

## 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](http://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. 1<sup>st</sup> 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	<input type="text"/>		
STREET NUMBER AND STREET NAME	<input type="text"/>		
SUBURB	CITY	<input type="text"/>	
COUNTRY	POSTAL CODE	<input type="text"/>	

**\*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), 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 regulation. **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.**

**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?

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

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

- By ticking 'No' you confirm that you are not registered for Tax and you are still required to complete country(ies) of tax residency on the table above.
- If 'YES' to any of the above, please list all countries in which you are a resident for tax purposes and provide the associated Tax Identification Numbers on the table above.
- By ticking 'Not applicable' on the table above, you confirm that the country specified does not issue Tax Identification Numbers.

**\*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 LIVES 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 \*  -  -   
D D M M Y Y Y Y GENDER  FEMALE  MALE

MARITAL STATUS \*  SINGLE  MARRIED  COMMON LAW SPOUSE  DIVORCED  WIDOWED

CELLPHONE (DIALING CODE) \*  -  TELEPHONE (DIALING 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 is a mandatory requirement.

**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	Advice Fee Class		Lump Sum Investment Money Market: R25 000 Min Other Funds: R5 000 Min		Recurring Investment Money Market: R2 000 Min Other Funds: R500 Min		
	(Incl. Ongoing Advice Fee excl. VAT)**	Service Charge	Amount	Initial Advice Charge (excl. VAT)	Amount	Initial Advice Charge (excl. VAT)	Maximum Initial Financial Advice Charge (excl. VAT)
<b>INCOME</b>							
STANLIB Money Market Fund				0.00%		0.00%	0.00%
STANLIB Income Fund	B7	1.00%		%		%	0.60%
<b>PRESERVATION</b>							
STANLIB Absolute Plus Fund	A	1.50%		%		%	3.00%
<b>GROWTH</b>							
STANLIB Balanced Cautious Fund	A	1.50%		%		%	3.00%



Fund Name	Advice Fee Class		Lump Sum Investment Money Market: R25 000 Min Other Funds: R5 000 Min		Recurring Investment Money Market: R2 000 Min Other Funds: R500 Min		
	(Incl. Ongoing Advice Fee excl. VAT)**	Service Charge	Amount	Initial Advice Charge (excl. VAT)	Amount	Initial Advice Charge (excl. VAT)	Maximum Initial Financial Advice Charge (excl. VAT)
STANLIB Balanced Fund	A	1.50%		%		%	3.00%
STANLIB Equity Fund	A	1.50%		%		%	3.00%
STANLIB Global Balanced Feeder Fund	A	1.10%		%		%	3.00%
STANLIB Global Balanced Cautious Feeder Fund	A	1.10%		%		%	3.00%
STANLIB Global Equity Feeder Fund	A	1.10%		%		%	3.00%
STANLIB Property Income Fund	A	1.30%		%		%	3.00%
<b>STANLIB MULTI-MANAGER RANGE</b>							
STANLIB Multi-Manager Enhanced Yield Fund				%		%	0.00%
STANLIB Multi-Manager Flexible Property Fund	A	1.30%		%		%	3.00%
STANLIB Multi-Manager Property Fund	A	1.30%		%		%	3.00%
STANLIB Multi-Manager Shari'ah Balanced Fund of Funds	A	1.15%		%		%	3.00%

OTHER						
Fund Name	Advice Fee Class		Lump Sum Investment		Recurring Investment	
	(Incl. Ongoing Advice Fee excl. VAT)**	Service Charge	Amount	Initial Advice Charge	Amount	Initial Advice Charge
				%		%
				%		%
				%		%
				%		%
<b>TOTAL:</b>						

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"/>
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"/>

\*Compulsory if fees have been selected. Where fees are not selected we will default to 0%.

### INVESTMENT FUNDING METHOD

Kindly select the applicable funding option for your new investment. If no selection is made, we will default to collecting the required amount from your bank account.

- I WISH TO MAKE THE PAYMENT VIA ELECTRONIC FUNDS TRANSFER (EFT) (Client transfers to STANLIB upon receipt of the investment account number via SMS. Proof of deposit will be required)
- ONCE OFF COLLECTION: DEBIT ORDER (STANLIB to collect - valid bank details and debit date required)
- RECURRING PLAN: RECURRING DEBIT (Bank details and preferred debit dates required)





**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.

**FINANCIAL ADVISER**

**If financial advisor details are omitted, the instruction will be processed as STANLIB direct client.**

STANLIB ID																												
FSP LICENCE NO																												
NAME OF SOLE PROPRIETOR OR NAME OF REPRESENTATIVE																												



