or National ID card)
- ☐ Recent Passport Photograph (not more than 6 months old)
- ☐ Birth Certificate (if applicant is a minor)
- ☐ Evidence of Initial Deposit/Transfer (Copy)

SECTION 6 – PAYMENT DETAILS

BANK	AGGRESSIVE GROWTH FUND	DISCOVERY BALANCED FUND	ETHICAL FUND	MONEY MARKET FUND	ARM FIXED INCOME FUND
GTBank	0004201332	0004201246	0051891760	0124516495	0430250177
First Bank	1000012383	1000011379	2018262023		
Zenith Bank	1011274864	1011202603	1012732194		

ARM FIXED INCOME FUND

BANK	ACCOUNT NAME	CUR	ACCOUNT NUMBER
Citibank	STL TRUSTEES / ARM FIXED INCOME FUND	NGN	0011607943

DOLLAR FUNDS

US DOLLAR PAYMENTS	EURO PAYMENTS	ARM EUROBOND FUND
<p>CORRESPONDENT BANK: CitiBank, New York, USA</p> <p>SWIFT CODE: CITIUS33 ABA NUMBER: 0210-0008-9 FOR CREDIT OF: GTBank, Lagos ACCOUNT NUMBER: 0004203329</p> <p>FOR CREDIT TO ACCOUNT OF: Asset & Resource Management Co. Ltd. ACCOUNT NO: 131211/2/1/1</p>	<p>CORRESPONDENT BANK: CitiBank, London</p> <p>SWIFT CODE: CITIGB2L SORT CODE: 185008 FOR CREDIT OF: GTBank, Lagos SWIFT CODE: GTBINGLA ACCOUNT NUMBER: 0004203398</p> <p>FOR CREDIT TO ACCOUNT OF: Asset & Resource Management Co. Ltd. ACCOUNT NO: 131211/46/1/0</p>	<p>INFLOW THROUGH NEW YORK (USD) TRANSFER TO: CitiBank New York 111, Wall Street, New York, NY 10043</p> <p>SWIFT CODE: CITIUS33 FOR CREDIT TO: CitiBank Nigeria SWIFT CODE: CITINGLA ACCOUNT NUMBER: 36055521</p> <p>FOR FURTHER CREDIT TO: STL Trustees / ARM Eurobond Fund RESERVED ACCOUNT NUMBER: 0011607156</p>

IMPORTANT NOTICE:

Kindly be advised that the SEC regulations require that we return remitted funds back to the originating account if account opening form is not completed within two weeks of receipt of funds by ARM



SECTION 7 - ONLINE REDEMPTION CONSENT FORM & AGREEMENT

BANK ACCOUNT DETAILS

Kindly note that all the redemption requests processed via the online redemption platform will be transferred to the bank account details as provided on your initial account opening document or update forms. In event no bank detail was provided or you wish to substitute the bank account on our records that will be done in writing by completing another consent/update form, which content shall take effect immediately upon submission and processing at any of our branches.

*You are responsible for the accuracy of the bank account details provided and we shall not be liable for any loss that may arise due to the inaccuracy of the bank account details provided by you.

*The Fund Manager is not obligated to confirm the status of the account to be credited with the redemption proceeds, we shall therefore not be liable in case of any delay experienced because of dormancy or inactivity of the Bank Account details you have provided for our records.

TERMS AND CONDITIONS

By signing the box below and using this Portal, you are stating and acknowledging that you have read the Terms and Conditions and that you understand these Terms and Conditions and agree to be bound by them.

SIGNATURE OF UNIT HOLDER(S)

Sign & Date	Sign & Date
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*For Joint Account Holders: Please note that by executing this form, you have both given consent to ARMIM to effect: (1.) all redemption requests initiated by either party via the online redemption platform; and (2.) the transfer of online redemption proceeds to the bank account details provided on the Consent Form; without further recourse to either joint account holder. For this purpose, bank account details shall either be a joint bank account in the name of the joint account holders or an individual bank account belonging to either of the joint account holders.

