

INVEST UNIT TRUST APPLICATION FOR INDIVIDUAL INVESTORS

STANLIB



STEP 1

Complete Form &
Agree to Ts & Cs



STEP 2

Send All
Required
Documents



STEP 3

Deposits / Bank
Details Confirmation



STEP 4

Cut-Off Times



STEP 5

What Happens
Next?

How to complete a new application form:

- Ensure that you are using the latest version of the application form. Kindly make reference to the foot note that indicates the expiry date of the form. For the latest version of all forms, kindly visit website www.stanlib.com
- **Ensure that all compulsory fields and sections that are indicated by * are fully completed.**
- Are you representing the investor or opening an investment for a minor (younger than 18) where your details are different from that of the minor? Complete the 'Acting on behalf of investor' section on the application form.
- Would you like to phase in your investment? Complete the 'Phase-in' section on the application form.
- **Please note that a Phase-in option and a Cash Flow Plan (CFP) are not allowed to run on the same fund concurrently.**
- Should any amendments be made to the application form, kindly ensure these are initialed.

Together with the application form, kindly attach the documents listed below:

Email: instructions@stanlib.com

- Completed 'Unit Trust application for individual investors' form
 - Copy of your South African bar-coded ID, valid passport (if foreign national) or birth certificate (if minor)
 - Proof of your residential address less than three months old
 - Proof of your bank details (e.g. cancelled cheque or bank statement)
 - Any related instructions (e.g. 'Acting on behalf of the investor and supporting documents')
- Once the Investor has been FICA'd an email confirmation will be sent to the broker on record and to the client.
 - The confirmation email will detail STANLIB's banking details and indicate the deposit reference the investor is to use when making payment.
 - Please note that this process is not applicable to once-off debit collections or recurring debit order processing.

Please note that if instructions, documents and funding are received:

- For Non-Money Market Funds, investments will receive the price of the same day if a complete instruction is received prior to 15h00.
- For money market funds, investments will receive the price of the following day and overnight interest if a complete instruction is received prior to 12h00.
- The cut-off for debit order processing is two business days before your selected debit order date. Electronic collections occur on the next business day after we begin processing your application.

All instructions will be processed upon receipt of a fully completed application accompanied with the required documentation as indicated above.

- You will receive sms confirmation once your instruction has been processed.
- As part of our service offering, you will receive a STANLIB online user id that will be forwarded to you to be activated within 2 days upon completion of your instruction. This will allow you to view and transact on your account 24/7.

Contact us if you need assistance: 0860 123 003 between 08h00 and 17h00 (Mon-Fri) or email: contact@stanlib.com

STANLIB is a licensed financial service provider.

www.stanlib.com



STANLIB

New Business Investment Form: Tax-Free Savings Account Collective Investments (Unit Trusts)

Note:

- This application form is to be used only for the opening of a new Tax-Free Savings Account.
- Existing portfolio holders are to use the additional investment form for any additional deposits (top-up investments).
- For debit order, cash flow and details amendments, kindly use the change of details form.
- Legislation permits Tax-Free Savings Account transfers between product providers. The transfer allowance is effective as of the 1 March 2018.

The abovementioned forms can be found on www.stanlib.com/Individuals/Investwithus/Pages/ApplicationForms.aspx if required.

A copy of this application form must be sent to the STANLIB Collective Investments (RF) Proprietary Limited ("Manager") as well as the Financial Adviser. In terms of the FAIS Act, the Financial Adviser servicing the Client must deliver the original to the Client for safe custody.

The maximum investment amount into any number of Tax-Free Savings Accounts is R36,000.00 in total per tax year cycle (i.e. 1st March to end of February of the following year). Any excess amounts above this will be taxed by SARS at 40%. Please make sure you do not make a total contribution exceeding R36,000.00 per tax year into your Tax-Free Savings Accounts. All investors need to sign the client declaration.

EXISTING STANLIB INVESTMENT ACCOUNT NUMBER:

EMPLOYEE NUMBER (STANLIB/ LIBERTY, STD BANK STAFF)

SPOUSE

DEPENDANT

FICA DOCUMENTS

Please attach verified copy of: IDENTITY DOCUMENT OR PASSPORT AND UTILITY BILL

Please note, these documents need to be e-mailed with the application form. If you are an existing Client you do not have to send the FICA documents, unless the documents have changed.

