



## UNIT TRUST APPLICATION FORM Legal Entities and Trusts

### HOW TO INVEST

- Before investing, please read the Terms and Conditions of this investment (attached hereto), as well as the Investment Option Brochure, carefully.
- Please complete all relevant sections of this form and send it together with the required documents to Kgori Capital at fax number +267 3915980 or e-mail to [mancoadmin@kgoricapital.com](mailto:mancoadmin@kgoricapital.com).
- Cut off times for receiving instructions are 11:00 for Money Market Funds and 13:00 for all other Funds. Instructions received after these cut off times will only be processed on the next business day.
- The following supporting documentation must be submitted with this application:

KYC Documentation

Proof of Deposit

Proof of Banking Details

### DETAILS

Close Corporation  Company  Foreign Company  Partnership  Trust  Other New Investor  Existing Investor  Client Number 

### INVESTOR

Registered Name Trading Name Registration Number Income Tax Number  VAT Number Tax Status Exempt  Non - Exempt Do you have a USA income tax number/tax residency/nationality? Yes  No  Country of residence for tax purposes 

#### Postal Address

#### Physical Address

Same as Physical Address Yes  No City Postal Code Country Telephone (H) Telephone (W) E-mail Address Specify your preferred method of receiving correspondence\* E-mail  Postal Address  Copy to Investor Advisor



\* If no selection is made, correspondence will be sent to the e-mail address provided. If no e-mail address is provided, correspondence will be sent to your postal address.

### CONTACT PERSON

Title  Surname

First Name(s)  Male  Female

ID or Passport Number (if Foreign National)

Telephone (H)  Telephone (W)

Cell  Fax

E-mail Address

### AUTHORISED SIGNATORIES / TRUSTEES (COMPLETE ANNEXURE A FOR ALL PERSONS BELOW)

Details of all authorised representatives, each manager, member, partner(s), persons exercising executive control, shareholders, trustees, and persons holding 25% or more of the voting rights must be inserted below and further information is required on Annexure A.

1. Full Name

Capacity  Signature

2. Full Name

Capacity  Signature

3. Full Name

Capacity  Signature

### INVESTMENT ADVISOR DETAILS (IF APPLICABLE)

Name of Investment Advisor

Name of Financial Services Provider  License Number

Contact Tel No  E-mail

First Light IFA/Broker Code (to be obtained from the Manager)

VAT vendor status Registered  Not Registered  VAT Number

**I, the appointed Investment Advisor for this investment application declare that:**

1. I am licensed to render services in respect of this product.
2. I have made the disclosures required in terms of the *Collective Investment Undertaking Act* and Regulations and subordinate legislation thereto, to the investor/s.
3. I have fully explained the meaning and implications of replacement (if applicable) to the investor/s and that I am fully aware of the possible detrimental consequences of replacement.
4. I have established and verified the identity of the investor/s (and persons acting on behalf of the investor) in accordance with the *Financial Intelligence Agency Act (FIA)* and the regulations thereto, and I will keep records of such identification and verification according to the provisions of FIA.
5. I have explained all fees that relate to this investment to the investor/s and I understand and accept that the investor/s may withdraw his / her authority for payment to me in writing and inform the Manager.
6. My personal information may be used by the Manager in the normal course of business to provide the products and services and the Manager may retain any information for purposes of investment transactions, processing and administration and to communicate directly with me. Personal information will not be given or sold to any third parties. The Manager will disclose or report personal



information if and when required to do so by law or any regulatory authority, and to our employees, or agents who require such information to carry out their duties.

Signature of Investment Advisor  Date

## INTEREST WITHHOLDING TAX

Withholding tax will be deducted on distribution payments according to the Income tax legislation which is calculated according to the status of the investor being either Resident or Non-Resident to exempt investors are to consult with their tax advisors should they require information on the Withholding Tax legislation applicable to *Botswana Unified Revenue Services (BURS)*.

## SOURCE OF FUNDS INVESTED

Please specify the source of funds (e.g. tax refund; investment/insurance pay out; passive income (rental, dividends, interest); venture capital; trust donor; savings; donations; trade/business; investment proceeds; sale of assets; etc.). The Manager reserves the right to request documentary proof e.g. income statement, bank statement.