FOR REGISTRARS USE ONLY

Signature Verified? ☐ Yes ☐ No

Access granted? ☐ Yes ☐ No

Registrar Officer Name/Signature:

**TERMS AND CONDITIONS FOR THE USE OF THE ONLINE CLIENT PORTAL OF
ARM INVESTMENT MANAGERS LIMITED (the “Company” or “ARMIM”)**

You must agree to these Terms and Conditions before accessing the Portal by signing the “Signature” box at the end of this document. This action shall be evidence of your acceptance of these Terms and Conditions and shall govern your activation, access, and usage of any of the Services (as hereinafter defined)

1. INTRODUCTION

Welcome to the ARM Investment Managers Limited (“ARMIM”) Online Client Portal (the “Portal”):

- 1.1. Through the Portal you will be provided with access to services associated with the operation of your ARMIM investment account(s) (the “Accounts”). The Portal will enable you make updates, redemptions, and other requests in relation with your Accounts (the “Services”). These Services may be used through the Portal only after you have agreed to the Terms and Conditions stated below. Please read these Terms and Conditions carefully before proceeding on the Portal. By using the Portal, you agree unequivocally to the Terms and Conditions contained herein, which govern use of the Portal.
- 1.2. These Terms & Conditions are subject to amendment, modification or substitution by the Company at any time. Your continued use of the Company’s services and the Portal after any such amendment, modification or substitution shall signify your acceptance of any new or modified terms and conditions. It is recommended that you visit ARMIM’s website regularly to check for any updates or amendments to these Terms & Conditions.
- 1.3. You may access the Services through a computer, mobile phone, telephone, tablet or similar devices.
- 1.4. Before you can access the Services, you must have been provided with your unique log-in credentials which include your username and one-time password. If you do not already have this information, please contact the Company at enquiries@arminvestmentcenter.com or call T: +234 700 CALLARM (0700 2255 276).

2. USE AND PROTECTION OF CONFIDENTIAL USER DETAILS

- 2.1. You have set up a User Identification number (“User ID”) and unique password in order to access the Portal. They act as your signature and it is your sole responsibility to ensure that your User ID and password, are used only by you. For your security, you are advised to create and maintain a strong password. **You agree that the security of your account, your personal identification information, User ID, and password is solely your own responsibility and ARMIM shall not be responsible for any unauthorized use of this information.** You further agree that if you believe that your account password has been compromised in any way, or you become aware of any loss or theft of, or any unauthorized use of your User ID or password, or transaction on your account, you will notify ARMIM immediately via email to enquiries@arminvestmentcenter.com. Once you notify us of any suspicious activities in relation to your account, we reserve the right to reject all instructions received after such notification from you or deactivate your access information without further notice to you. At no time will any person, including a member of our staff know or request your access information and you shall not disclose your personal details to these persons. Should you discover any error or irregularity in relation to your personal access details, you must immediately notify us at enquiries@arminvestmentcenter.com or call T: +234 700CALLARM (0700 2255 276).
- 2.2. You must not use any other person’s user ID and password to access our website. We may disable your account on the website at any time in our sole discretion without notice or explanation.
- 2.3. If you fail to protect your User ID and password, you may allow unauthorized persons to: (a) use the Services through your profile, (b) correct, change, verify, or send data under the Portal, (c) send information to, or receive information from ARMIM or its affiliates, or (d) access your electronic information or communications and financial data. You acknowledge that protecting your User ID and password is very important to limit the above risks. ARMIM is not, and will not be responsible for security breaches as a result of your failure to secure your online account, User ID and/or password.
- 2.4. You shall be fully responsible for any misuse or compromise to your account of which ARMIM is not properly notified. If any security violations are believed to have occurred in association with your account at any time, you hereby authorise ARMIM to suspend all access to your account pending an investigation and resolution. You also agree that ARMIM has the right to cooperate in any government, legal or other investigation regarding any aspect of the Services or your use of the Portal.

3. AUTHENTICATION AND USER INSTRUCTIONS

- 3.1. Before you are provided with access to the Services, the Company may require certain personal information from you that will enable the Company to verify your identity. By accepting these terms and conditions, you are deemed to have provided your consent to the Company’s request, or access to such information. You confirm that you may be contacted by means of telephone and email address, or the Know-Your-Customer (KYC) documentation in the Company’s custody.
- 3.2. The Company will act on instructions and requests (for update and redemption) that appear to have been sent by you. You are solely responsible for the comprehensiveness and accuracy of your instructions, requests, or inquiries. Save as expressly stated by you in writing in a prior instruction to the Company, you hereby authorise the Company to act upon all instructions that appear to have been sent by you.
- 3.3. Where the Company receives instructions from you for updates to your Account, the Company will take steps which may require you to provide authentication prior to approval.