NATURAL PERSON TYPE

PLEASE INDICATE THE PERSON NATURE: INDIVIDUAL SOLE PROPRIETOR FOREIGN INDIVIDUAL ASSISTED INSOLVENT ESTATE DECEASED ESTATE **ASYLUM SEEKER **REFUGEE

****NOTE: If asylum seeker and refugee natural person types are selected, we will require a copy of your asylum /refugee documentation.**

CLIENT DETAILS: INDIVIDUAL

TITLE *	<input type="text"/>	NAME/S *	<input type="text"/>
SURNAME *	<input type="text"/>	ID/PASSPORT NUMBER *	<input type="text"/>
MAIDEN NAME	<input type="text"/>	PASSPORT EXPIRY DATE *	<input type="text"/> - <input type="text"/> - <input type="text"/>
			D D M M Y Y Y Y
TRADE NAME (SOLE PROPRIETOR) *	<input type="text"/>		
DATE OF BIRTH *	<input type="text"/> - <input type="text"/> - <input type="text"/>	GENDER	<input type="checkbox"/> FEMALE <input type="checkbox"/> MALE
	D D M M Y Y Y Y		
MARITAL STATUS *	<input type="checkbox"/> SINGLE <input type="checkbox"/> MARRIED <input type="checkbox"/> COMMON LAW SPOUSE <input type="checkbox"/> DIVORCED <input type="checkbox"/> WIDOWED		
CELLPHONE (DIALLING CODE) *	<input type="text"/> - <input type="text"/>	TELEPHONE (DIALLING CODE)	<input type="text"/> - <input type="text"/>
EMAIL ADDRESS *	<input type="text"/>		
COUNTRY OF PRIMARY RESIDENCE*	<input type="text"/>		
COUNTRIES OF CITIZENSHIP*	<input type="text"/>		
NATIONALITY *	<input type="text"/>		

*Compulsory fields



SOURCE OF INCOME *

CODE:

01. Gifts / inheritance / winnings	04. Passive income (Rental, Dividends, Interest)	07. Retirement / insurance pay out
02. Trade / business	05. Savings	08. Salary / bonus
03. Credit	06. Child / spousal support payments	09. Tax refund

*Compulsory Section

PURPOSE OF INVESTMENT *

CODE:

01. Start and expand a business	02. Education savings	03. Foreign exchange hedging	04. Save for retirement / financial goals	05. Winding up estate
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*Compulsory Section

OCCUPATION *

CODE:

01. Executive / General	04. Management	07. Self employed	10. Clerical support
02. Heads of government / cabinet minister / judges	05. Professional	08. Unemployed	11. Craft and trades worker
03. Traditional leader / royal family	06. Religious leader	09. Technician, Sales or Services	12. General Staff
	13. Retired	14. Sports Professional	15. Security Services

*Compulsory Section

INDUSTRY *

CODE:

01. Government, state owned enterprise, armed forces	05. Politics	09. Administrative and support service	13. Professional, scientific, technical and education	17. Information, technology and communication
02. Gambling	06. Mining and quarrying	10. Agriculture, forestry and fishing	14. Electricity, water, gas supply and waste management	18. Manufacturing, wholesale or retail
03. Non-profit / religious organisation	07. Motor vehicles, transportation, distribution	11. Arts, entertainment, hospitality	15. Financial, investment and insurance	
04. Real estate	08. Unemployed	12. Construction	16. Human health and social work activities	

*Compulsory Section

ADDRESS DETAILS *

PHYSICAL ADDRESS *

BUILDING / PLOT / FARM NUMBER AND NAME

STREET NUMBER AND STREET NAME

SUBURB CITY

COUNTRY POSTAL CODE

*Compulsory fields

*FATCA/CRS SELF-CERTIFICATION DECLARATION FOR INDIVIDUALS *

As part of STANLIB's obligation to comply with the U.S Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) and the Automatic Exchange of Information reporting (AEOI) we require you to provide us with your tax information. This tax information will be kept on record and will be disclosed to the relevant tax authorities as and when required as per the FATCA and CRS regulations. **The information contained under this section is not tax advice. We recommend that you consult a professional tax or legal advisor for specific tax or legal advice.**

- Failure to complete all fields in this section will result in a delay in your application being processed

UNITED STATES OF AMERICA CITIZENS *

ARE YOU A CITIZEN OF THE UNITED STATES OF AMERICA? NO YES If 'YES', please complete an individual IRS W-9 form for Tax identification and Certification found on the IRS website: <https://www.irs.gov/pub/irs-pdf/fw9.pdf>.



TAX INFORMATION FOR AEOI / CRS REPORTING *

*ARE YOU REGISTERED FOR TAX IN SOUTH AFRICA?

- By ticking 'No' you confirm that you are not registered for Tax
- If you are registered or not registered for taxation in South Africa, we still require confirmation of country(ies) of tax residency on the table below.

NO YES

TAX IDENTIFICATION NUMBER

*ARE YOU REGISTERED FOR TAX IN THE UNITED STATES OF AMERICA?

NO YES

TAX IDENTIFICATION NUMBER

*ARE YOU A REGISTERED TAX PAYER IN ANY OTHER COUNTRY?

NO YES

- **TAX RESIDENCY:** Please list all countries, including South Africa, in which you are considered a RESIDENT for TAXATION purposes, and provide the associated Tax Identification Numbers in the table below,
- By ticking 'Not applicable' on the table below, you confirm that the country specified does not issue Tax Identification Numbers.