## BANKING DETAILS OF INVESTOR

Name of Account Holder

Name of the Bank

Branch Name  Branch Code

Account Number  Account Type

Signature of Account Holder

- A bank confirmation letter or bank statement less than 3 months must be attached as proof of banking details.
- The account holder must have a Botswana bank account.
- Debit orders and electronic collections will be deducted from this account.
- The onus is on the investor to inform the Manager of any changes to the bank account details.
- No payments will be made into third party bank accounts or credit cards. (i.e. payments will only be made to the bank account in the name of the registered investor).

## METHOD OF PAYMENT

**Lump Sum** Please deposit your lump sum investment directly into the following bank account:

Account Name	First Light MM Management Company – Inflow Account
Account Number	9060003213752
Bank	Stanbic Bank
Branch	Fairground
Branch Code	064967
Reference Number	Investors Name and Surname



Electronic / Internet  
Transfer

Electronic internet transfers may take up to two business days to appear in the bank account. Units may only be purchased upon receipt of documentation and funds into the account. Please insert investor's name as reference. Please attach proof of transfer.

**Banking details for debit order deduction/electronic collection (if different from investor's bank details):**

Name of Account Holder:	
Bank:	
Branch Name:	
Branch Code:	
Account Number:	
Account Type:	

Signature of Account Holder



## FEE TEMPLATE

### INVESTMENT OPTION DETAILS

Please complete the table below once you have made your selection from the latest Investment Option Brochure

1. I hereby apply to purchase units in the selected portfolios subject to the conditions of the relevant Prospectus at the ruling fund prices.
2. The **Investment advisor fees**:
  - A trail fee based on the value of assets will be paid on monthly basis to your **Investment Advisor**.
  - You may negotiate an **advisor fees** to be paid to your investment advisor. Units will be cancelled to pay your advisor this fee.
3. Fees exclude VAT.

Unit Trust Portfolio	Class	Lump Sum Investment (P)		Recurring Debit Order (P)		Re-invest distributions? If "Yes" ✓	Initial Investment Advisor Fee (%) (If applicable)	Annual Investment Advisor Fee (%) (If applicable)
		Minimum Amount	Investment Amount	Minimum Amount	Investment Amount			
KGORI CAPITAL Enhanced Cash Fund	A1	P 10,000.00	P	P 1,000.00	P		%	%
KGORI CAPITAL Balanced Fund	A	P 1,000.00	P	P 200.00	P		%	%

\*Should you elect to have your distributions paid out, they will be paid into the bank account specified in this application. All distributions below P1 000 will automatically be re-invested.

Debit Order Collection Date:  25<sup>th</sup> day of the month  1<sup>st</sup> day of the month

Commencement month/year:  (mm/yyyy)



## SPECIAL FEE INSTRUCTIONS

In the event that a special fee arrangement has been entered into with the Manager, please indicate such arrangement below.

## REGULAR WITHDRAWALS

Please **ONLY** complete this section if you would like to receive a regular withdrawal from your investment. Your regular payment will be paid on the **25<sup>th</sup> of the relevant month**. You cannot select to receive a regular withdrawal from a Pula denominated offshore portfolio.

