

BUSINESS ACTIVITY *

CODE:

01. Entertainment / Hospitality	04. Sales	07. Administrative and support service	10. Maintenance
02. Management / Consulting	05. Trust Management	08. Distribution	11. Marketing
03. Production and supply	06. Customer service	09. Financial services	12. Wholesale and retail

***Compulsory Section**

INDUSTRY *

CODE:

01. Government, state owned enterprise, armed forces	05. Politics	09. Unemployed	13. Construction	17. Human health and social work activities
02. Gambling	06. Trust management	10. Administrative and support service	14. Professional, scientific, technical and education	18. Information, technology and communication
03. Non-profit / religious organisation	07. Mining and quarrying	11. Agriculture, forestry and fishing	15. Electricity, water, gas supply and waste management	19. Manufacturing, wholesale or retail
04. Real estate	08. Motor vehicles, transportation, distribution	12. Arts, entertainment, hospitality	16. Financial, investment and insurance	

***Compulsory Section**

ADDRESS DETAILS *

PHYSICAL ADDRESS *

COMPLEX / UNIT / BUILDING NUMBER	<input type="text"/>	COMPLEX / BUILDING NAME	<input type="text"/>
STREET NUMBER	<input type="text"/>	STREET NAME	<input type="text"/>
SUBURB	<input type="text"/>	CITY	<input type="text"/>
COUNTRY	<input type="text"/>	POSTAL CODE	<input type="text"/>

POSTAL ADDRESS *

SAME AS PHYSICAL ADDRESS

POSTAL ADDRESS TYPE PO BOX STREET ADDRESS PRIVATE BAG POSTNET SUITE

PO BOX NUMBER / STREET NUMBER	<input type="text"/>	POST OFFICE NAME / STREET NAME	<input type="text"/>
CITY OR TOWN	<input type="text"/>	PROVINCE / STATE / COUNTY	<input type="text"/>
POSTAL CODE	<input type="text"/>	COUNTRY	<input type="text"/>

***Compulsory section**

CONTACT PERSON REPRESENTING LEGAL ENTITY *

CONTACT PERSON'S DOCUMENTS ATTACHED

TITLE	<input type="text"/>	NAME/S	<input type="text"/>
SURNAME	<input type="text"/>	ID/PASSPORT NUMBER	<input type="text"/>
PASSPORT EXPIRY 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"/>	DATE OF BIRTH	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
COUNTRY OF BIRTH	<input type="text"/>		
CELLPHONE (DIALING CODE)	<input type="text"/> - <input type="text"/>	TELEPHONE (DIALING CODE)	<input type="text"/> - <input type="text"/>
EMAIL ADDRESS	<input type="text"/>		
COUNTRY OF RESIDENCE	<input type="text"/>		



NATIONALITY

DO YOU HAVE DUAL CITIZENSHIP

YES

NO

IF OTHER PLEASE SPECIFY

***Compulsory section**

ADDRESS DETAILS FOR CONTACT PERSON REPRESENTING LEGAL ENTITY *

PHYSICAL ADDRESS *

COMPLEX / UNIT / BUILDING NUMBER

COMPLEX / BUILDING NAME

STREET NUMBER

STREET NAME

SUBURB

CITY

COUNTRY

POSTAL CODE

***Compulsory section .**

FATCA DECLARATION

As part of STANLIB's obligation to comply with the U.S. Foreign Account Tax Compliance Act (FATCA), we require you to provide us with your tax information where applicable and will keep a record of such information. We will only disclose this information to the relevant tax authorities if and when required as per FATCA regulation.

TAX INFORMATION FOR LEGAL ENTITIES

ARE YOU A U.S. ENTITY OR, IS YOUR ENTITY RESIDENT FOR TAX PURPOSES IN THE U.S.

YES

NO

If you have answered "YES", please submit the following United States of America Internal Revenue Services (IRS) form: W-9 form.

If you have answered "NO" please submit the following United States of America Internal Revenue Services form: W-8BEN-E form.