Country(ies) of Tax Residency *	Tax Identification Number *	Not Applicable
1.		<input type="checkbox"/>
2.		<input type="checkbox"/>

*Compulsory Section

RELATED PARTY (PERSON ACTING ON BEHALF OF INVESTOR / THIRD PARTY FUNDER IF APPLICABLE)

Please note: We will require FICA documentation for the person acting on behalf of the investor (e.g. parent / legal guardian / proxy etc) or the Third Party Funder to this investment application. For a list of FICA Requirements refer to FICA and Business Requirements page under Individual/Sole Proprietor: South Africa.

A **related party** is a person or an entity that is **related** to the reporting entity: A person or a close member of that person's family is **related** to a reporting entity if that person has control, joint control, or significant influence over the entity or is a member of its key management personnel.

FICA DOCUMENTS ATTACHED

CAPACITY OF PERSON ACTING ON BEHALF OF INVESTOR * :

POWER OF ATTORNEY CURATORSHIP LEGAL GUARDIAN PARENT 3RD PARTY BANK ACCOUNT HOLDER

OTHER

IF PARENT, DOES THE MINOR LIVE WITH YOU: YES NO

RELATED PARTY DETAILS (PERSON ACTING ON BEHALF OF INVESTOR / THIRD PARTY FUNDER IF APPLICABLE)

TITLE * NAME/S *

SURNAME * ID/PASSPORT NUMBER *

MAIDEN NAME PASSPORT EXPIRY DATE * - -
D D M M Y Y Y Y

TRADE NAME (SOLE PROPRIETOR)

DATE OF BIRTH * - - GENDER FEMALE MALE
D D M M Y Y Y Y

MARITAL STATUS * SINGLE MARRIED COMMON LAW SPOUSE DIVORCED WIDOWED

CELLPHONE (DIALLING CODE) * - TELEPHONE (DIALLING CODE) -

EMAIL ADDRESS *

COUNTRY OF PRIMARY RESIDENCE*

COUNTRY OF CITIZENSHIP*

NATIONALITY *

*Compulsory fields

ADDRESS DETAILS FOR PERSON ACTING ON BEHALF OF INVESTOR

PHYSICAL ADDRESS *



BUILDING / PLOT / FARM NUMBER AND NAME			
STREET NUMBER AND STREET NAME			
SUBURB	CITY		
COUNTRY	POSTAL CODE		

***Compulsory Section**

CORRESPONDENCE METHOD

All statements, reports and notices will be sent electronically hence the investor's email and/or cellphone number are mandatory requirements.

INVESTMENT SELECTION

Complete the investment amount next to the fund selection in the space provided.

Please Note:

1. In the interest of 'best advice' STANLIB promotes the use of a licensed Financial Adviser authorized by the Financial Sector Conduct Authority (FSCA).
2. Financial Adviser negotiates the initial charges with the Client STANLIB may at its sole discretion, vary the percentage of the initial charge that it pays to the Financial Adviser.
3. Where a client has a Financial Adviser, STANLIB will put them in the Financial Adviser class and where a client is investing directly with STANLIB, they will be invested in the Direct Class.
4. If the Client chooses not to use a Financial Adviser service, or if the Financial Adviser's Initial Charge is not specified on this Application Form, no initial charge will be applied to the investment.
5. Service charges (annual service charges) are set by STANLIB.
6. If the initial Financial Adviser charge specified is higher than the maximum fee, the Maximum Service Charge will be applied.
7. All Tax-Free Savings Accounts are subject to an annual maximum contribution of R36,000.00. STANLIB will not accept an instruction for a once-off debit order of more than R36,000.00 or monthly debit orders in excess of R3,000.00.
8. **Where you are an intermediated client and no class has been selected, we will default to intermediated class selection**
9. **Where you are a direct client, we will default to clean class regardless of class selection**

All Charges quoted below are exclusive of VAT. Please mark your fund selection with an 'X'

Fund Name	Class	Service Charge	Agreed Ongoing Advice Fee (Up-to 1.00%)	Lump Sum Investment Money Market: R25 000 Min Other Funds: R5 000 Min		Recurring Investment Money Market: R2 000 Min Other Funds: R500 Min		
				Amount	Initial Advice Charge (excl. VAT)	Amount	Initial Advice Charge (excl. VAT)	Maximum Initial Advice Charge (excl. VAT)
1INVEST FUNDS								
1INVEST ALSI 40 Fund	A	0.40%	%		%		%	3.00%
1INVEST Index Fund	B1	0.25%	%		%		%	0.00%
1INVEST Capped Property Index Tracker Fund	B1	0.25%	%		%		%	0.00%
1INVEST ALBI (Non TR) Index Tracker Fund	A	0.40%	%		%		%	0.00%
1INVEST Inflation Linked Bond Index Tracker Fund	A	0.40%	%		%		%	0.00%
1INVEST High Equity Balanced Passive Fund of Funds	A	0.40%	%		%		%	0.00%
1INVEST Low Equity Balanced Passive Fund of Funds	A	0.40%	%		%		%	0.00%
1INVEST MSCI World Index Feeder Fund	A	0.30%	%		%		%	0.00%
1INVEST S&P500 Index Feeder Fund	A	0.30%	%		%		%	0.00%
1INVEST S&P500 Info Tech Index Feeder Fund	A	0.30%	%		%		%	0.00%
1INVEST Global REIT Index Feeder Fund	A	0.30%	%		%		%	0.00%
1INVEST Global Government Bond Index Feeder Fund	A	0.30%	%		%		%	0.00%
TOTAL:			%		%		%	%



****For individuals:** FICA documents, i.e. Certified copy of third party's identity document with a specimen signature and proof of address.

