

# FORM 15

## RISK DISCLOSURE STATEMENT FOR ASSET BACKED SECURITIES

Pursuant to section 79(2) of the Securities Act, 2012 and by-law 74 of the Securities (General)  
By-Laws, 2013

<b>General Instructions:</b>	<p>Include as an attachment to this statement a description of the material factors that a reasonable investor would consider relevant to an investment in the securities being distributed.</p> <p>In describing the material factors that a reasonable investor would consider relevant to an investment in the securities being offered, consider:</p> <ul style="list-style-type: none"><li>● Risks associated with the underlying assets, the issuer of the underlying security or the issuer of the Asset Backed Security</li><li>● Business factors that may adversely affect the underlying assets, the issuer of the underlying security or the issuer of the Asset Backed Security</li><li>● Other factors that may adversely affect the underlying issuer's financial results</li><li>● Other factors that may adversely affect the value or market price of the securities being offered</li></ul> <p>Include a statement as to whether legal action may be taken against the issuer of the asset backed security where there is default in payment with respect to the underlying asset .</p>
	<p>Date the form. Include the signature of the Chief Executive Officer and two directors of the Reporting Issuer. Where the Chief Executive Officer is unavailable to sign the form, the form should be signed by any other duly authorized senior officer whose proof of authorisation must be submitted with this form.</p>

### Required Attachment:

1. A description of the material risks associated with investing in the asset backed security.

# FORM 15

## RISK DISCLOSURE STATEMENT FOR ASSET BACKED SECURITIES

Pursuant to section 79(2) of the Securities Act, 2012 and by-law 74 of the Securities (General) By-Laws, 2013

**NB: Please note this form will be considered NULL and VOID without the attachment. See General Instructions**

The following statement shall be supplied to any person to whom an asset backed security is offered where that asset backed security is being distributed pursuant a prospectus exemption under section 79(1) of the Act:

It is important to realize that because the proposed distribution of securities is permitted under Trinidad and Tobago securities law does not mean that the Trinidad and Tobago Securities and Exchange Commission or any other government agency evaluates or endorses the merits of this particular investment.

You are being asked to make an investment decision relating to an asset-backed security. The term "asset-backed security" means any security that is primarily serviced by the cash flows of a distinct pool of receivables or other financial assets, either fixed or revolving ("underlying asset" or "underlying security"), that by their terms convert into cash within a finite time period, any rights or other assets designed to assure the servicing or timely distribution of proceeds to security holders.

**NOTE: All investments are subject to risk. The material risks associated with investing in these asset-backed securities are included in the attachment to this Statement.**

### Signature and Certification:

I hereby certify that the statement and information contained in this form and any attachment hereto are true and correct to the best of my knowledge and belief and submitted in compliance with the provisions of the Securities Act, 2012. I understand that any misrepresentation, falsification or material omission of information on this application may result in a breach of the Securities Act, 2012.

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**FOR OFFICIAL USE ONLY**

<b>Tool</b>	<b>ID Information</b>
Registrant's Number	
Director's Number	
Document / Record Number	
Records Management Date Received (dd/mm/yyyy)	

Approved By : \_\_\_\_\_

Date (DD/MM/YYYY) \_\_\_\_\_