CORRESPONDENCE PREFERENCE

All statements, reports and notices will be sent to you via the selected preference indicated below:

ELECTRONIC (EMAIL)

MONTHLY STATEMENT

ANNUAL FINANCIAL STATEMENTS

HARD COPY (POSTED)

MONTHLY STATEMENT

ANNUAL FINANCIAL STATEMENTS



INVESTMENT SELECTION

 LUMP SUM: BANK DEPOSIT

 LUMP SUM: ONCE OFF DEBIT

 RECURRING PLAN: RECURRING DEBIT ORDER

Complete the investment amount next to the portfolio selection in the space provided

Please Note:

1. In the interest of 'best advice' the Manager promotes the use of a licensed Financial Adviser. Should a Financial Adviser, who must be contracted with the Manager, be used by the Client, the Manager will pay a portion of its initial manager charge, as well as a portion of its service charge, to the Financial Adviser for the services rendered by the Financial Adviser to the Manager.
2. Initial manager charges are negotiable between the Financial Adviser and the Client, and should depend on the level of professional advice/service rendered. The Financial Adviser can only negotiate their portion of the initial manager charge. The Manager, at its sole discretion, may vary the percentage of the total upfront charge that it pays to the Intermediary.
3. A sliding scale is normally applicable to the initial manager charge. However, the Client and the Financial Adviser may agree on a different arrangement, in which case an initial manager charge as agreed, between the Client and the Financial Adviser, will be charged on the investment transaction. If no initial manager charge is indicated, the sliding scale will apply.
4. If the Client chooses not to use a Financial Adviser service, the maximum initial manager charge will be applied to the investment. The sliding scale will be applied – please consult the portfolio charges brochure.
5. Service charges (annual administration charges) are set by the administrator.

Portfolio Name	Class	Maximum upfront manager charge		Maximum service charge		Minimum investment amount		Investment amount		Total upfront manager charge
		Total Charge	Financial Adviser Portion	Total Charge	Financial Adviser Portion	Lump sum	Debit Order	Lump sum	Debit Order	
Fixed Interest, Income and Portfolios										
Standard Bank Namibia Cash Plus Fund (Retail)	R	0.75%	0.45%	0.50%	0.00%	N\$ 10 000	N\$ 500	N\$	N\$	%
Standard Bank Namibia Flexible Property Income Fund (Retail)	A	5.00%	3.00%	1.50%	0.30%	N\$ 2 000	N\$ 200	N\$	N\$	%
Standard Bank Namibia Income Fund (Retail)	A	1.00%	0.60%	1.00%	0.00%	N\$ 2 000	N\$ 200	N\$	N\$	%
Standard Bank Namibia Money Market Fund (Retail)	A	0.00%	0.00%	0.60%	0.10%	N\$ 10 000	N\$ 500	N\$	N\$	%
Standard Bank Namibia Money Market Fund (Standard Executors & Trustees)	B3	0.00%	0.00%	2.11%	1.61%	N\$ 10 000	N/A	N\$	N\$	%
Standard Bank Namibia Money Market Fund (Retail)	B5	0.00%	0.00%	0.50%	0.00%	N\$ 10 000	N\$ 500	N\$	N\$	%
Asset Allocation Portfolios										
Standard Bank Namibia Inflation Plus Fund (Retail)	A	5.00%	3.00%	1.50%	0.50%	N\$ 2 000	N\$ 200	N\$	N\$	%
Standard Bank Namibia Inflation Plus Fund (Standard Executors & Trustees)	B4	0.00%	0.00%	2.11%	1.61%	N\$ 0	N/A	N\$	N\$	%
Standard Bank Namibia Inflation Plus Fund (Standard Executors & Trustees)	B5	0.00%	0.00%	2.34%	1.84%	N\$ 0	N/A	N\$	N\$	%
Standard Bank Namibia Managed Fund (Retail)	R	5.00%	3.00%	1.50%	0.50%	N\$ 2 000	N\$ 200	N\$	N\$	%
Other										
								N\$	N\$	%
								N\$	N\$	%
								N\$	N\$	%
Total								N\$	N\$	



ANNUAL CONTRIBUTION INCREASE FOR A RECURRING DEBIT ORDER

Should you wish to increase your recurring debit order premium automatically each year, please indicate this below:

PERCENTAGE INCREASE PER ANNUM 5% 10% 15% 20%

AMOUNT INCREASE PER ANNUM N\$.