****For entities:** (Standard Bank) - Bank account mandate and FICA documents of the person acting on behalf of the entity.

****Other banks:** Letter from the bank confirming signing authority and a certified copy of identity document with a specimen signature of the signatory/ies including proof of address.

Payments: Payments to third-party bank accounts are not allowed. Payments can only be paid into an account in the name of the Client.

***Compulsory section**

INCOME DISTRIBUTION

All distributions will be reinvested as per the investment selection unless otherwise instructed.

Fund Name	Income Distribution Method			Fund Name to Reinvest into
	Pay into Bank Account	Reinvest into Existing Fund	Reinvest into Another Fund	
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

BANKING DETAILS TO BE LINKED TO THIS INVESTOR FOR E-TRADE *

Payments to third-party bank accounts are not allowed. Payments can only be paid into an account in the name of the investor.

It is compulsory to furnish us with banking details. Use the bank details provided to link to e-trade.

E-trade refers to the electronic portal designed to provide Investors with a service to actively manage their portfolios and instruct trades at their discretion. Transactions are executable with a computer or smartphone device and are made quickly with no paperwork required. Typically the user will login to the STANLIB Online website and process transactions on their portfolios.

These transactions can be additional investments, switches, redemptions and regular cash flow plans (CFPs). This service is appealing to investors as it allows more control and easier transactability over their portfolios. "You may want to link to E-trade so that you can always get a trade in quickly when you need to".

AUTO LINK ME TO E-TRADE

Please fill in this section if banking details are different from the banking details provided above.

BANK																								
COUNTRY																								
BRANCH													BRANCH CODE											
ACCOUNT NUMBER																								
ACCOUNT TYPE	<input type="checkbox"/>	CURRENT/CHEQUE	<input type="checkbox"/>	SAVINGS																				
ACCOUNT HOLDER'S ID NUMBER																								
ACCOUNT HOLDER'S NAME																								

FINANCIAL SERVICES PROVIDER

- The investor acknowledges that any fee stipulated on this instruction will be paid to the Financial Services Provider (FSP) on record.**
- If a different adviser needs to be paid the fee for this instruction, a new fully completed change of financial adviser instruction is to be submitted first.**
- The Investor confirms that he/she has appointed a Financial Services Provider (FSP) whose registered with the Financial Sector Conduct Authority (FSCA) for purposes of his/her dealings with the Manager.
- The Investor agrees that the Manager will pay the FSP the charges as set out in this application form. Where the FSP is a legal entity (e.g a company or a close corporation) the FSP is represented herein by the natural person identified in the relevant block below. Where the FSP has a Category II FAIS licence and the Investor has mandated the FSP (or it's Representative) to act on his/her behalf in terms of a written agreement a copy of the written agreement must be provided to the Manager. The Manager will not act on instructions from the FSP if it has not received a copy of this agreement. The Manager is obliged by law to decline any instructions from an FSP who is not properly licensed with the Financial Sector Conduct Authority (FSCA).
- Where the Investor has terminated his FSP's appointment, it is the Investor's responsibility to advise the Manager of such termination immediately. On receipt of such written notification, the Manager will cease payment of all charges, other than accrued charges to the FSP.
- The Investor understands that where he/she changes FSP the consequences of such change may result in different or new fund and fees structures.



14. **Payments:** Redemptions, regular income options and income distribution payments can only be made into an account in the name of the Client. No third party or cheque payments will be made.

15. **Shari'ah Compliant Portfolios:** Where a client invested via a 'Linked Investment Platform' the client may have earned interest. It is the clients responsibility to purify such interest sum by donating it in charity to ensure the Shari'ah Compliance of the investment. The Shari'ah Advisory Committee (SAC) oversight starts when the investments enter the Islamic Funds. The SAC does not have control of the processes/platforms that the client utilises to access the Islamic Funds. In terms of Shari'ah Law, the Manager will purify the dividend income earned by automatically deducting all non-permissible income from the total dividend income distribution due to the Client. The income, nett of non-permissible income, is then applied according to the Client's further instructions, i.e. either reinvested or paid to the Client's bank account. All non-permissible income deducted will be donated on behalf of Clients to charitable organizations, as directed by the Shari'ah Supervisory Board. Non-permissible income sources include interest income earned from companies invested in. The quantum of non-permissible income will be determined by the fund manager and approved by Shari'ah Supervisory Board which will typically be a percentage of the total dividend income that accrued to the portfolio, e.g. 5%. For example, the Shari'ah Board determined that 5% of all dividends that accrued to the portfolio are non-permissible. A proportionate amount of the dividend income due to the Client (i.e. 5%) will be deemed to be non-permissible and will be deducted from the total dividend income distribution due to the Client and donated on behalf of the Client to charitable organizations, as directed by the Shari'ah Supervisory Board. Clients must take note that their statements and the statutory tax certificates (I.T. 3 (b)) will indicate the total income distributed to them, net of non-permissible income. It is also important to note that certain permissible income received by the portfolio is deemed to be interest income in terms of the Income Tax Act, as amended from time to time, and will be reflected as such. Clients are accordingly advised to seek appropriate tax advice as to the potential tax consequences they may be subjected to. Clients should note that all income paid by the fund is purified before being paid out to Clients.

