



# AgriKwik

## TRADE PARTNER APPLICATION FORM

### Instructions

1. Complete in BLOCK LETTERS
2. Use a ✓ in the appropriate box
3. Submit all required documents (see checklist)

### A: APPLICANT TYPE

#### 1. Type of Applicant (✓ one)

- |                                                                |                                                                       |
|----------------------------------------------------------------|-----------------------------------------------------------------------|
| <input type="checkbox"/> Individual Trader / Investor          | <input type="checkbox"/> Diaspora Investor (Malawian living abroad)   |
| <input type="checkbox"/> International Investor (non-Malawian) | <input type="checkbox"/> Partnership                                  |
| <input type="checkbox"/> Limited Company                       | <input type="checkbox"/> Cooperative                                  |
| <input type="checkbox"/> Farming Group / Association           | <input type="checkbox"/> Joint Account (two or more persons/entities) |
| <input type="checkbox"/> Institutional Investor                | <input type="checkbox"/> NGO / Development Partner                    |
| <input type="checkbox"/> Commodity Fund / Asset Manager        | <input type="checkbox"/> Other (specify): _____                       |

2. Cooperative / Group Registration No. (if applicable) \_\_\_\_\_

3. Number of Joint Account Holders (if applicable) \_\_\_\_\_

### B: SELECT YOUR AGRIKWIK TIER (✓ one)

#### *Tier Minimum Commitment My Selection*

- AgriKwik Access Below MWK 2 Million
- AgriKwik Bronze MWK 2 Million – 5 Million
- AgriKwik Silver MWK 5 Million – 20 Million
- AgriKwik Gold MWK 20 Million – 50 Million
- AgriKwik Platinum MWK 50 Million – 250 Million
- AgriKwik Diamond MWK 250 Million – 500 Million
- AgriKwik Strategic Partner MWK 500 Million – 1 Billion+

4. Initial commitment amount I/we intend to deploy (MWK) MWK \_\_\_\_\_

5. I/we understand that higher tiers receive priority contract access, lower commission rates, and a dedicated account manager  Yes

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## C. REPRESENTATIVE AUTHORITY (for Cooperatives, Groups, Joint Accounts, or Diaspora Groups)

Complete this section if the person signing is NOT the sole owner

6. Full Name of Representative / Authorised Person \_\_\_\_\_

7. Position / Role \_\_\_\_\_

8. Authority granted by (✓ one)

Cooperative resolution  Group mandate  Joint account agreement

Letter of authority from members  Diaspora investment group resolution

9. Does this representative have full authority to commit the group to trade participation?

Yes  No (if No, attach limits)

10. Number of members/parties represented \_\_\_\_\_

11. Attached list of all members / joint account holders?  Yes (mandatory for cooperatives, groups & diaspora pools)

## D: DIASPORA INVESTOR DECLARATION (if applicable)

Complete this section if you are applying from outside Malawi

12. Country of current residence \_\_\_\_\_

13. Citizenship \_\_\_\_\_

14. Do you have a valid Malawi passport or ID?  Yes  No

15. Local representative in Malawi (if any) Name: \_\_\_\_\_ Phone: \_\_\_\_\_

16. Preferred currency for reporting  MWK  USD  EUR  GBP

17. Profit repatriation instructions Bank: \_\_\_\_\_ Account: \_\_\_\_\_ SWIFT: \_\_\_\_\_

18. How did you hear about AgriKwik?

Social media  Family  Diaspora association  Other: \_\_\_\_\_

**Diaspora Terms (✓ all):**

I confirm that my investment funds are from legitimate sources.

I understand that cross-border transfers may incur fees.

I authorise AgriKwik to communicate with me via email/WhatsApp.

I understand that AgriKwik complies with Malawi exchange control regulations.

## E: BUSINESS DETAILS

19. Registered Business / Cooperative / Group Name \_\_\_\_\_
20. Trading Name (if different) \_\_\_\_\_
21. Country of Registration / Incorporation \_\_\_\_\_
22. Registration / BV / Cooperative No. \_\_\_\_\_
23. VAT / TPIN No. (if applicable) \_\_\_\_\_
24. Date of Registration DD / MM / YYYY \_\_\_\_\_

## F: ANNUAL TURNOVER & TRADE CAPACITY

25. Previous Financial Year Turnover (MWK) \_\_\_\_\_
26. Current Year Projected Turnover (MWK) \_\_\_\_\_
27. Average Monthly Trade Value (MWK) \_\_\_\_\_
28. Maximum single-trade capacity (MWK) \_\_\_\_\_
29. Maximum commodity supply capacity (MT per month) \_\_\_\_\_