Payment frequency      Monthly       Quarterly       Biannually       Annually

Unit Trust Portfolio	Regular Withdrawal Amount
	P
	P
	P
	P
Total per frequency	P

## AUTHORISATION AND DECLARATION

1. I have read and fully understood all the pages of this application form and agree to the Terms and Conditions of this investment into the Unit Trust Option(s) and I understand that this application and any further documents, read with the Prospectus constitutes the entire agreement between First Light Multi Manager Management Company (Pty) Ltd (“the Manager”) and me.
2. I warrant that the information contained herein is true and correct and that where this application is signed in a representative capacity, I have the necessary authority to do so and that this transaction is within my power.
3. I am aware of the charges and fees, the total expense ratio, investment objectives, risk factors and income distributions applicable to my investment as set out in this form and in other documentation provided to me.
4. I authorise the Manager to deduct any debit orders, electronic collections, any applicable taxes and also to pay all fees. If there are insufficient funds to pay the additional annual advisor fees to the Investment Advisor from one portfolio, the Manager will sell units proportionately from the portfolios and pay the amounts to the advisor monthly. Permissible deductions from the portfolio include management fees, performance fees, bank charges, trustee/custodian fees, audit fees, securities transfer tax and brokerage.
5. I acknowledge that the responsibility in ensuring my instruction has been received and actioned by the Manager lies with me.
6. I acknowledge that the Manager will not be liable for any damages or loss of whatsoever nature arising out of the Manager’s failure to action my instruction due to any occurrences beyond the control of the Manager, nor will the Manager be liable for any loss incurred due to incorrect information being supplied by myself or by my advisor or agent sending completed documentation to the incorrect mailbox.
7. I acknowledge the transaction cut off times set out herein and agree to comply with such cut off times.
8. I acknowledge the inherent risk associated with the selected Unit Trust Option(s) and that there are no guarantees.
9. I understand and agree that no part of the services provided by the Manager constitutes a solicitation, recommendation, guidance or proposal, nor does it constitute financial, tax, legal, investment or other advice. I warrant to the Manager that I am acting for my own account, I have made my own independent decisions to enter into the investment and as to whether the investment is appropriate or proper for me, based upon my own judgment and upon advice from such advisors as I may deem necessary. I warrant that I am not relying on any communication from the Manager, whether written, oral or implied as investment advice or as a recommendation to enter into the investment; it being understood that information and explanations relating to the terms and conditions of an investment shall not be considered investment advice or a recommendation to enter into the investment. I warrant that I have not received from the Manager any assurance or guarantee as to the expected results of the investment.
10. I understand that the Manager will accept instructions from my Investment Advisor only if duly appointed and authorised in writing by me. The Manager will not be held liable for any losses that may result from unauthorised instructions given to the Manager by my Investment Advisor.
11. I hereby authorise the Manager to furnish written reports to my duly appointed Investment Advisor, if applicable.
12. If I have appointed an Investment Advisor I authorise the payment of the negotiated fees to be paid to my Investment Advisor from my portfolios. This authority to pay fees may be withdrawn by written notice to the Manager.



13. I authorise the Manager to accept and act upon instructions by facsimile or e-mail and hereby waive any claim that I have against the Manager and indemnify the Manager against any loss incurred as a result of the Manager receiving and acting on such communication or instruction.
14. Botswana Unified Revenue Service (BURS) requires the Manager to pay over withholding tax on your behalf where applicable. the Manager will deduct this tax before it pays any interest or re-invests these into your investment account. Unless the Manager receives information from you indicating otherwise, accounts held by Botswana trusts, companies and partnerships will attract the default Withholding Tax rate of 10%.
15. Any personal information may be used by the Manager in the normal course of business to provide the products and services and the Manager may retain any information for purposes of investment transactions, processing and administration and to communicate directly with me. Personal information will not be given or sold to any third parties. The Manager will disclose or report personal information if and when required to do so by law or any regulatory authority, and to the Manager's employees (if relevant), or agents who require such information to carry out their duties. I/we consent to the processing of my/our personal information/data and the disclosure of my/our personal information/data to any tax authority and/or as may be required to comply with FATCA and the Common Reporting Standard (CRS) as explained in the Terms and Conditions and the Compulsory Foreign Tax Declaration and Self-Certification attached hereto.
16. I consent to the Manager making enquiries of whatsoever nature for the purpose of verifying the information disclosed in this application and I expressly consent to the Manager obtaining any other information concerning me from any source whatsoever to enable the Manager to process this application.
17. I confirm that I have received, noted and understand the following information:
  - the Fund Prospectus
  - Fund Fact Sheet
  - investment objectives
  - the calculation of the NAV and dealing prices
  - charges and fees
  - risk factors
  - distribution of income accruals
  - any additional information necessary to enable the investor to make an informed decision
18. Political Exposed Person (PEP) is someone who has been entrusted with a prominent public function, or an individual who is closely related to such a person.

I consider myself to be, or to be associated with a PEP:      Yes            No     

If 'Yes,' please provide details:

Signed at       Date

1. Full name of signatory       Capacity

Signature of Investor

2. Full name of signatory       Capacity

Signature of Investor

Signature of investor's authorised representative \*(if applicable)

**\* if signing on behalf of the investor please provide proof of authority and supporting verifying documentation.**



## COMPULSORY FOREIGN TAX DECLARATION AND SELF-CERTIFICATION

1. If any of the information below about the Investor's tax residence or FATCA/CRS classification changes in the future, please ensure that we are advised of these changes promptly.
2. If you have any questions about how to complete this form, please contact your tax advisor.

