



**\*\*If partial transfer, please specify the amount to be transferred below:**

Name of Transferring Administrator (Manco)	Investment Account Number	** Rand Amount
		R
		R
		R
		R
		R

**\*\*An up to date statement will need to be attached to this form.**

**PRODUCT TO BE TRANSFERRED INTO**

NAME OF RECEIVING ADMINISTRATOR (MANCO)

\* This is a mandatory field

**INVESTOR DECLARATION**

I/We request that the above mentioned Tax-Free Savings Account be transferred to the specified Receiving Administrator (Manco) in this transfer form.

We are required to collect, process, store, disclose and share your Personal Information (PI). Your PI is collected and processed by our staff, representatives or third-party contractors and we make every effort to protect and secure your PI. You are entitled at any time to request access to the information STANLIB has collected, processed, stored, disclosed and shared.

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.

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.

SIGNATURE OF CLIENT / AUTHORISED SIGNATORY *	<input type="text"/>	DATE *	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
		SIGNED AT *	<input type="text"/>
<b>*If no date is indicated, we will refer to the transaction receipt date</b>			
SIGNATURE OF FINANCIAL ADVISER *	<input type="text"/>	DATE *	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
		SIGNED AT	<input type="text"/>

**TRANSFERRING TO \***

INVESTOR NAME & SURNAME / ENTITY NAME *	<input type="text"/>
IDENTITY / PASSPORT / REGISTRATION NUMBER *	<input type="text"/>
TAX REFERENCE NUMBER *	<input type="text"/>
EMAIL ADDRESS *	<input type="text"/>
CELL PHONE NUMBER *	<input type="text"/>
NEW INVESTMENT ACCOUNT	<input type="checkbox"/> YES <input type="checkbox"/> NO
<b>If yes, a New Business Tax-Free Savings Application form and FICA documentation is required.</b>	
IF NO, PROVIDE INVESTMENT ACCOUNT NUMBER	<input type="text"/>

\* This is a mandatory field

**Please indicate the Fund / Portfolio details on the New Business Application form for a new account or an Additional Investment form for an existing account. The completed Transfer form must be attached to applicable investment form.**



TRANSFER DETAILS (IF APPLICABLE) \*\*

Name of Receiving Administrator (Manco)	Account Number to transfer into (if applicable)	** Rand Amount
		R

\*\* Please attach proof / confirmation of the Tax-Free Savings Bank Account details to be transferred into.

RECEIVING ADMINISTRATOR DECLARATION

- The account to be transferred into is a Tax-Free Savings Account as defined in S12T of the Income Tax Act.
- We accept the above Tax-Free Savings Account transfer and confirm that the above transfer request will be processed in terms of the Regulations of Section 12T(8) of the Income Tax Act.

SIGNATURE OF AUTHORISED SIGNATORY / STAMP OF THE RECEIVING ADMINISTRATOR (MANCO)

DATE

D	D		M	M		Y	Y	Y	Y
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SIGNED AT

TERMS AND CONDITIONS

- Net Asset Value (NAV):** Prices are calculated on a NAV basis, which is the total value of all assets in the Portfolio including any income accrual and less any permissible deductions from the Portfolio divided by the number of participatory interests in issue. Permissible deductions include brokerage, Securities Transfer Tax, auditor's fees, bank charges, trustee/custodian fees and the service charge levied by the Manager.
- Initial Financial Adviser Charges:** The initial Financial Adviser charge is deducted from the full investment value and the remaining amount is allocated to the selected investment options. Any additional investment will incur an initial Financial Adviser charge. The charge is set at a maximum of 3.00% (excluding VAT) of investments made in the equity portfolios and the asset allocation portfolios, and may range from 0.60% to 1.80%(excluding VAT) in the fixed-interest portfolios.
- Service Charge (levied monthly incl. VAT):** The service charge for the individual portfolios is accrued daily and levied monthly on the market value of the portfolio. Please refer to the latest fact sheet(s) for more details. The service charge is normally deducted from the income received by the portfolios.
- Total Expense Ratio:** The Total Expense Ratio (TER) of a portfolio is a measure of the portfolio's assets that were relinquished as operating costs expressed as a percentage of the daily average value of the portfolio calculated over a period of usually a financial year. Typical expenses which are deducted from a portfolio include service charges, trustee fees and audit fees. The TERs can be located on the Fact Sheets.
- Overnight Interest Allocation:** Interest earned by STANLIB in its bank account (subscription) on deposits made by you will be added to the investment amount if it takes longer than 1 Business Day, after the receipt of the deposit and/or the fulfilment of any outstanding requirements, to process the transaction. Deposits made on a non-business day (i.e. public holidays, Saturdays and Sundays) will also not attract any interest.
- 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.
- Switching:** A "switch" involves selling participatory interests (units) in one portfolio and investing the proceeds in another portfolio. The Manager does not normally charge initial Financial Adviser charges twice, other than in the instance where the original entry was into a portfolio with lower charges than the portfolio into which the Client will be investing. Accordingly, the Client will have to pay in the difference in the initial Financial Adviser charges. However, the Client and the Financial Adviser may agree on a different arrangement to that mentioned above, in which case an initial Financial Adviser charge as agreed, between the Client and the Financial Adviser, will be charged on the switch transaction. As costs may change from time to time, please consult with your authorised Financial Adviser. **STANLIB monitors account patterns of transactions for practices such as but not limited to market timing where an investor purchases and sells units within a short time period to take advantage of limitations in determining the net asset value of the funds. STANLIB reserves the right to delay or reject such transactions where investors engage in such practices in order to protect and ensure equitable treatment of all investors in the fund.**
- General**
  - Collective investment schemes in securities are generally medium to long term investments
  - The value of participatory interests may go down as well as up and past performance is not necessarily a guide to the future.
  - An investment in the participatory interests of a collective investment scheme in securities is not the same as a deposit with a banking institution.
  - 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.
  - 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.
  - Where different classes of participatory interests apply to certain Portfolios, they would be subject to different charges.
  - 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.
  - 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.
  - 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.
  - 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.
  - 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.
  - The holdings of offshore investments in certain Portfolios are subject to current South African Reserve Bank Regulations.
  - Forward pricing is used.
  - Fluctuations or movements in exchange rates may cause the value of underlying offshore investments to go up or down.
  - 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.
  - Payment will be made within 7 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. A maximum of R36,000.00 can be collected as a once off debit transaction.
  - 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.
  - All portfolios are valued daily at 15h00, except for fund of funds which are valued at 24h00. 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.
  - 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.
  - All bank accounts supplied for the duration of this investment will be verified with the relevant banks prior to the investment being placed.
  - 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 and both the Liberty Agency and SBFC financial Advisers are permitted to 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.
  - No repurchases may be made into the bank account of a third party. Where the client is a minor repurchases may only be made into a bank account in the minor's name.
  - 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.
- 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.