- 3.4. Where the Company receives instructions from you in relation to making redemptions from your Account, the Company will take steps to authenticate the instructions before approving any such instruction. You shall ensure that the redemption amount in the instruction is less than the balance in your account, and is not in excess of ₦500,000 (Five Hundred Thousand Naira). The Company shall not be obliged to honour any redemption request that does not fulfil these requirements. **For redemption above 500,000 (Five Hundred Thousand Naira), You will be required to fill a redemption form, scan and send to enquiries@arminvestmentcenter.com**
- 3.5. All client requests and instructions shall be subject to internal turn-around times and processes. ARM would aim to process all client requests within 48 working hours of receipt. The Company will not be held liable for carrying out multiple instructions received where such instruction was intended to be sent once. Once sent to the Company, a redemption request initiated online ~~cannot~~ be revoked.
- 3.6. Where there is any delay or failure to carry out an instruction sent by you, the Company shall notify you of the reason of such failure or delay as soon as reasonably possible.
- 3.7. An online instruction is deemed to have been received by the Company only upon actual confirmation of receipt by the Company. Where the Company fails to confirm receipt within forty-eight hours of your sending the instruction or request, you shall notify our customer care centre **via the email address & phone number above** to verify if there are any issues **before** resending the instruction or request. You must only re-send the instruction where you have been informed that the Company has not received the first instruction you sent. The Company will not be held liable for processing a transaction twice or multiple times as a result of your failure to comply with this procedure.
- 3.8. The proceeds of your redemption will only be paid into your registered bank account(s). This is the bank account name and account number you provided on the account opening form submitted at commencement of your investment with us, or a duly completed and signed client update form for the same purpose. In the event you have not registered a bank account and/ or your preferred account is not as initially provided, you will be required to complete a client update form at any of our branches.
- 3.9. You permit us to accept all activities you conduct and instructions you send after you log into your Account as being authorised by you and intended to have legally binding effect.
- 4. USE OF THE PORTAL**
- 4.1. Access to the Portal is at your own risk and you shall be solely responsible for any damage to your property, including but not limited to loss of data or computer virus infection, caused as a result of your use of the Portal or any material downloaded from it.
- 4.2. You agree that your use of the Portal shall be as provided in: (a) these Terms and Conditions, (b) the rules, procedures, standards, requirements, and policies made applicable to the Services from time to time by ARMIM, (c) any instructions, terms, or conditions appearing on the screen on relevant pages of the Portal whenever you use any of the Services, and (d) any state and federal laws and regulations applicable to the Services.
- 4.3. Some content on the Portal may be supplied by companies that are not affiliated with ARMIM. Such third-party content is provided for informational purposes only and ARMIM expressly disclaims any responsibility for third party content. All third-party content is provided on an "as-is" basis, and your use of any third-party content is at your sole risk.
- 4.4. All information on or available through the Portal is protected by intellectual property law. Unless otherwise stated in writing, neither you nor any third party has permission to copy, display, distribute, republish, or create derivative works from such information in any form.
- 4.5. Information transmitted through an unsecured link over a communication system is susceptible to unlawful access or monitoring. You agree to comply with all security instructions periodically published on our website. ARMIM may be unable to prevent unlawful activities over the communication system and you agree that ARMIM will not be held liable for any loss, claim, harm or damage which you may suffer as a result of such breach.
- 5. REDEMPTION FEES**
- Online redemptions may attract redemption fees which will be deducted from your redemption proceeds. You agree that the Company shall have the right to charge your redemption proceeds with the applicable redemption charges.
- 6. PERMISSIONS AND LIABILITY FOR LOSS**
- 6.1. In order to ensure that ARMIM is able to provide high quality service that is responsive to your needs, you agree that ARMIM's employees, and authorised representatives may have access to your account records as reasonably needed to investigate complaints or comply with applicable laws.
- 6.2. You are not permitted to link any other website to the Portal without obtaining the prior written consent of ARMIM.
- 6.3. ARMIM and its affiliates will have no obligation to provide you with access to the Portal, or any financial information if: (a) such access or use is not in accordance with any term or condition applicable to the Services, (b) ARMIM or any of its affiliates reasonably believes that such use or access may not be authorised by you, and has reasonable cause to deny such use or access for your protection or the protection of ARMIM or its affiliate, (c) such use or access is not in accordance with the policies, procedures, or practices of ARMIM or any of its affiliates.
- 6.4. ARMIM will make all reasonable attempts to ensure the integrity and security of the server associated with the Portal, and that the Portal is fully operational at all times. However, unless as otherwise expressly stated, ARMIM makes no guarantees, warranty or representation of any kind, express or implied, including warranty as to fitness for purpose of the Portal, or that the Portal will be free from unauthorized uses or hackers. ARMIM shall not be responsible for any loss, omission or damage that may arise in connection with Your use of the Portal due to IT or network downtime.