### TAX INFORMATION

As part of the Manager obligation to comply with the U.S. Foreign Account Tax Compliance Act (FATCA), we require you to provide us with your tax information where applicable and will keep a record of such information. We will only disclose this information to the relevant tax authorities if and when required as per FATCA regulation.

### TAX INFORMATION FOR OTHER ENTITIES

Are you a U.S. entity or, is your entity resident for tax purposes in the U.S.?

Yes

No

If you have answered "YES", please submit the following United States of America Internal Revenue Services (IRS) form: W-9 form.

If you have answered "NO" please submit the following United States of America Internal Revenue Services form: W-8BEN-E form.

### DECLARATIONS AND UNDERTAKINGS

I/We declare (as an authorised signatory if applicable) that the information provided in this form is, to the best of my/our knowledge and belief, accurate and complete.

I/We undertake to advise the recipient promptly and provide an updated Self-Certification where any change in circumstance occurs which causes any of the information contained in this form to be incorrect.

**Authorised Signature (s)**



**Capacity in which declaration is made**

**Date**





## ANNEXURE A

### ADDITIONAL COMPULSORY INFORMATION (IF APPLICABLE)

#### **AUTHORISED SIGNATORIES / TRUSTEES:**

Details of all authorised representatives, each manager, member, partner(s), persons exercising executive control, shareholders, trustees, and persons holding 25% or more of the voting rights must be inserted below. (Please make extra copies where needed).

Please tick the correct category of individual for which additional information is herewith submitted.

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Managing Member (CC)      | <input type="checkbox"/> Additional member (CC)    | <input type="checkbox"/> Foreign signatory (Company or CC) |
| <input type="checkbox"/> Partner                   | <input type="checkbox"/> Shareholder (Company)     | <input type="checkbox"/> 25% of the voting rights          |
| <input type="checkbox"/> Founder (Trust)           | <input type="checkbox"/> Authorised person (Trust) | <input type="checkbox"/> Beneficiary (Trust)               |
| <input type="checkbox"/> Authorised Representative |  |  |

Title  Surname

First Name(s)  Male  Female

Date of Birth  Nationality

ID or Passport Number (if Foreign National)

Income Tax Number

#### **Postal Address**

#### **Physical Address**

Same as Physical Address Yes  No

City  City

Postal Code  Postal Code

Country  Country

Telephone (H)  Fax

Telephone (W)  Cell

E-mail Address



## TERMS AND CONDITIONS

TO BE RETAINED BY INVESTOR

### GENERAL

1. This application together with the Prospectus, will govern the legal relationship between the investor, the asset manager and First light Management Company (Botswana) (Pty) Ltd ("the Manager"). It is the Manager's sole discretion to accept or reject the investor's application form.
2. Any references to the singular shall include the plural.
3. Please note that all documents, notifications of deposit, investment, redemption and switch applications must be received by the Manager by 11h00 for all Money Market Funds or for all other Funds before 13:00 (BW), to be transacted at the net asset value price for that day. Where all required documentation is not received before the stated cut off time the Manager shall not be obliged to transact at the net asset value price as agreed to.
4. All redemptions must be submitted in writing and will be executed following receipt and acceptance of such instruction. Please note in the case of redemptions, settlement may take up to 48 hours. Funds invested via electronic collection or debit order may not be redeemed until after 40 days from the date on which such funds were invested into units on your behalf.
5. Investors wishing to redeem units amounting to more than 5% of the total market value of the relevant unit trust fund portfolio must provide the Manager with at least 7 business days' written notice of such redemption. If this notice is not received by the Manager, the Manager may treat such withdrawal as only having taken place on the 7th business date after such instruction is received. However, where the amount to be redeemed exceeds 10% of the total market value of the portfolio, the parties shall determine the actual date of withdrawal through mutual agreement between them.
6. The net asset value price is calculated using the forward pricing methodology. The net asset value can be defined as the total market value of all assets in the portfolio including any income accruals and less any permissible deductions from the portfolio, divided by the number of units in issue.
7. Units will be bought and sold at the net asset value price in accordance with the requirements of the CIU Act of Botswana and the relevant Prospectus.
8. The Manager may, at its discretion, close portfolios to new investors and existing unit holders including the cessation of debit orders, if applicable.
9. The Manager reserves the right to terminate this contract by giving 30 days' notice to the investor. Units shall be repurchased on the 30th day after notification of termination at the ruling price on that day. Any proceeds from the termination shall be paid to the investor's bank account given in this application form.
10. All material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by or on behalf of the investor, are the investor's own responsibility.
11. No indulgence granted by the Manager shall affect or prejudice the rights of the Manager, nor shall it be regarded as a waiver of the Manager's rights.
12. The Trustee's details are: Stanbic Bank, Corporate Banking Division, Physical address: Stanbic House, Plot 50672, Off Machel Drive, Fairgrounds Office Park, Gaborone, Botswana, Telephone No. 00267 3618000, Fax No. 00267 3618111.