## G: ADDRESS & CONTACT DETAILS

30. Physical Address (or overseas correspondence address) \_\_\_\_\_
- City \_\_\_\_\_
- Postal Address \_\_\_\_\_
- Country \_\_\_\_\_
- Phone (including country code) \_\_\_\_\_
- Email \_\_\_\_\_
- WhatsApp (for diaspora) \_\_\_\_\_

## H: COMMODITIES YOU CAN SUPPLY OR FINANCE

### 31. Commodity categories ( all that apply)

- Maize     Soybeans     Sorghum     Groundnuts     Sunflower
- Rice     Pulses     Fertilizer     Other: \_\_\_\_\_

32. Typical monthly supply capacity (MT) \_\_\_\_\_
33. Storage / warehousing available?     Yes     No
34. Can you arrange transport to delivery points?     Yes     Partially     No

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## I: DETAILS OF SIGNATORIES / AUTHORISED REPRESENTATIVES

### Signatory 1

Full Name \_\_\_\_\_

Position / Capacity \_\_\_\_\_ %

Ownership or share in group (if any) \_\_\_\_\_

Type of ID  National ID  Passport  Driver's License  Diaspora ID

ID Number \_\_\_\_\_

Nationality \_\_\_\_\_

Residential Status  Resident  Non-Resident  Diaspora

Country of residence (if diaspora) \_\_\_\_\_

Date of Birth DD / MM / YYYY \_\_\_\_\_

Postal Address \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

#### *For Foreign Nationals / Diaspora*

Country of Origin: \_\_\_\_\_

Permit No. (if any): \_\_\_\_\_

Visa/Residence details: \_\_\_\_\_

### Signatory 2

Full Name \_\_\_\_\_

Position / Capacity \_\_\_\_\_ %

Ownership or share in group (if any) \_\_\_\_\_

Type of ID  National ID  Passport  Driver's License

ID Number \_\_\_\_\_

Nationality \_\_\_\_\_

Date of Birth DD / MM / YYYY \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

*(Add Signatory 3 and 4 as needed – same fields)*

## J. SIGNING ARRANGEMENT (for Groups, Cooperatives, Joint Accounts, or Diaspora Pools)

35. *How must the account be operated? (✓ one)*

- Any one signatory alone
- Any two signatories jointly
- All signatories jointly
- Chairperson + Treasurer only (for cooperatives)
- Diaspora group representative alone
- Other (specify): \_\_\_\_\_

## K: PARTICIPATION MODEL — HOW YOU WANT TO PARTICIPATE

**This is the core of your partnership with AgriKwik.**

36. *Participation type (✓ all that apply)*

- Cash financing — I provide capital to fund contract procurement. My return is based on profit share or fixed margin.
- Commodity supply — I provide physical commodities (from my farm, stock, or network). I am paid upon successful delivery and buyer acceptance.
- Both — I can provide cash and commodities, depending on the contract.

37. *Management of my participation (✓ one — very important)*

- AgriKwik manages on my behalf — I authorise AgriKwik to select contracts, allocate my cash or commodities, and execute trades without seeking my prior approval for each transaction. AgriKwik will provide periodic statements.
- I self-manage — AgriKwik will present specific contracts to me. I decide yes/no on each opportunity before committing.
- Hybrid — I authorise AgriKwik to manage up to MWK/MT \_\_\_\_\_, and I self-manage the remainder.

38. *If AgriKwik manages on your behalf, what is your preference? (✓ one)*

- Maximise number of trades (higher frequency, smaller returns per trade)
- Maximise return per trade (fewer trades, higher margin)
- Balanced approach

Only specific commodities: \_\_\_\_\_

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## L: TRADE FINANCING & LOANS (Based on Trading History)

AgriKwik may provide trade financing loans to qualified partners based on their trading history with us.

39. Are you interested in trade financing / loans in the future?  Yes  No

40. If yes, what loan amount would you eventually seek (up to MWK 1 Billion)? MWK \_\_\_\_\_

### Loan Eligibility Note:

Loan approval is based exclusively on your trading history with AgriKwik. New partners are not automatically eligible. After establishing a positive trading record, you may apply for financing.

### Loan Use (✓ all that apply):

Procurement of commodities for AgriKwik contracts

Working capital for trade execution

Expansion of storage or logistics capacity

Other: \_\_\_\_\_

## M: AGRIKWIK PREPAID CARD APPLICATION

41. Do you want an AgriKwik Prepaid Card? Yes No (if No, skip to Section N)

42. Card Type  Virtual only  Physical  Both

43. Cardholder Name (exactly as on card) \_\_\_\_\_

44. Currency  MWK  USD (if eligible)

45. Delivery Address for Physical Card \_\_\_\_\_

46. ID uploaded for card KYC  Yes  Pending

### Card Terms Acknowledgment (✓ all that apply):

I understand this is a prepaid card linked to my trade account proceeds.