EFFECTIVE DATE - -

D D M M Y Y Y Y

INCOME DISTRIBUTION

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

PAY INTO MY BANK ACCOUNT YES

REINVEST INTO A DIFFERENT EXISTING STANLIB PORTFOLIO YES

NAME OF SELECTED PORTFOLIO OR STANLIB ACCOUNT NUMBER

BANKING DETAILS FOR PAYMENTS

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

BANK

BRANCH BRANCH CODE

ACCOUNT NUMBER

ACCOUNT TYPE CHEQUE SAVINGS TRANSMISSION

ACCOUNT HOLDER'S ID NUMBER

ACCOUNT HOLDER'S NAME

REGULAR INCOME OPTION (CASH FLOW PLAN)

The regular income option allows you to invest money in a specific portfolio and then repurchase from that portfolio on a regular basis. Note: the commencement date of the regular income option refers to the date the Manager will process the transaction. Payment can take up to 2 business days, depending on your bank.

LOAD A NEW REGULAR INCOME OPTION YES NO

CHANGE AN EXISTING REGULAR INCOME OPTION YES NO

CANCEL REGULAR INCOME OPTION YES NO

Portfolio Choice	Amount
	N\$
	N\$
	N\$
TOTAL	N\$ <input style="width: 100px;" type="text"/>

PAYMENT FREQUENCY MONTHLY QUARTERLY BI-ANNUALLY ANNUALLY

COMMENCEMENT DATE - - PREFERRED DATE - -

D D M M Y Y Y Y D D M M Y Y Y Y

FINANCIAL ADVISER

- The Client hereby confirms that he/she has appointed/hereby appoints the Financial Adviser (FA) for purposes of his/her dealings with STANLIB.
- The Client agrees that STANLIB will pay the FA the charges as set out in this application form. Where the FA is a legal entity (e.g a company or a close corporation) the FA is represented herein by the natural person identified in the relevant block below.
- Where the Client has terminated his FA's appointment, it is the Client's responsibility to advise STANLIB of such termination immediately. On receipt of such written notification, STANLIB will cease payment of all charges, other than accrued charges to the FA.



please consult with your authorised Financial adviser.

7. Income Distributions: Income distributions are made at regular intervals for all portfolios. Portfolios either declare distributions monthly, quarterly (31 March, 30 June, 30 September, 31 December), bi-annually (30 June, 31 December), or annually (31 December). These distributions are paid by no later than the last working day of the following month. Please refer to the latest fact sheet(s) for more details.

Standard Bank Namibia Cash Plus Fund us a non-distributing fund.

8. Money Market Portfolios: The price of each participatory interest (unit) is aimed at a constant value for all Money Market Portfolios. The total return to the Client is primarily made up of interest received but, may also include any gain or loss made on any particular instrument. In most cases this will merely have the effect of increasing or decreasing the daily yield, but in an extreme case it can have the effect of reducing the capital value of the portfolio. The Manager will endeavour to give Clients access to their cash within a period of 48-hours (excluding public holidays in Namibia and South Africa), provided that there are no outstanding administrative issues between the Manager and the Client, and that the Client's repurchase request has reached the Manager before 12h00 on any business day. The Manager will not accept responsibility for not being able to make payment to the Client within 48 hours if the above-mentioned requirements have not been met, or the delay was caused due to circumstances beyond the control of the Manager.

9. 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, by fax or any other electronic medium and which appear to emanate from the Client. The Manager 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 STANLIB's Internet site, telefax, telephone or any other electronic medium shall constitute prima facie proof of the contents of such instructions and applications.