16. General

- 16.1. Collective investment schemes in securities are generally medium to long term investments.
- 16.2. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to the future.
- 16.3. An investment in the participations of a collective investment scheme in securities is not the same as a deposit with a banking institution. A Money Market portfolio is not a bank deposit account.
- 16.4. Where exit charges are applicable, participatory interests are redeemed at the net asset value where after the exit charge is deducted and the balance is paid to the Client.
- 16.5. A Portfolio of a collective investment scheme in securities may borrow up to 10% of the market value of the Portfolio to bridge insufficient liquidity as a result of the redemption of participatory interests, and may also engage in scrip lending.
- 16.6. Where different classes of participatory interests apply to certain Portfolios, they would be subject to different charges.
- 16.7. A schedule of charges and maximum charges is available on request from the Manager. Commission and incentives may be paid and if so, would be included in the overall costs. Ongoing commission may be paid to Financial Advisers. Such ongoing commission, if applicable, will be paid by the Manager from the service charge paid to it. Details of such ongoing commission paid by the Manager to the Financial Adviser on record in respect of your investment are available on request from the Manager.
- 16.8. The exposure limit to a single security in certain Portfolios can be greater than is permitted for other Portfolios in terms of the Collective Investment Schemes Control Act, 2002. Details are available from the Manager.
- 16.9. A Fund of Funds Portfolio only invests in other portfolios of collective investment schemes, which levy their own charges, which could result in a higher cost structure for these portfolios.
- 16.10. A Feeder Fund Portfolio only invests in the participatory interests (units) of a single portfolio of a collective investment scheme, apart from assets in liquid form.
- 16.11. The Manager reserves the right to close certain Portfolios from time to time in order to manage them more efficiently. More details are available from the Manager.
- 16.12. The holdings of offshore investments in certain portfolios are subject to current South African Reserve Bank Regulations.
- 16.13. Forward pricing is used.
- 16.14. Fluctuations or movements in exchange rates may cause the value of underlying offshore investments to go up or down.
- 16.15. The Manager undertakes to repurchase participatory interests at the price calculated according to the requirements of the Collective Investment Schemes Control Act, 2002, and on the terms and conditions of the relevant Deeds.
- 16.16. Payment will be made within 14 days of receipt of a valid repurchase form or regular income request. Please note that there is a 21-day clearance period for cheques and direct deposits, **a 45-day clearance period for once off and recurring debit orders will apply before funds can be withdrawn.** A maximum of R1,000,000 can be collected as a once off debit transaction in a 45 day period per bank account.
- 16.17. Any capital gain realised on the disposal of a participatory interest in a collective investment scheme is subject to Capital Gains Tax (CGT).
- 16.18. The Manager is obliged to report on the weighted average cost method for CGT purposes.
- 16.19. All portfolios are valued daily at 15h00, except for fund of funds which are valued at 24h00. For non-money market funds, investments and repurchases will receive the price of the same day if a complete instruction is received prior to 15h00.
- 16.20. For money market funds, investments will receive the price of the following trading day if a complete instruction is received together with investment funds prior to 12h00 on the day of submission, and repurchases will receive the price of the following day if a complete instruction is received prior to 12h00.
- 16.21. The Client confirms that neither the Manager nor any of its staff provided any advice and that the Client has taken particular care to consider whether the investment is appropriate considering the unique investment objectives, financial situation and particular needs.
- 16.22. All bank accounts supplied for the duration of this investment will be verified with the relevant banks prior to the investment being placed.
- 16.23. **Conflicts of interest disclosure:** the Manager shall, wherever possible avoid situations causing a conflict of interest. Where it is not possible to avoid such conflict: the Manager shall advise the client, of such conflict in writing at the earliest reasonable opportunity and shall mitigate the conflict of interest in accordance with its Conflict of Interest Management Policy. A copy of this Policy is available on the STANLIB website. The Manager is part of the Standard Bank Group of companies (Standard Bank Group means the affiliates, associates, subsidiaries and divisions amongst which include STANLIB, Standard Trust Limited (STL), Standard Bank Financial Consultancy (SBFC) and Liberty group) and both the Liberty Agency and SBFC Financial Advisers can sell various STANLIB Collective Investments (RF) Proprietary Limited products.. The Client may at any time terminate the Financial Adviser's appointment. It is the Client's responsibility to advise the Manager of such termination in writing. Upon receipt of such notification The Manager will cease payment of any further service charge to the Financial Adviser. However the Client understands that this will not result in a lower annual service charge as the full service charge will now be paid to the Manager.
- 16.24. **Dividends tax:** SARS will levy a withholdings tax on dividends at a rate of 20% with effect from 1st April 2017. If you are an exempt entity or if you are liable for dividends tax at a reduced rate then please download and complete the Exemption form or the Reduced Rates form. These forms are available on STANLIB's website. The default rate of 20% will be applied to all Clients if an Exemption from tax or the Reduced rates form is not supplied at the time we receive your Investment application form.
- 16.25. If the Manager receives a deposit and cannot identify the Client within 30 days of deposit, an instruction will be sent to the bank, to return the monies to the bank account where the funds were received from.