I agree to the AgriKwik Card Tariff (issuance, reload, ATM, replacement fees).

The card will be automatically renewed if active within 60 days of expiry.

I am responsible for all transactions until the card is reported lost to AgriKwik.

AgriKwik may debit my trade account for card-related charges.

47. PIN Delivery Method  SMS  Email  In-app  Pickup at office

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## N: DIGITAL ACCESS (AGRIKWIK APP & WEB DASHBOARD)

Monitor your participation, view available contracts, track deliveries, and see real-time returns.

48. Do you want access to the AgriKwik App & Web Dashboard?  Yes  No

49. Access type requested (✓ all that apply)

Mobile App  Web Dashboard  Both

50. Primary phone number for login / 2FA \_\_\_\_\_

51. Primary email for dashboard login \_\_\_\_\_

52. Preferred notification method  SMS  Email  In-app  All

### Digital Access Terms (✓ all to acknowledge):

I understand that the App/Dashboard shows my trade account balance, contracts, and commitments in real time.

I am responsible for keeping my login credentials and PIN secure.

AgriKwik may suspend digital access if suspicious activity is detected.

I will notify AgriKwik immediately if my phone or login details are compromised.

AgriKwik is not liable for unauthorised access caused by my negligence.

I agree to receive important account notifications digitally.

53. Two-factor authentication method (✓ one)

SMS OTP  Email OTP  Authenticator App

54. Biometric login (fingerprint / face) allowed?  Yes  No

### For Cooperatives / Groups / Diaspora pools:

55. Who can access the digital dashboard? (✓ one)

All signatories (each gets own login)

Only primary representative

Two designated persons (names: \_\_\_\_\_)

View-only access for members (no trading)

Diaspora group representative only

## O: SIGNING AUTHORITY & MANDATE (TRADE PARTNERSHIP)

This document authorises AgriKwik to act on your behalf according to your selected participation model.

Applicant / Business / Cooperative / Diaspora Group Name: \_\_\_\_\_

AgriKwik Trade Account Number (office use): \_\_\_\_\_

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AgriKwik Tier Applied For:

- Access     Bronze     Silver     Gold     Platinum  
 Diamond     Strategic Partner

***We, the undersigned, hereby authorise AgriKwik as follows:***

**1. Authorised Signatories**

The following persons are authorised to bind the applicant in trade participations, sign contract commitments, and manage the trade partnership:

Full Name

1. \_\_\_\_\_ Position \_\_\_\_\_ Signature \_\_\_\_\_  
2. \_\_\_\_\_ Position \_\_\_\_\_ Signature \_\_\_\_\_  
3. \_\_\_\_\_ Position \_\_\_\_\_ Signature \_\_\_\_\_  
4. \_\_\_\_\_ Position \_\_\_\_\_ Signature \_\_\_\_\_

**2. Signing Rule (✓ one):**

- Any one of the above acting alone  
 Any two of the above acting jointly  
 All of the above acting jointly  
 Specific rule: \_\_\_\_\_

**3. Participation Authority (✓ as agreed in Section K):**

- AgriKwik is authorised to manage my/our cash and/or commodity contributions without prior approval for each trade (managed model).  
 AgriKwik must present each contract for my/our prior approval (self-managed model).  
 Hybrid as specified: \_\_\_\_\_

**4. Payment Instructions**

All proceeds from trade participations shall be paid into my/our AgriKwik Trade Account, from which I/we may withdraw or use for further participations.

**5. Commission / Profit Share Authorisation**

I/we authorise AgriKwik to deduct its agreed commission or profit share (according to my tier and applicable rate) from proceeds before distribution to my/our account.

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## 6. Loan Acknowledgment (if applicable)

I/we understand that trade financing loans are available only after establishing a positive trading history with AgriKwik. Loan approval is at AgriKwik's sole discretion.

## 7. Digital Access Authorisation

The signatories listed above (or as specified in Section O) are authorised to use the AgriKwik digital platform. AgriKwik may rely on electronic instructions from registered devices and logins as if they were signed written instructions.

## 8. Duration

This mandate remains in full force until AgriKwik receives written notice of revocation signed by the same number of signatories required to operate the account, or their legal successors.

## 9. Certification (for Cooperatives / Joint Accounts / Diaspora Groups) We certify that:

- A valid meeting was held / agreement was signed authorising the above signatories.
- This mandate reflects the genuine decision of the cooperative members / joint account holders / diaspora investment group.
- A list of all members is attached to this application.

## Signed by Representative / Authorised Signatory:

Name \_\_\_\_\_

Position \_\_\_\_\_

Signature \_\_\_\_\_

Date DD / MM / YYYY \_\_\_\_\_

## For Diaspora applicants (remote signing):

I confirm that I have signed this document electronically.