### APPLICABLE IF APPOINTING AN INVESTMENT ADVISOR

1. The Manager will only accept applications, submitted on behalf of investors, from Investment Advisor who have been granted a licence by the Non-Bank Financial Institutions Regulatory Authority (NBFIRA).
2. The Manager cannot be held responsible or liable for loss or damage suffered by the investor as a result of the Investment Advisor acting outside his / her licence parameters or because of delays in the processing or rejection of this application form, caused by the fact that the investor's Advisor is not authorised as a Financial Services Provider or is not approved by the Manager.
3. The Investment Advisor is responsible for ensuring that the investor receives and understands all appropriate advice, product and fee information including changes in the working practices and procedures of the Manager.

### INSTRUCTIONS

1. Only signed written instructions (faxed copies included) from the unit holder or the Investment Advisor will be acted upon.
2. The Manager will not proceed with any transaction if there is any doubt as to the validity of any signatures/information or if it deems the application to be incomplete in any way and the Manager cannot be held liable for any resultant losses as a result thereof.



## REPORTING

Unit Holder statements will be issued quarterly. Transaction notes are sent on a transaction basis. Additional investor statements are available on request from the Manager.

## FEES

1. The fees that apply to this investment are set out in the latest Fund Fact Sheet.
2. You may negotiate an initial advisor fee, subject to the relevant maximums, to be paid to your investment before your first contribution is invested.
3. The annual management fee is the fee you pay to the Manager for managing the portfolios.
4. The Manager may pay an annual advisor service fee to your Investment Advisor out of the annual management fee of the Manager. This is set and taken into account when the price of the portfolio is calculated (i.e. part of the standard expense of the portfolio). You cannot negotiate this fee percentage.
5. You may negotiate an additional annual advisor fee to be paid to your Investment Advisor. Units will need to be cancelled to pay your advisor this fee.
6. All fees may be amended by the Manager from time to time, and in such event, a notification will be sent to the investor.
7. All fees are exclusive of VAT.

## PROTECTION OF PERSONAL INFORMATION

Your personal information may be collected, processed, transferred and disclosed by the Manager in the normal course of business to effectively process your transaction instructions. The Manager will disclose or report personal information if and when required to do so by law or any regulatory authority, and to our employees, or agents who require such information to carry out their duties in fulfilling your transaction. The Manager may retain any information for purposes of investment transactions, processing and administration and to communicate directly with you. The type of information we collect will depend on the purpose for which it is collected and used. We will only collect information that we need for that purpose.

The Manager may share information with companies within First Light Group of companies and service providers with whom we have a business agreement to process such information on our behalf or to those who render services to us.

The Manager may transfer or process your personal information outside of Botswana to such countries that may not offer the same level of data protection as Botswana.

You understand that failure to provide or consent to the processing of necessary information may result in the delay or failure to process any instruction or application.

You may access the personal information we have on record for you and you may request that we correct any errors or delete your information.