17. **FICA:** The Client agrees to provide all documentation and information required in terms of the Financial Intelligence Centre Act, No. 38 of 2001, and understands that the Manager is prohibited from processing any transactions on the Client's behalf until all such documentation and information has been received unless the FICA submission and declaration has been completed by the Financial Adviser.

18. Statements

- 18.1. STANLIB will send you quarterly correspondence with a link, and directions on how to retrieve your statement from the link.
- 18.2. Statements and Tax Certificates are available at any time from STANLIB's secure online platform on <https://secure.stanlib.com/Web/>.
- 18.3. Additionally Statements, Tax certificates and Balances are available at any time from the STANLIB Chatbot on www.stanlib.com.
- 18.4. You may also Contact STANLIB on 083 123 003 and follow the voice prompts to receive your statements or SMS the word "balance" to 43939 and an SMS with fund balances will be sent to the cellphone number on record.

19. **Processing of personal information :** It is important to us that you understand how and why we obtain, use, process, store, verify and share (collectively "process" or "processing" as defined in POPIA) your personal information.

STANLIB will only process your information for the following purposes:

- 19.1. To provide you with products and services;
- 19.2. To manage and administer your investments;
- 19.3. To communicate with you and/or your financial adviser;
- 19.4. To comply with your instructions or the instructions of your financial adviser;
- 19.5. To monitor and/or record telephone calls and electronic transactions with you (including the collection of your biometric data where necessary) in order to accurately carry out your instructions or those of your financial adviser and for your protection.
- 19.6. For payment processing for services providers, merchants, banks and other persons that assist with the processing of your payment instructions;
- 19.7. To provide your information to an entity within the Standard Bank Group, including its subsidiaries and affiliates, for the purpose of improving our business and services or the business and services of the Standard Bank Group;
- 19.8. To provide relevant information to a contracted third party who requires the information to provide a service to you for your investment;
- 19.9. To send your information to the Financial Services Exchange (Pty) Ltd trading as Astute where this is necessary to fulfil our servicing obligations and/or where your financial adviser has instructed us to do so.
- 19.10. To send your information to a third party to perform verification checks on the information provided by you to STANLIB. .
- 19.11. To assist in enhancing our services and your client experience;
- 19.12. For analysis in order to assess and improve our business and services or the business and services of the Standard Bank Group;
- 19.13. To verify your identity;
- 19.14. To detect and prevent fraud or money laundering;
- 19.15. To comply with laws and public duties;



- 19.16. In the interests of security and crime prevention;
- 19.17. For operational, marketing, audit, legal and record keeping purposes;
- 19.18. To transfer your personal information outside the borders of the Republic of South Africa where this is necessary to fulfil our servicing obligations. Where your personal information is transferred offshore, STANLIB confirms that adequate measures are in place to ensure the protection of your personal information and shall transfer your personal information offshore in accordance with the applicable requirements for trans-border information flow in terms of POPIA
- 19.19. To provide your information to industry registers such as ASISA, and contracted third parties, such as tracing agents, attorneys, debt collectors and other persons that assist with the enforcement of agreements;
- 19.20. To provide your information to regulatory authorities, governmental departments, local and international tax authorities and other persons that STANLIB under the law has to share your information with;
- 19.21. To provide your information to persons to whom STANLIB cedes its rights or delegates its obligations to under agreements; and;
- 19.22. If we become involved in a proposed or actual merger, acquisition, or any form of sale of assets, we may use and disclose your information to third parties in connection with the evaluation of the transaction. The surviving company, or the acquiring company in the case of a sale of assets, would have access to your information, which would continue to be subject to these terms.

We will take reasonable steps to ensure that your information is kept secure and confidential. We will ensure that a third party that we share your information with agrees to keep your information confidential and appropriately secured. We will keep your information until such time as we are compelled to delete it, as prescribed by applicable law.

