

CLIENT AGREEMENT

THIS AGREEMENT is made and entered into between OTM Trust, OTM Ventures Inc (the "Company") and the investor(s) (collectively or individually, the "Investor"). The Investor will not be admitted as a stockholder until this Agreement has been accepted by the Company, which will be evidenced by the Company sending a confirmation of its acceptance. The Company may reject any application, in whole or in part, in its sole discretion. If you would like to participate in our OTM Trust REITS, please read carefully

- 1. I have (i) a minimum net worth (exclusive of home, home furnishings and personal automobiles) of at least \$150,000 or (ii) a minimum net worth (as previously described) of at least \$30,000 and a minimum annual gross income of at least \$30,000, and, if applicable, I meet the higher net worth and gross income requirements imposed by my state of primary residence as set forth in the Final Prospectus under "Suitability Standards." I will not purchase additional shares/trust unless I meet the applicable suitability requirements set forth in the Final Prospectus at the time of purchase.
- 2. I acknowledge that there is no public market for the shares/trust and, thus, my investment in shares/trust is not liquid.
- 3. I am purchasing the shares/trust for my own account.
- 4. I acknowledge that I will not be admitted as a stockholder until my investment has been accepted.

Under penalties of perjury, I certify that:

- (1) the information provided in account registration is correct
- (2) I am not subject to backup withholding because (a) I am exempt from backup withholding under §3406(g)(1) of the Internal

AUTOMATIC INVESTMENT PROGRAM

THIS AUTOMATIC INVESTMENT PROGRAM FORM may be used by any investor in OTM Trust, OTM Ventures Inc. (the "Company") to purchase shares/trust of the Company at regular intervals through a transfer of funds from your bank account directly to your Company investment account.

NOTICE REGARDING TRANSFER ON DEATH REGISTRATION



Alam Sutera Serpong, Tangerang, 15143 Indonesia Email: support@otmtrust.com www.otmtrust.com

Your shares of common stock ("Shares/Trust") of OTM Trust, OTM Ventures Inc. (the "Company") may be registered in beneficiary form by directing the Company to include in the registration a Transfer on Death ("TOD") direction to transfer the Shares/Trust upon your death to the designated TOD beneficiary, provided the Company receives proof of death and other documentation it deems necessary or appropriate. An example of this designation would be "John Doe TOD Jane Smith." John Doe is the owner of the Shares/Trust and Jane Smith is the TOD beneficiary. This agreement is between you and the Company.

Your TOD direction will appear on the Company's rec<mark>ords and in</mark> all correspondence with you as part of the registration in which your Shares/Trust are held. You may name a secondary beneficiary to whom your Shares will be transferred if your primary beneficiary predeceases you. If all named beneficiaries predecease you, then your Shares will be transferred to your estate.

TOD LIMITATIONS

The Company reserves the right to allow the following rules to apply to a TOD registration:

- 1. A TOD designation will be accepted only where Shares/Trust are owned by a natural person and registered in that individual's name or by two or more natural persons as joint tenants with rights of survivorship. A TOD designation made does not take effect until the last joint tenant dies. The surviving owners may revoke or change the TOD designation at any time.
- 2. The TOD beneficiary must be an individual or entity and cannot be one of the persons in the registration.
- 3. Corporations, charities and other such entities may not declare a TOD designation because they are considered perpetual. These entities, however, may be listed as a beneficiary on a TOD for accounts registered to a natural person.
- 4. If the beneficiary does not survive the registered owner, the shares will be treated as belonging to the decedent's estate.
- 5. A minor may not be named as a beneficiary.



MULTIPLE BENEFICIARIES

If you wish to have more than one primary or secondary beneficiary, the requirements are as follows:

- 1. Write the name of each beneficiary on an additional page and clearly indicate whether each beneficiary is a primary or secondary beneficiary.
- 2. Indicate the number of Shares/Trust for each beneficiary.
- 3. Sign both the TOD form and the additional page.

IMPORTANT NOTICE: The Company will only honor a TOD direction that has been recorded on the Company's registration records by the Company. Also, the Company will not recognize a revocation or change in a TOD direction made in your will or other instrument. TOD directions, changes and revocations will only be accepted when in proper form. Proper form requires each of the following:

Warranties, representations and agreements

- 1. Neither the Company or its respective directors, managers, officers, employees or agents are responsible for determining the tax consequences of the decision to register this investment as requested above.
- 2. The Company is not required to re-register the investment in the name of the beneficiary unless the Company has received such documents as the Company may require establishing that I am deceased.
- 3. I agree that the Company will not be liable for any claims, losses or liabilities resulting from (i) any breach of warranty, representation or agreement in this application, or (ii) any action the Company takes in connection with the registration or re-registration in the name of the beneficiary, or any distribution thereafter to the beneficiary or for the benefit of the beneficiary, made as requested or authorized under this application.
- 4. If this application is submitted by joint tenants with rights of survivorship, upon the death of one of the joint owners, ownership shall pass to the surviving joint owner, and the Company may follow the instructions of the survivor with regard to the investment, including without limitation, instructions to (i) terminate transfer on death registration, or (ii) change of owner or beneficiary.



- 5. The Company has not provided any legal, tax or other advice to me. I understand that this TOD form may not be enforceable in every jurisdiction. I agree to obtain the advice of an attorney and tax advisor with regard to the enforceability of this form in my state, and its effect on my tax and estate planning.
- 6. I acknowledge receipt of and have read the "Notice Regarding Transfer on Death Registration".

RESOURCE SECURITIES, INC. PRIVACY NOTICE

SHARES/TRUST OF OTM TRUST, OTM VENTURES INC. ARE OFFERED IN OUR MEMBER PAGE MEMBER.OTMTRUST.COM

We are providing you with this privacy notice to inform you of how we handle your personal information that we collect and may disclose to our affiliates and unaffiliated third party service providers. If we change our information practices, we will provide you with notice of any material changes. This privacy policy supersedes any prior disclosure concerning our privacy policies.

WHY THIS PRIVACY POLICY APPLIES TO YOU

You are receiving this notice because you may obtain a financial product or service through us for business, personal, family or household purposes.

COLLECTION OF INFORMATION

We obtain nonpublic personal information about you from the following sources:

- information we receive from you on applications, questionnaires, from interviews, and on forms you provide to us, such as your name, address, telephone number, Social Security number, occupation, assets and income:
- information about your transactions with us, our affiliates or others; and
- information from public records we may access in the ordinary course of business.

INFORMATION WE MAY PROVIDE TO OTHERS

Categories of Affiliates to Whom We May Disclose Personal Information. We may share personal information about you with our affiliates.



When We May Disclose Your Personal Information to Unaffiliated Third Parties. We will only share your personal information collected, as described above, with unaffiliated third parties:

- at your request;
- when you authorize us to process or service a transaction or product (unaffiliated third parties in this instance may include service providers such as property managers, accountants and other parties providing property management, administrative, servicing, accounting and record keeping services);
- with companies that perform sales and marketing services on our behalf with whom we have agreements to protect the confidentiality of your information and to use the information only for the purposes for which we disclose the information to them; or
- when required by law to disclose such information to appropriate authorities.

We do not otherwise provide information about you to outside firms, organizations or individuals except to our attorneys, accountants and auditors and as permitted by law.

What We Do To Protect Your Personal Information

We protect personal information provided to us by our individual investors according to strict standards of security and confidentiality. These standards apply to both our physical facilities and any online services we may provide. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard consumer information. We permit only authorized individuals, who are trained in the proper handling of individual investor information and need to access this information to do their job, to have access to this information.

OTM CAPITAL - OTM VENTURES INC