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

11. General

- 11.1. Collective investment schemes in securities are generally medium to long term investments
- 11.2. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to the future.
- 11.3. An investment in the participations of a collective investment scheme in securities is not the same as a deposit with a banking institution.
- 11.4. 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.
- 11.5. 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.
- 11.6. Where different classes of participatory interests apply to certain Portfolios, they would be subject to different charges.
- 11.7. 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.
- 11.8. The exposure limit to a single security in certain Portfolios can be greater than is permitted for other Portfolios.
- 11.9. 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.
- 11.10. 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.
- 11.11. 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.
- 11.12. The holdings of offshore investments in certain portfolios are subject to current Bank of Namibia regulations.
- 11.13. Forward pricing is used.
- 11.14. Fluctuations or movements in exchange rates may cause the value of underlying offshore investments to go up or down.
- 11.15. The Manager undertakes to repurchase participatory interests at the price calculated according to the requirements of current legislation, and on the terms and conditions of the relevant Deeds.
- 11.16. Payment will be made within 14 days of receipt of a valid repurchase form. Please note that there is a 21-day clearance period for cheques and direct deposits, a 45-day clearance period for debit orders, and a 60-day clearance period for once-off debit orders received as investments.
- 11.17. All portfolios are valued 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. For money market funds, investments will receive the price of the same day if a complete instruction is received prior to 12h00, and repurchases will receive the price of the following day if a complete instruction is received prior to 12h00. The price, which will apply to an instruction received on a Saturday/Sunday or a public holiday will be that of the following working day. Times are GMT+2.
- 11.18. 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.
- 11.19. All bank accounts supplied for the duration of this investment will be verified with the relevant banks prior to the investment being placed.
- 11.20. 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.
- 11.21. The Client may at any time terminate a 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.
- 11.22. NAMFISA shall not be liable by virtue of its licensing of this undertaking or by reason of its exercise of the functions conferred on it by legislation in relation to this undertaking, for any default of the undertaking.
- 11.23. The licensing of this undertaking does not constitute a warranty by the NAMFISA as to the credit worthiness or financial standing of the various parties to the undertaking.
- 11.24. A valuation given by the Manager is at the previous trading day and is not a realisation value.
- 11.25. In the case of a change of name/signature(s), a certified copy of the relative document with specimen signatures (new and previous) must accompany this request.
- 11.26. If this form is signed under Power of Attorney, a certified copy of such Power must be attached unless previously recorded.
- 11.27. In all cases, where the registered owner is a trust, a company or an institution, a copy of the Letter of Authority, Company Resolution or similar is required to support the request.
- 11.28. The Manager does not provide any guarantee either with respect to the capital or the return of a portfolio.
- 11.29. **Collection of Investor information:** STANLIB reserves the right to go back to the client for more information, if additional information is required following the compliance review process. Unless previously provided to STANLIB, please send verified/certified copies of documents required. These may be 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.
- 11.30. **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 you have paid to a STANLIB bank account is reversed for any reason.
- 11.31. **Unclaimed Assets:** The client acknowledges that it will ensure that STANLIB has the Client's 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 may 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.
12. FIA: The Client hereby agrees to provide all documentation and information required in terms of the Financial Intelligence Act (FIA), 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 FIA submission and declaration has been completed by the Financial adviser.

13. Statements

- 13.1. Clients in the STANLIB Namibia Money Market Fund will receive consolidated statements monthly.
- 13.2. All other Clients will receive consolidated statements quarterly.
- 13.3. Tax certificates will be sent to Clients by August each year.
- 13.4. A Client can register on STANLIB Online and access statements 24 hours a day in a secured environment

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

15. Non-residents and Emigrants: Foreign money must be sent to our bank account and can be transferred in foreign currency or Namibian dollars. Clients are responsible for confirming the conversion date or spot rate with the bank handling the transfer within that banks timelines and rules. The Manager is not responsible for confirming the conversion date or spot rate. The Manager is not responsible for the Client's investment until it appears in the Manager's relevant bank account.

16. The Trustee: First National Bank Nominees (Namibia) (PTY) LTD, FNB Building, Park Side, 1st Floor, 130 Independence Avenue, Windhoek, Telephone: +264 61 299 2106.

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

18. 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 applicable legislation.

19. Contact details: STANLIB Namibia Unit Trust Management Company Limited, Registration number 98/043, 1st Floor Gutenberg Plaza, 51 - 55 Werner List Street, Windhoek Namibia, PO Box 3327, Windhoek, Namibia, Telephone +264 61 294 2252, Facsimile +264 61 294 2533, Website www.stanlib.com.

20. Complaints: Should the Investor wish to lodge a complaint with STANLIB regarding the services being provided, the Investor can send an email to complaints@stanlib.com.na or contact office number: +264(0)61 294 2186 and via post: Postal address. PO Box 3327, Windhoek, Namibia.

21. Business hours: The transactional business hours of the Manager are from Monday to Friday, 08h00 to 16h30 (excluding all public holidays).