We undertake solely to collect and process your information as permitted by law. If you feel we have not done so, you have the right to object. You have the right to access, correct and delete the personal information that is held about you.

To object to the processing of your personal information by STANLIB or correct, delete, or obtain a copy of the personal information STANLIB holds about you, you may email us on: contact@stanlib.com or write to STANLIB's Information Officer at: P O Box 202, Melrose Arch, 2076. or alternatively, you can email STANLIB's information officer at privacy@stanlib.com.

- 20. **Large Withdrawals:** An investor should provide 10 business days written notice if they wish to redeem units in excess of 5% of the total portfolio's net asset value (NAV). In the case where such notice is not given, STANLIB retains the right to delay the honour of a repurchase or withdrawal instruction by up to 20 business days as stipulated in Board Notice 573. The delay is for purposes of generating the necessary cash in order to settle the repurchase instruction by liquidating some of the underlying investments and making sure that as a result, other investors will not be negatively impacted by the selling of units.
- 21. **Collection of Investor information:** STANLIB reserves the right to go back to the client for more information if this has been identified during the compliance process. Unless previously provided to STANLIB, please send verified/certified copies of the documents set out below. These are used to verify the identity of the Investor. strictly, only clear, legible copies of identity and other documents will be accepted, the Manager reserves the right to ask for further documentation.
- 22. **Off-Boarding the Investor:** STANLIB reserves the right to off-board a client should any aspects of the compliance process deem the client to be of an unacceptable risk. We can only process instructions which are fully complete and accurate, and once the money for the investment reflects in our bank account. We may suspend, delay, or reject your instruction if it does not meet our requirements. You indemnify STANLIB against any loss of any nature which may arise if any money that you pay to a STANLIB bank account is reversed for any reason.
- 23. **Unclaimed Assets:** The client acknowledges that it will ensure that STANLIB has their most up to date contact details and takes responsibility to inform STANLIB of any changes in personal information. In the event that the client becomes unreachable or any payment due to the client is rejected by the receiving bank, the client's investment will be regarded as an unclaimed asset. STANLIB will make a concerted effort in contacting the client with unclaimed assets which may result in STANLIB appointing an external tracing company to trace and contact the client in respect of any unclaimed assets. Costs related to tracing and administering unclaimed assets may be recovered from the client. Unclaimed assets will continue to be invested in the portfolio until such time the assets are claimed or transferred to another portfolio with the Authority's or client's consent.
- 24. **Cooling off rights:** Due to the nature of this product, cooling off rights are not applicable to Collective Investment Schemes.
- 25. **Non-residents and Emigrants:** Foreign money must be sent to our bank account via Standard Bank International Trade Services swift code SBZAZAJJ and can be transferred in foreign currency or SA Rands. Standard Bank International Trade Services will contact Clients who have sent foreign currency, regarding the conversion date, unless the spot rate or a conversion date is specified with the payment. Clients have 30 days from receipt to convert. The Manager is not responsible for confirming the conversion date or spot rate.
- 26. **Trustees:** Standard Bank Chartered Bank, 2nd Floor, 115 West Street, Sandton, 2196, Telephone: (011) 217 6600.
- 27. **Customer Service Queries:** You can contact our Customer Service team to log a query by visiting our website on www.stanlib.com or send all queries to contact@stanlib.com or contact our contact centre on 086 123 003.
- 28. **Complaints:** Should the you need to lodge a complaint with STANLIB regarding the services being provided, you can log on to www.stanlib.com to submit a complaint or alternatively send complaints to complaints@stanlib.com.
- 29. STANLIB is a member of the Liberty Group of companies. Liberty is a full member of the Association for Savings & Investments South Africa (ASISA).
- 30. This application form and the relevant trust deed in respect of the STANLIB Collective Investments Scheme will form the agreement between the Client and the Manager. The investment will be administered in terms of the Collective Investment Schemes Control Act, 45 of 2002 (The Act).
- 31. **Contact details:** STANLIB Collective Investments (RF) Proprietary Limited Reg. No. 1969/003468/07. 17 Melrose Boulevard, Melrose Arch, 2196 | P O Box 202, Melrose Arch, 2076; T + 27 (0)11 448 6000 | F 086 727 7505/+ 27 (0)11 448 6666; E contact@stanlib.com | W www.stanlib.com
- 32. **FAIS Ombudsman details:** Block B, Sussex Office Park, 473 Lynwood Road, Pretoria, 0081. Telephone 012 470 9080

CLIENT DECLARATION: TAX-FREE SAVINGS ACCOUNT (PLEASE READ CAREFULLY)

I acknowledge that I have decided to invest in Collective Investment Scheme portfolios qualifying as a Tax-Free Savings Account managed in accordance with the Regulations in terms of section 12T of the Income Tax Act of 1962, on the requirements for tax-free investments. I acknowledge that I am a South African resident and that I am aware of the maximum total of annual and lifetime contribution(s) as detailed below:

