





- 3.2.4. To comply with your instructions or the instructions of your financial adviser;
- 3.2.5. 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.
- 3.2.6. For payment processing for services providers, merchants, banks and other persons that assist with the processing of your payment instructions;
- 3.2.7. 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;
- 3.2.8. To provide relevant information to a contracted third party who requires the information to provide a service to you for your investment;
- 3.2.9. 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.
- 3.2.10. To send your information to a third party to perform verification checks on the information provided by you to STANLIB. .
- 3.2.11. To assist in enhancing our services and your client experience;
- 3.2.12. For analysis in order to assess and improve our business and services or the business and services of the Standard Bank Group;
- 3.2.13. To verify your identity;
- 3.2.14. To detect and prevent fraud or money laundering;
- 3.2.15. To comply with laws and public duties;
- 3.2.16. In the interests of security and crime prevention;
- 3.2.17. For operational, marketing, audit, legal and record keeping purposes;
- 3.2.18. 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
- 3.2.19. 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;
- 3.2.20. 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;
- 3.2.21. To provide your information to persons to whom STANLIB cedes its rights or delegates its obligations to under agreements; and;
- 3.2.22. 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](mailto: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](mailto:privacy@stanlib.com).

- 3.4 The Manager is obliged to report on the weighted average cost method for CGT purposes.
- 3.5 **Electronic Signatures:** This transaction may be executed by means of a Client's electronic signature. The Client agrees that in accepting these terms and conditions, the Client consents to executing this transaction by means of an electronic signature. The Manager is indemnified against any losses, claims or damages arising from acting on such an electronic signature, notwithstanding that it may later be proved that the electronic signature was not given by the Client.
- 3.6 FAIS Ombudsman details: Block B, Sussex Office Park, 473 Lynwood Road, Pretoria, 0081. Telephone 012 470 9080
- 3.7 Standard Trust Limited ("STL") and STANLIB Collective Investments (RF) Proprietary Limited ("the Manager") have concluded a co-named agreement for nine Standard STANLIB co-named collective investment scheme portfolios ("the portfolios") referred to in this form. The Manager retains full legal responsibility for the portfolios and is responsible for ensuring they comply with CISC requirements. STL, an authorised financial services provider, is responsible for ensuring that customer monies are invested according to the guidelines provided. STL further delegated the investment management responsibilities to STANLIB Multi-Manager Limited, also a discretionary investment manager and authorised financial services provider.
- 3.8 **Electronic Transactions:** the Client agrees that the Manager shall be entitled to implement all instructions and applications of whatever nature received on their Internet site, by telephone or any other electronic medium and which appear to emanate from the Client. The Manager and/or Financial Adviser is indemnified against any losses, claims or damages arising from acting on such instructions and/or applications, notwithstanding that it may later be proved that any such instruction was not given by the Client. The Client agrees that the electronic records of all instructions and applications processed by/or on behalf of him/her or which purport to be processed on behalf of the Client via the Manager's Internet site, telephone or any other electronic medium shall constitute prima facie proof of the contents of such instructions and applications. STANLIB will not be held responsible for any failure, malfunction or delay of any networks, electronic or mechanical device or any other form of communication used in the submission, acceptance and processing of applications and/or transactions. STANLIB will not be liable to make good or compensate any investor or third party for any damages, losses, claims or expenses resulting there from.
- 3.9 **Customer Service Queries:** You can contact our Customer Service team to log a query by visiting our website on [www.stanlib.com](http://www.stanlib.com) or send all queries to [contact@stanlib.com](mailto:contact@stanlib.com) or contact our contact centre on 086 123 003
- 3.10 **Ongoing Advice Fee Adjustment:** All requests to change ongoing advice fees requested during the month will be effected on the first day of the following month.
- 3.11 **Complaints:** Should the you need to lodge a complaint with STANLIB regarding the services being provided, you can log on to [www.stanlib.com](http://www.stanlib.com) to submit a complaint or alternatively send complaints to [complaints@stanlib.com](mailto:complaints@stanlib.com)

## INVESTOR DECLARATION

1. 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.
2. 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.
3. 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.
4. By signing this form, the client consents to STANLIB processing their personal information in accordance with the terms and conditions.
5. I/We acknowledge and accept that the information contained in this form and information about the Account Holder may be provided to SARS. Further, that SARS may also exchange the information with the tax authorities of another country or countries in which the Account Holder may be tax resident.

**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.**

SIGNATURE OF CLIENT / AUTHORISED SIGNATORY *		DATE	<table border="0" style="margin: auto;"> <tr> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="font-size: 8px;">-</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="font-size: 8px;">-</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> <tr> <td style="font-size: 8px;">D</td> <td style="font-size: 8px;">D</td> <td></td> <td style="font-size: 8px;">M</td> <td style="font-size: 8px;">M</td> <td></td> <td style="font-size: 8px;">Y</td> <td style="font-size: 8px;">Y</td> <td style="font-size: 8px;">Y</td> <td style="font-size: 8px;">Y</td> </tr> </table>			-			-					D	D		M	M		Y	Y	Y	Y
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