

A Guide to Davy Select for Shareholders of Kerry Group Plc

The acquisition of the Kerry Dairy Ireland business by Kerry Co-Op has been successfully finalised. As part of the arrangements for this transaction, Kerry Group plc issued additional shares to members of Kerry Co-Op. If you are receiving Kerry Group plc shares as part of this transaction, you will have been sent details of your shareholding in recent days.

If you wish to transfer and sell your holding, you will need a stockbroking account. Davy can provide this service through our Davy Select platform.

Davy Select is an execution only platform, designed for investors who want to make their own investment decisions, without advice.

Features and benefits of Davy Select.

- **Single view of your investments** – view all your investments in one place, seeing your account valuation broken down by each holding.
- **Simplified navigation** – ‘My Profile’ area to enable you to effortlessly administer your account, change passwords securely and manage your online correspondence.
- **Multi asset trading platform** – including 6,900+ shares across 30 international markets, 1,400+ funds and 1,000 exchange traded funds.
- **Client first trading platform** – allows you to view all your investment in one place and manage your profile on a device of your choice.
- **Customer service** – dedicated customer service team available from Monday to Friday 9am to 5:30pm.

Frequently asked questions

I already have a Davy Select account – do I need to do anything?

To lodge your Irish shares with Davy, we will require you to post or email in a Statement of Holding dated within the last six months.

This must be accompanied by an instruction outlining your name, details of assets to be lodged and your Davy account number. The instruction must be either a scan of wet ink or a Docu-Sign signature with the Docu-Sign certificate.

A €98.40 fee applies to any lodgement/ transfer in of Kerry shares valued under €20,000.

You will receive a statement of holdings directly from Kerry Group registrar. If you require assistance, please contact our customer service team who will be able to advise you on how to transfer in your holdings to your account on 01 614 8900.

How do I start the process of opening an account with Davy Select?

Accounts should be designated as a Sole account if your Statement of Holding reflects sole ownership. Sole applicants can apply via our digital application form on our website:

<https://www.davysselect.ie/open-account/investing/personal-investment-account>

Accounts should be designated as a Joint account if your Statement of Holding reflects joint ownership. Joint Account applicants can either submit a request through our website via the link below:

<https://www.davysselect.ie/open-account/investing/joint-investment-account/application-form.html>

Or alternatively, you can request an application through our account opening team by phone **01 614 8900** or email account.opening@davy.ie.

Do I need to email or post my application form to Davy Select?

Applications can be emailed into our account opening team account.opening@davy.ie or posted to **Davy Select Account Opening Team, Davy House, 49 Dawson St, Dublin 2.**

What Anti Money Laundering documents do I need to provide to Davy Select?

Digital Anti-Money Laundering (AML)

We require the documents below in addition to your account application form to confirm your identity and obtain proof of your address. This is a regulatory requirement.

- In date **passport** or **driver's license** and
- A **bank statement** dated within the last six months (the address on the bank statement must match what is on the application form) and
- A **Revenue document with PPS number**. Public Services cards cannot be accepted.

Postal AML

To confirm your **proof of identity**, we will require you to send us certified photocopies of one of the following documents:

- In date **passport** or
- **Driving license**

To confirm your **proof of address**, we will require you send us the following documents by post:

- **Current account bank statement** (dated within six months). This can be an original statement or a printout of an e-statement including all pages, if sending a photocopy of the original this must be certified.
- **Utility bill** (dated within six months) – we can accept gas, electricity, landline phone, broadband only. This can be an original bill or a printout of an e-bill including all pages, if sending a photocopy of the original, this must be certified ***unable to accept mobile phone bill***.

To confirm your **proof of PPS**, we will require a copy of one of the following

- **Letter from Revenue or a letter from the Department of Social Protection, a payslip or European Health Insurance card.** Please note we are unable to accept a public service card.

An example of a Revenue document includes one of the following:

- **P21**
- **Tax Assessment**
- **Notice of Tax Credits**
- **Letter from Revenue Commissioners addressed to you showing your PPSN.**
- **Employee Details Summary from Revenue.ie**

A certified copy is a photocopy that has been signed, dated and stamped by a Bank Official, Chartered Accountant or Solicitor. The person certifying the document must state “I certify that this is a true copy of the original document” (or words to that effect) and should sign the document confirming their full name, title and the date they certified the document. A company stamp should appear where applicable.

Please note that we must be able to read the person’s name clearly.

What are the costs involved in setting up the Davy Select account, maintaining it and transferring in the statement of holding?

There is no cost for the initial set up of the account however there is an Execution fee which can be up to €50 per quarter (€200 per annum).

This execution service fee will be offset against any trading commission paid with each quarter.

A €98.40 fee applies to any lodgement/ transfer in of Kerry shares valued under €20,000. You will receive a statement of holdings directly from Kerry registrar.

What is the commission costs on the sale of my shares?

A Sole or Joint Personal Investment Accounts has a quarterly fee of €50 applied to online trades. There will be a €98.40 fee for any lodgement valued at under €20,000.

Online trading commission is 0.5% subject to a minimum fee of €14.99.

Telephone trading have a commission of 1.65% applied on the first €15,000, 1% on the next €15,000, and 0.5% thereafter subject to a min of €100 per trade.

The fees outlined above are summary. For full information on fees and charges please refer to our Terms and Conditions which can be found in this link davyselect.ie/legal/terms-and-conditions.

When are the funds transferred to my bank account?

The funds are available for transfer to your bank account on the date the trade settles. The request will need to be made via the online platform MyDavy.

Can I get a balance statement of holding once my shares are sold?

Yes, a balance statement of holding can be issued to you but you must contact registrar directly.

I've lost my Statement of Holding – what do I do? Can I still open an account?

If you have lost your statement of holding, please contact Kerry Group registrar 066 718 2000 and they will be able to arrange for a new one to be issued to you. You can still proceed with the account opening while you await the new statement of holding to be issued to you.

I didn't receive my username and password in the post – what do I do?

Please contact our Dublin based customer support team who are available Monday to Friday 8am to 5.30pm on 01 614 8900, or alternatively email account.opening@davy.ie.

Warning: The value of your investment may go down as well as up and you may lose some or all of the money you invest. Past performance is not a reliable guide to future performance. Investments denominated in a currency other than your base currency may be affected by changes in currency exchange rates.

Warning: All investments contain risk. Please ensure you understand all the risks associated with any investment prior to making a decision to invest.

Warning: Davy Select is designed for investors who are comfortable making their own investment decisions, without financial advice; this is known as "Execution-Only". Execution-Only is not for everyone. You should ensure that you fully understand any investment and the associated risks before making a decision to invest. Alternatively, Davy can arrange for you to open a different type of account, where we can advise you in relation to investment decisions, or where we can manage investments on your behalf.

Warning: The information on this page is not a recommendation or investment research. It does not purport to be financial advice and does not take into account the investment objectives, knowledge and experience or financial situation of any particular person. Prospective investors should determine whether an investment is appropriate to their own personal circumstances.