- **Annual maximum:** An individual can contribute a total of R36,000.00 (Thirty-Six Thousand Rand) annually.
 - Annual contributions align with an individual's tax year, i.e. the 12 months from 1st March to the last day in February the following year.
 - Should an investor decide to invest in more than one Tax-Free Savings Account, the maximum annual aggregate capital amount that can be invested remains R36,000.00 (Thirty-Six Thousand Rand).
 - Any interest, dividends and capital gains that are reinvested shall not be taken into account in determining the maximum annual contribution.
- **Lifetime maximum:** An individual can contribute a total of R500 000 (Five-Hundred Thousand Rand) over his/her lifetime.
 - This maximum applies to the total capital contributions only. All interest, dividends and capital gains earned in this may be automatically re-invested tax-free to accrue further interest and dividends.
 - Any capital contribution amount that is withdrawn will still form part of the annual and lifetime contribution maximum. I further acknowledge that I am aware that I will incur a tax penalty of 40% for any contributions that exceed the annual and lifetime limits and that I will not hold the Manager responsible for any penalties incurred by me as a result hereof.

I further acknowledge that it remains my responsibility as an investor to adhere to the annual and lifetime contribution limits, either individually or in aggregate, and that any contributions in excess of these limits will incur a 40% tax penalty in accordance with section 12T of the Income Tax Act of 1962. I indemnify the Manager against any losses suffered by not complying with the above prescribed limits. **The Manager is not permitted to accept investment amounts in excess of the above annual limit and any amounts greater than R36,000.00 (Thirty-Six Thousand Rand). Where possible, the identified excess funds will be placed in a normal collective investment scheme and not form part of the Tax-Free Savings Account, where this is not possible, the instruction will be returned to the client for review and re-submission.** I acknowledge that I am aware that Transfers of Tax-Free Savings Accounts are allowed by the Regulator and that this includes both transfers from one institution or product provider to another, or between products of the same product provider as of 1st March 2018.

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*compulsory field



INVESTOR DECLARATION

1. I/We apply for participatory interests (units) in the above selected portfolio(s) and understand that this investment will be subject to the Deeds governing the scheme(s) administered by the Manager.
2. I/We agree to provide all documentation and information required in terms of the Financial Intelligence Centre Act, No. 38 of 2001, and understand that The Manager is prohibited from processing any transaction on our/my behalf until all such documentation and information has been provided. Any money received by the Manager that is not accompanied by the required documentation will be held in the STANLIB Collective Investments (RF) Proprietary Limited bank account until said documentation is received.
3. The Client and the Financial Adviser, by signing this form, state and declare that they have each read and understood the terms and conditions pertaining to the investment; including but not limited to Investment Objective, Information on Net Asset Value, Charges, Risk Factors, Income Accruals and declare that the Manager and Financial Adviser charges as indicated on this application form are correct; warrant that all statements given by each of them in this application form are true and correct in every aspect; and that such statements shall form the basis of the contract which is to be entered into with the Manager as well as the contract between the Client and the Financial Adviser.
4. The Client understands that in terms of the Financial Advisory and Intermediary Services Act, 2002 ("FAIS"), his Financial Adviser must be mandated by a licensed FSP as a representative with the necessary FAIS subcategories to act on the Client's behalf and that it is also the Client's responsibility to determine whether his Financial Adviser has the necessary authorization. (FSCA toll-free number: 0800 110 443). If a Financial Adviser is not mandated as required by the Financial Sector Conduct Authority (FSCA), the Manager is obliged by law to decline any instructions from such Financial Adviser. The Manager may and will accept instructions on the strength of the Client's signature.
5. I/We acknowledge that I/We provide consent to STANLIB to collect, process, store, disclose and share my Personal Information for the purpose of servicing my investment.
6. I/We agree to provide all documentation and information requested in this document and further required by law and consent to STANLIB processing my information for the purposes stipulated within the Terms and Conditions and understand that STANLIB is prohibited from processing any transaction on our/my behalf until all such documentation has been provided.
7. I/We confirm that all information provided herein is true and correct and that I/we have read and understood the contents of this form.
8. I/We hereby authorise the Manager to repurchase participatory interests from my investment account on a monthly basis, calculated as per the method prescribed below and pay this amount over monthly in arrears to Financial Adviser, into an account nominated by Financial Adviser in writing from time to time.
9. By signing this form, the client consents to STANLIB processing their personal information in accordance with the terms and conditions.
10. I authorise the Manager to arrange with my bank for the payment of the investment amounts as indicated above, including amendments that may be made during the life of the investment on the specific day as indicated. A maximum of R1 million may be debited from an Investor's bank account, If an Investor requests a once off collection of more than R1 million, the transaction will be loaded over three days at R1 million per day to a maximum of R3 million

If the information you have provided in this form changes in future, please submit a new form within 30 days. If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.

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Important to Note:

1. If no date is indicated, we will default to the receipt date.
2. If date on the instruction form is older than one month of date received, the instruction will be processed based on date received.
3. An instruction with a future date, will be processed based on the date received.

*Compulsory field