## RISK WARNING

*Collective Investment Undertakings in Securities (CIU)* should be considered as medium to long-term investments. The value may go up as well as down and past performance is not necessarily a guide to future performance. CIS's are traded at the ruling price and can engage in scrip lending and borrowing. A schedule of fees, charges and maximum commissions is available on request from the Manager. There is no guarantee in respect of capital or returns in a portfolio. A CIU may be closed to new investors in order for it to be managed more efficiently in accordance with its mandate. CIU prices are calculated on a net asset basis, which is the total value of all the assets in the portfolio including any income accruals and less any permissible deductions (brokerage, STT, VAT, auditor's fees, bank charges, trustee and custodian fees and the annual management fee) from the portfolio divided by the number of participatory interests (units) in issue. Forward pricing is used. The Fund's Total Expense Ratio (TER) reflects the percentage of the average Net Asset Value (NAV) of the portfolio that was incurred as charges, levies and fees related to the management of the portfolio. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER cannot be regarded as an indication of future TER's. During the phase in period TER's do not include information gathered over a full year.

The investor acknowledges the inherent risk associated with the selected investments and that there are no guarantees. Investors are referred to full details on risks of investing in the Prospectus of the relevant Fund.



## FIA REQUIREMENTS

In terms of the *Financial Intelligence Agency* (“FIA”) the Manager requires a copy of each of the following KYC documents:

An “ID document” means a document containing a photo, full names, date of birth and ID number or passport.

“Proof of address/business address” means a document less than 3 months old containing residential address that is a utility bill, bank statement, rates account or tax invoice.

### 1. Botswana Citizens and Residents or Foreign Nationals (Natural Person)

- ID document or a passport
- Proof of address
- Proof of bank statement

### 2. Third Party Representing another Individual/Power of Attorney (Natural Person)

- ID document in respect of both parties
- Proof of address
- Proof of authority to act e.g. power of attorney, mandate, resolution or court order
- Proof of bank statement or account confirmation letter

### 3. Legal Entities

- The certificate of incorporation and registered name and number of the company
- Details of the registered office and the registered place of business;
- Details of the nature of the corporate body’s business,
- Details of signatories
- A copy of the resolution of the Board authorising the account signatories;
- AND proof of operating address (non-listed Botswana companies)
- Official document issued by an authority in the country of establishment (non-listed foreign companies)
- Proof of bank statement or bank account confirmation letter.

### 4. Retirement Fund and Trusts

- Registered name of Fund
- Registration number
- Contact particulars of persons who are authorised to establish and conduct the business relationship eg. Principal officer
- Proof of bank statement or bank account confirmation letter

## CONTACT FIRST LIGHT MULTI MANAGER MANAGEMENT COMPANY (PTY) LTD

<b>Physical Address</b>	Plot 10221, Maporoporo Rd, Broadhurst, Gaborone, Botswana
<b>Postal Address</b>	P.O. Box 76 AAD, Poso House, Gaborone
<b>Telephone</b>	+267 3916681
<b>Fax</b>	+267 3930014
<b>E-mail</b>	mancoadmin@kgoricapital.com

## COMPLIANCE DEPARTMENT

<b>Compliance Officer</b>	Bongani Mabhena
<b>Physical Address</b>	Plot 10221, Maporoporo Rd, Broadhurst, Gaborone, Botswana
<b>Postal Address</b>	P.O. Box 76 AAD, Poso House, Gaborone
<b>Telephone</b>	+267 3916681
<b>Fax</b>	+267 3930014
<b>E-mail</b>	bongani@firstlight.co.bw



## COMPLAINTS

Please do not hesitate to contact us if you are not satisfied with this investment or the services received from the Manager. A complaint must be submitted to the Compliance Officer. The Manager will acknowledge the complaint in writing and will inform the investor of the contact details of the persons involved in the resolution thereof. Should you wish to lodge a complaint regarding the services being provided, an e-mail can be sent to [support@firstlight.co.bw](mailto:support@firstlight.co.bw) or alternatively you can obtain our complaints policy, conflict of interest management policy from the compliance department (address above).

If an investor is not satisfied with the response from the Manager or if an investor has a complaint about the advice given by the Investment Advisor, he/she has the right to address his/her complaint in writing to NBFIRA at the address below. NBFIRA is legally empowered to investigate and adjudicate complaints in a procedurally fair, economical and expeditious manner.

<b>Address</b>	Plot 54351, CBD, Gaborone, Botswana
<b>Telephone</b>	+267 310 2595 / 368 6100
<b>Fax</b>	+267 310 2376 / 310 2353
<b>E-mail</b>	<a href="http://www.nbfira.org.bw">www.nbfira.org.bw</a> and see complaint lodging tab