- 6.5. Notwithstanding any provision of these Terms and Conditions to the contrary, under no circumstances shall ARMIM be liable directly or indirectly for any loss of profit, business, or production, or any special, punitive, or consequential damages that result in any way from your use of or inability to use the Portal or your or any third parties' reliance on or use of information, or services provided on or through the Portal or that result from interruptions, delays in operation or transmission or any failure of performance in connection with the Portal, whether ARMIM or any affiliate knew or should have known the likelihood of such damages in any circumstance. If you are dissatisfied with the Portal or any of these Terms and Conditions, or other rules, policies, guidelines, or regulations applicable to use of the Portal, your sole and exclusive remedy is to discontinue using the Portal.

7. INDEMNIFICATION

You shall indemnify, defend, and hold ARMIM and its affiliates and service providers harmless from all liabilities, penalties, losses, damages, costs, expenses, attorney's fees, causes of action or claims caused by or resulting directly or indirectly from your use of the Portal.

8. REFUSAL OR DISCONTINUANCE OF SERVICE

- 8.1. ARMIM reserves the right to change, refuse or discontinue any part of the Services to you, at its sole discretion. ARMIM may deny you access to all or part of the Portal without notice if you engage in any conduct or activities that ARMIM in its sole discretion believes violates any of these Terms and Conditions, or any relevant law, rule or policy for the time being in force. ARMIM shall have no responsibility for the consequences of such discontinuance or lack of notification. You agree that ARMIM has the right to monitor use of the Portal from time to time and to disclose any information as necessary to satisfy any applicable law or regulation or to protect itself.

- 8.2. Where ARMIM changes, refuses or discontinues any part of the Services to you, you must not take any action to circumvent such change or refusal or discontinuance (including without limitation creating and/or using a different account).

9. SEVERANCE AND SURVIVAL

- 9.1. If any Term or Condition or part of any Term or Condition herein is found by any court or administrative body of competent jurisdiction to be invalid, unenforceable or illegal, the other provisions shall remain in force. If any invalid, unenforceable or illegal provision is deleted, the provision shall apply with whatever modification is necessary to give effect to the commercial intention of ARMIM in providing the Service.
- 9.2. All provisions of the Terms and Conditions which by their nature should survive discontinuance of any part of the Services shall survive such discontinuance, including, without limitation, ownership provisions, warranty or other disclaimers, indemnity and limitation of liability.

10. LEGAL CAPACITY

By accepting these Terms and Conditions, you represent to us that you have the legal capacity to be bound and enter into an agreement. If you are below the age of 18, you will require the assistance of your parents or legal guardian. If you are not sure as to whether you have the required legal capacity, kindly contact our customer care centre on T: +234 700CALLARM (0700 2255 276) or email: enquiries@armimvestmentcenter.com.

11. RESOLUTION OF DISPUTES AND GOVERNING LAW

All disputes arising as a result of your use of the ARMIM Online Portal, the interpretation of these Terms and Conditions, or any matter which under the terms of the provision of the Services requires the agreement of the parties, will be decided by arbitration to be conducted in accordance with the Arbitration and Conciliation Act, Cap A18, Laws of the Federal Republic of Nigeria, 2004.

Fixed Income Fund

The minimum holding period for an investment in the Fund is three (3) months. Unitholders can redeem their Units within five (5) Business Days following receipt of a Redemption notice together with the latest statement of Unit holding by the Fund Manager or any of its Agents. Investors may redeem all or some of the Units held at any time after allotment. However, redemptions within 90 days of making the initial investment shall attract a penal charge of 20% of interest accrued on the value of such redemption.