## TERMS AND CONDITIONS

1. **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.
2. **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.
3. **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.
4. **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.
5. **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.
6. **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.
7. **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.
8. **General**
  - 8.1. Collective investment schemes in securities are generally medium to long term investments
  - 8.2. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to the future.
  - 8.3. An investment in the participatory interests of a collective investment scheme in securities is not the same as a deposit with a banking institution.
  - 8.4. 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.
  - 8.5. 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.
  - 8.6. Where different classes of participatory interests apply to certain Portfolios, they would be subject to different charges.
  - 8.7. 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.
  - 8.8. 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.
  - 8.9. 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.
  - 8.10. 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.
  - 8.11. 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.
  - 8.12. The holdings of offshore investments in certain portfolios are subject to current South African Reserve Bank Regulations.
  - 8.13. Forward pricing is used.
  - 8.14. Fluctuations or movements in exchange rates may cause the value of underlying offshore investments to go up or down.
  - 8.15. 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.
  - 8.16. 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.
  - 8.17. 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.
  - 8.18. 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.
  - 8.19. 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.
  - 8.20. All bank accounts supplied for the duration of this investment will be verified with the relevant banks prior to the investment being placed.
  - 8.21. 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.
  - 8.22. 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.
  - 8.23. 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.
9. **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. Clients in the STANLIB Money Market Fund will receive consolidated statements monthly if the investment value is greater than R25 000. Quarterly statements will be issued to clients if their investment value fall below R25 000.
  - 10.2. All other Clients will receive consolidated statements quarterly.
  - 10.3. IT3B and IT3C documents will be sent to Clients by May each year.
  - 10.4. A Client can register on STANLIB Online and access statements 24 hours a day in a secured environment
11. **Privacy:** It is important to us that you understand how we obtain, process, store, and share your information. This will apply to all the products and/or services which we provide to you, including any products and/or services provided by our affiliates and associates. When you open an investment with us, you give us permission to disclose information for the purposes described herein, including the information of dependents and beneficiaries. You consent to STANLIB collecting, processing, storing, and disclosing this information for the purposes of:
  - 11.1. Administering your investment account and processing any instructions on the account.
  - 11.2. Communicating with you and your Financial Adviser/ broker.
  - 11.3. Providing your information to any entity within Standard Bank Group Limited, including its subsidiaries and affiliates, where you already have a relationship with, or where you have applied for a product or benefit from, such entity. This information will only be shared for the administration of your products or benefits by this entity.
  - 11.4. Providing relevant information to a contracted third party who requires the information to provide a service to you for your investment. We will ensure that the third party agrees to keep your information confidential and appropriately secured.
  - 11.5. Transferring your Personal Information outside the borders of the Republic of South Africa. We will ensure that anyone to whom we pass on your Personal Information agrees to treat your information with the same level of protection as we do.
  - 11.6. Providing 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.
  - 11.7. Providing your information to regulatory authorities, governmental departments, local and international tax authorities and other persons that STANLIB under the law have to share your information with.
  - 11.8. Payment processing for services providers, merchants, banks and other persons that assist with the processing of your payment instructions.
  - 11.9. Assisting law enforcement and fraud prevention agencies and other persons tasked with the prevention and prosecution of crime.
  - 11.10. Persons to whom STANLIB cede their rights or delegate their obligations to under agreements.
  - 11.11. Conducting research or servicing products. Where appropriate, this information will be de-identified such that it cannot be linked back to you personally.
  - 11.12. 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 contact us and object.
  - 11.13. We will take reasonable steps to ensure that all Personal Information you provided to us is kept secure and confidential.
  - 11.14. We will keep your Personal Information until such time as we are compelled to delete it, as prescribed by applicable law.
  - 11.15. If we become involved in a proposed or actual merger, acquisition, or any form of sale of assets, we may use and disclose your Personal 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 Personal Information, which would continue to be subject to these terms.





11.16. You have the right to request a copy of the Personal Information we hold about you. We are allowed to charge you a fee to provide this information to you.

11.17. You have the right to request that we update, correct, or delete your Personal Information.

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.

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 administrating 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, 4 Sandown Valley Crescent, Sandton, 2196, Johannesburg. Telephone: (011) 217 6600

18. **Query Support and Middle Office:** STANLIB Compliance, PO Box 202, Melrose Arch, 2076 Telephone: 0860 123 003

19. **Complaints:** Should the Client wish to lodge a complaint with STANLIB regarding the services being provided, the Client can locate STANLIB's Complaints procedure on [www.stanlib.com/Contactus/Pages/FurtherQueries](http://www.stanlib.com/Contactus/Pages/FurtherQueries), alternatively the Client can send an email to [rateus@stanlib.com](mailto:rateus@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.

### 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 1<sup>st</sup> March 2018.

SIGNATURE OF CLIENT/ AUTHORISED SIGNATORY \*

DATE \*

		-			-				
D	D		M	M		Y	Y	Y	Y

SIGNED AT

\*compulsory field

### FICA DECLARATION

TO BE COMPLETED BY FINANCIAL ADVISERS NOT SUBMITTING FICA DOCUMENTATION

I confirm that I am the primary accountable institution (as described in the FICA regulations) in respect of the investor on whose behalf I am establishing a business relationship or concluding a single transaction with the Manager (the secondary accountable institution). I confirm that I have established and verified the identity of the investor in terms of section 21 of FICA. I confirm that I will keep a record of the investor's records as is required in terms of section 21 of FICA. I will make available copies of these documents and details of the verification procedures followed on request from any party entitled thereto in terms of FICA within 5 business days of request

SIGNATURE OF FINANCIAL ADVISER

DATE

		-			-				
D	D		M	M		Y	Y	Y	Y

\*If no date is indicated, we will default to the receipt date

SIGNED AT



**DECLARATION**

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.

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.

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.

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 sub - categories 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 110443). If a Financial Adviser is not mandated as required by the Financial Sectors 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.

We are required to collect, process and share your Personal Information (PI). Your PI is collected and processed by our staff, representatives or sub-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 and shared.

I/We agree to provide all documentation and information required in terms of STANLIB's business rules and the Financial Intelligence Centre Act, No. 38 of 2001, and understand that STANLIB is prohibited from processing any transaction on our/my behalf until all such documentation has been provided.

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 *		DATE *		-		-					
		SIGNED AT									
SIGNATURE OF FINANCIAL ADVISER		DATE *		-		-					
		SIGNED AT									

**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