## 10. Statements

- 10.1. STANLIB will send you quarterly correspondence with a link, and directions on how to retrieve your statement from the link.
- 10.2. Statements and Tax Certificates are available at any time from STANLIB's secure online platform on <https://secure.stanlib.com/Web/>.
- 10.3. Additionally Statements, Tax certificates and Balances are available at any time from the STANLIB Chatbot on [www.stanlib.com](http://www.stanlib.com).
- 10.4. 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.

**11. 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:

- 11.1. To provide you with products and services;
- 11.2. To manage and administer your investments;
- 11.3. To communicate with you and/or your financial adviser;
- 11.4. To comply with your instructions or the instructions of your financial adviser;
- 11.5. 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.
- 11.6. For payment processing for services providers, merchants, banks and other persons that assist with the processing of your payment instructions;
- 11.7. 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;
- 11.8. To provide relevant information to a contracted third party who requires the information to provide a service to you for your investment;
- 11.9. 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.
- 11.10. To send your information to a third party to perform verification checks on the information provided by you to STANLIB. .
- 11.11. To assist in enhancing our services and your client experience;
- 11.12. For analysis in order to assess and improve our business and services or the business and services of the Standard Bank Group;
- 11.13. To verify your identity;
- 11.14. To detect and prevent fraud or money laundering;
- 11.15. To comply with laws and public duties;
- 11.16. In the interests of security and crime prevention;
- 11.17. For operational, marketing, audit, legal and record keeping purposes;
- 11.18. 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
- 11.19. 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;
- 11.20. 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;
- 11.21. To provide your information to persons to whom STANLIB cedes its rights or delegates its obligations to under agreements; and;
- 11.22. 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).

**12. 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.

**13. 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. The Client or Manager may terminate the investment for any reason, and without having to provide reasons, by giving written notice to the other party. Termination by a Client shall be subject to the repurchase terms set out in these terms and conditions, and to any restrictions in respect of repurchases as set out in applicable legislation. The Manager shall not be held liable for any losses (including claims, liabilities, expenses and damages of any kind) incurred by the Client or any other person as a result of the termination of the investment(s) unless such loss was caused by the Manager's gross negligence, willful misconduct, or fraud.

The Manager may amend these Terms and Conditions from time to time. All Clients will be bound by these Terms and Conditions as amended by the Manager. The latest version will be available on the website [www.stanlib.com](http://www.stanlib.com).

**14. 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.

**15. 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.

**16. Cooling off rights:** Due to the nature of this product, cooling off rights are not applicable to Collective Investment Schemes.

**17. Trustees:** Standard Chartered Bank, 2nd Floor, 115 West Street, Sandton, 2196, Telephone: (011) 217 6600.

**18. 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

**19. 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)

20. STANLIB is a member of the Liberty Group of companies. Liberty is a full member of the Association for Savings & Investments South Africa (ASISA).

21. This application form and the relevant trust deed in respect of the STANLIB Collective Investments Scheme will form the agreement between the investor and the Manager. The investment will be administered in terms of the Collective Investment Schemes Control Act, 45 of 2002 (The Act)

22. **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](mailto:contact@stanlib.com) | W [www.stanlib.com](http://www.stanlib.com).

23. **FAIS Ombudsman details:** Block B, Sussex Office Park, 473 Lynwood Road, Pretoria, 0081. Telephone 012 470 9080.