A scanned copy of my signed ID is attached.

## Witness (optional but recommended):

Name \_\_\_\_\_

Signature \_\_\_\_\_

Date DD / MM / YYYY \_\_\_\_\_

## P: DECLARATION

### *I/we hereby declare that:*

- The information provided in this application is true and complete.
- I/we understand that trade participation involves risk, including but not limited to commodity price fluctuation, delivery delays, storage risks, and buyer default.
- AgriKwik does not guarantee returns or profits.
- I/we have read, understood, and voluntarily selected my/our tier and participation model.
- AgriKwik may take all necessary steps to verify the information provided, including credit, trade, and bank reference checks.
- I/we agree not to use the trade account, AgriKwik Prepaid Card, or digital access for any unlawful purpose, money laundering, terrorist financing, or in violation of any law.
- I/we understand that loans are based on trading history and are not guaranteed.

### **Data Protection Clause**

AgriKwik collects, processes, and stores personal data for trade partnership management, card services, and digital platform access. We may share data with credit reference bureaus, commodity exchanges, payment processors, buyers, and regulatory authorities as required by law. The applicant has the right to access, correct, or request erasure of their data, subject to legal retention requirements.

### **Diaspora Data Note:**

If applying from outside Malawi, AgriKwik will use secure digital channels for communication and KYC. Your data will be protected in accordance with Malawi data protection laws.

Signed at: \_\_\_\_\_

Authorised Signatory / Representative Name \_\_\_\_\_

Position \_\_\_\_\_

Signature \_\_\_\_\_

Date DD / MM / YYYY \_\_\_\_\_

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## Q: DOCUMENTS TO SUBMIT WITH THIS APPLICATION (✓)

- Business / Cooperative registration certificate (if applicable)
- List of cooperative members / joint account holders / diaspora pool members (if applicable)
- Resolution or letter authorising representative (if applicable)
- Certified ID copies of all signatories listed in Section P
- Proof of business / residential address (utility bill / lease agreement / title deed)
- Last 6 months bank statement or trade records (for turnover verification)
- Trade references (minimum 2, if available)
- Passport photo (for physical prepaid card only)
- Completed specimen signature card (below)

### For Diaspora applicants only:

- Copy of passport (bio-data page)
- Proof of overseas address (utility bill or bank statement)
- Source of funds declaration (if investing > MWK 20M)

## R: SPECIMEN SIGNATURE CARD

Account Name \_\_\_\_\_

Account Number (office use) \_\_\_\_\_

### Account Type

Individual       Diaspora       Cooperative       Joint Account       Company

### AgriKwik Tier Access

Bronze       Silver       Gold       Platinum       Diamond

Strategic Partner

### Authorised Signatory 1

Full name: \_\_\_\_\_

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

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

### Authorised Signatory 2

Full name: \_\_\_\_\_

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

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

### Authorised Signatory 3

Full name: \_\_\_\_\_  
Signature: \_\_\_\_\_  
Date: \_\_\_\_\_

### Authorised Signatory 4

Full name: \_\_\_\_\_  
Signature: \_\_\_\_\_  
Date: \_\_\_\_\_  
Minimum number of signatures required for any instruction: \_\_\_\_\_

## S: CONSENT FOR CREDIT & TRADE REFERENCE BUREAU

I/we consent to AgriKwik submitting my/our trade performance, repayment history (for loans), and account conduct to a licensed credit reference bureau or commodity trade registry.

Yes  No

## T: FOR OFFICE USE ONLY

Trade Account No. \_\_\_\_\_

### Tier Approved

Access  Bronze  Silver  Gold  Platinum  Diamond  
 Strategic Partner

Participation Model Approved  Managed  Self-managed  Hybrid

Commitment Limit Approved (MWK) \_\_\_\_\_

Dedicated Account Manager Assigned Name: \_\_\_\_\_ Contact: \_\_\_\_\_

Prepaid Card Issued (Y/N) \_\_\_\_\_

Card Number (last 4 digits) \_\_\_\_\_

Digital Access Granted (date) \_\_\_\_\_

Activation link / SMS sent to \_\_\_\_\_

First login completed  Yes  No  Pending

Diaspora Investor  Yes  No

KYC Completed by (name & signature) \_\_\_\_\_

Signing Mandate Verified  Yes  No

Cooperative / Joint Account / Diaspora Group Approved  Yes  No

Loan Eligibility (after trading history)  Pending  Eligible  Not yet

Date Approved \_\_\_\_\_

Approved / Declined by (name & signature) \_\_\_\_\_

**END OF APPLICATION FORM**

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