

BANKING DETAILS FOR PAYMENTS *

*Bank details are required and compulsory for all Withdrawal requests.

*Payments to 3rd party bank accounts are not allowed.

*We only pay into the investor's account.

The acceptable bank account types are: Savings/Transmissions and Cheque/Current accounts.

No Credit Cards, Call accounts, Home Loans and/or Investment accounts will be paid into.

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

TERMS AND CONDITIONS

- The terms and conditions signed and agreed to in the investment application form will remain in force and apply to this transaction. Please refer to your investment application form for the detailed terms and conditions. Alternatively you can request a copy of the terms and conditions from your financial adviser or the contact centre on 0860 123 003
- 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.
- For money market funds:**
 - Investments will receive the price of the following day if a complete instruction is received prior to 12h00.
 - Repurchases will receive the price of the following day if a complete instruction is received prior to 12h00.
 - The Manager will endeavour to give clients access to their cash within a period of 2 business days if the client's fully completed withdrawal request has reached the Manager before 12:00 on any business day. If the balance of the account is below R2,000, any withdrawal instruction will result in the total balance being withdrawn and the account will be closed. If the balance of the account is above R2,000, any withdrawal request below R2,000 will result in the minimum transaction amount of R2,000 being withdrawn.
- Other Fixed Interest Portfolios and Equity Portfolios:** Minimum remaining amount on all STANLIB Funds is R2,000.00. The minimum withdrawal amount on All STANLIB Funds is R2,000, any withdrawal request below R2,000 will result in the minimum transaction amount of R2,000 being withdrawn. If the balance falls below R2,000, after the withdrawal, instruction will result in the total balance being withdrawn.
- Minimum remaining amounts apply to withdrawal instructions unless there is an active debit order. The minimum remaining amount for equity funds is R2,000 and the minimum remaining amount for the STANLIB Equity Fund is R500.
- Payment will be made as soon as possible but within a maximum period of 14 days of receipt of a valid withdrawal form.
- 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.
- 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.
- Cleared participatory interests (units) will be paid immediately and participatory interests not cleared, will be paid on the clearance date. (A clearance period of 21 calendar days for cheques and 45 calendar days for recurring and once-off debit orders will apply.)
- Participatory interests arising from a debit order are not available for repurchase until the expiry of 45 days from the debit order transaction dates. If you are repurchasing all participatory interests and have elected to cancel your debit order, the participatory interests relating to uncleared debit order transactions will be paid at the expiry of the 45 day clearance period. If your debit order is to continue, the participatory interests in respect of uncleared debit order transactions will remain in your account at the expiry of the clearing period.
- An existing debit order will remain in force unless otherwise specified. If a debit order cancellation is indicated, the instruction must reach the Manager two business days prior to the debit order collection date.
- The proceeds will be transferred electronically to the investor's bank account. Payment to a third party bank account, i.e. an account not in the name of the investor, is not allowed. Payments can only be made to transmission, savings or current accounts.
- If the investment is ceded, written consent for the transaction/cancellation of the cession must accompany this request.
- Additional documentation are required if:**
 - A copy of ID was not previously provided
 - Certified/verified FICA documentation was not previously provided
 - A client's name has changed since inception
 - The client was a minor at investment stage and is a major at withdrawal stage. The client must provide FICA documentation, bank details and a signed withdrawal form.
- 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:
 - Administering your investment account and processing any instructions on the account.
 - Communicating with you and your Financial Adviser/ broker.
 - 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.
 - 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.
 - 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.
 - 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.
 - 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.
 - Payment processing for services providers, merchants, banks and other persons that assist with the processing of your payment instructions.
 - Assisting law enforcement and fraud prevention agencies and other persons tasked with the prevention and prosecution of crime.
 - Persons to whom STANLIB cede their rights or delegate their obligations to under agreements.
 - Conducting research or servicing products. Where appropriate, this information will be de-identified such that it cannot be linked back to you personally.
 - 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.
 - We will take reasonable steps to ensure that all Personal Information you provided to us is kept secure and confidential.
 - We will keep your Personal Information until such time as we are compelled to delete it, as prescribed by applicable law.
 - 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.
 - 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.



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

17. **Large Withdrawals:** An investor should provide 10 business days written notice if they wish to redeem units in excess of 5% of the total portfolio's net asset value (NAV). In the case where such notice is not given, STANLIB retains the right to delay the honour of a repurchase or withdrawal instruction by up to 20 business days as stipulated in Board Notice 573. The delay is for purposes of generating the necessary cash in order to settle the repurchase instruction by liquidating some of the underlying investments and making sure that as a result, other investors will not be negatively impacted by the selling of units.

18. General:

18.1. The Manager undertakes to withdraw participatory interests at the price calculated according to the requirements of the Collective Investment Schemes Control Act, 2002, and in line with the terms and conditions of the relevant Deeds.

18.2. Any capital gain realised on the disposal of a participatory interest in a collective investment scheme is subject to Capital Gains Tax (CGT).

18.3. Ring-fencing is the separation and delayed sale of participatory interests (units) in a collective investment scheme (unit trust). This may be caused by a large sale of participatory interests in a collective investment schemes above certain thresholds. This ensures that the sale of a large number of participatory interests will not force the Manager to sell the underlying investments at a price in the market which could have a negative impact on investors. The Manager may delay the payment or reinvestment of the proceeds of the sale of participatory interests.

18.4. **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/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.

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

18.6 **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.aspx, alternatively the Client can send an email to rateus@stanlib.com

18.7 **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.

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

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. 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="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> <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="text-align: center;">D</td><td style="text-align: center;">D</td><td style="text-align: center;">M</td><td style="text-align: center;">M</td><td style="text-align: center;">Y</td><td style="text-align: center;">Y</td><td style="text-align: center;">Y</td><td style="text-align: center;">Y</td><td style="text-align: center;">Y</td><td style="text-align: center;">Y</td> </tr> </table>											D	D	M	M	Y	Y	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y	Y	Y														
CAPACITY		SIGNED AT																					
SIGNATURE OF FINANCIAL ADVISER		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="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> <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="text-align: center;">D</td><td style="text-align: center;">D</td><td style="text-align: center;">M</td><td style="text-align: center;">M</td><td style="text-align: center;">Y</td><td style="text-align: center;">Y</td><td style="text-align: center;">Y</td><td style="text-align: center;">Y</td><td style="text-align: center;">Y</td><td style="text-align: center;">Y</td> </tr> </table>											D	D	M	M	Y	Y	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y	Y	Y														
		SIGNED AT																					