Eurobond Fund

The minimum holding period for an investment in the Fund is three (3) months. Unitholders can redeem their Units within five (5) Business Days following receipt by the Manager or any of its agents of a Redemption notice together with the latest statement of Unit holding. Investors may redeem all or some of the Units held at any time after allotment. However, redemptions within 3 months of making the initial investment shall attract a penal charge of 20% of interest accrued over the period. Redemptions within 3 months of injecting additional funds shall also attract a penal charge of 20% of interest accrued over the period.

Money Market Fund

The minimum holding period for an investment in the Fund is thirty (30) days. Unitholders can redeem their Units within five (5) Business Days following receipt by the Manager or any of its agents of a Redemption notice together with the latest statement of Unitholding. Investors may redeem all or some of the Units held at any time after allotment. However, redemptions within 3 months of making the initial investment shall attract a penal charge of 20% of interest accrued over the period. Redemptions within 3 months of injecting additional funds shall also attract a penal charge of 20% of interest accrued over the period.

The minimum holding period for an investment in the Fund is three (3) months. Unitholders can redeem their Units within five (5) Business Days following receipt by the Manager or any of its agents of a Redemption notice together with the latest statement of Unitholding. Investors may redeem all or some of the Units held at any time after allotment. However, redemptions within 3 months of making the initial investment shall attract a penal charge of 20% of the interest accrued over the period. Redemptions within 3 months of injecting additional funds shall also attract a penal charge of 20% of the interest accrued over the period. (This is applicable to the ARM Discovery Fund, ARM Aggressive Growth Fund, ARM Eurobond Fund, ARM Ethical Fund and the ARM Fixed Income Fund)

ARM PRIVACY NOTICE

Pursuant to the Nigerian Data Protection Regulation 2019, which guides all entities that collects, processes, transmits and stores data of natural persons to put in place policies and procedures that safeguards the rights of natural persons to data privacy, foster safe conduct of transactions involving the exchange of personal data and prevent manipulation of their data, ARM has responded in accordance to this regulation.

The following highlights our business requirements for collecting your personal data or information.

- To comply with applicable laws and regulations and to operate our business
- To respond to your enquiries about the ARM Group
- To improve our products and services
- To improve customer service delivery
- To send promotional emails about new products, special offers, or other information which we think you may find useful using the email address which you have provided
- To contact you occasionally for market research purposes. We may contact you by email, phone, fax or mail
- To deliver technical and functional management on our site
- To provide services in accordance with the agreement you are entering, or have entered into with us

We only collect the information you give us and by patronising us, you have consented to the collection, processing, transmitting and storage of your personal data. We only require the minimum amount of personal information that is necessary to fulfil the purpose of your interaction with us; we don't sell it to third parties; and we only use it as the privacy policy describes. Please visit our website for the detailed privacy policy.

This Agreement will be governed and construed in accordance with the laws of the Federal Republic of Nigeria.

Signature of Unit Holder(s)

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SECTION 8 - ARM LOCATIONS

LAGOS: • 1 Mekunwen Road, off Oyinkan Abayomi Drive Ikoyi, Lagos • 68C Coker Road, Town Planning Way, Ilupeju • 86 Adeniran Ogunsanya Street, Surulere	ABUJA • 129 Adetokunbo Ademola Crescent, Wuse II, Abuja	
ONITSHA: • 60A Old Market Road, Opp. Broadway Cinema, Onitsha, Anambra	PORT HARCOURT: • 12 Circular Road , Presidential Estate II, GRA, PH	

SECTION 9- CUSTOMER EXPERIENCE TEAM CONTACT INFORMATION

TELEPHONE: • 234-1-448 8282, 810 8282, 0700 CALLARM (0700 225 5276)	EMAIL: enquiries@arminvestmentcenter.com	WEB: www.arminvestmentcenter.com
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Founded in May 1994, ARM offers you wealth creation opportunities through a unique blend of traditional asset management and alternative investment services.

We enable businesses to thrive, and help our clients to make the most of their investments and realise their most important goals. For over two decades, we have built a firm, uniquely equipped to achieve these objectives and our reputation for quality research, investment expertise and value-added services has endeared us to clients both locally and internationally. Throughout our history, we have strategically positioned ourselves to take advantage of growth opportunities within Africa and major international markets on behalf of our clients.

ARM is registered with and regulated by the Nigerian Securities & Exchange Commission (SEC). ARM is headquartered in Lagos, Nigeria with offices across the country and Africa.