

# New Business Investment Form: Tax-Free Savings Account Collective Investments (Unit Trusts)

**Note:**

- This application form is solely for the New Tax Free Savings Account Opening Purposes.
- 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, The Change of Details Form is to be used.
- 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 R33 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 R33 000.00 per tax year into your Tax-Free Savings Accounts. All investors need to sign the client declaration.

## FICA DOCUMENTS

Please attach verified copy of:  IDENTITY DOCUMENT **OR**  PASSPORT **AND**  UTILITY BILL

Please note, these documents need to be faxed or 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.

## CLIENT DETAILS: INDIVIDUAL

TITLE *	<input type="text"/>	NAME/S *	<input type="text"/>
SURNAME *	<input type="text"/>	ID/PASSPORT NUMBER *	<input type="text"/>
ASYLUM / PERMIT 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"/>	GENDER	<input type="checkbox"/> FEMALE <input type="checkbox"/> MALE
MARITAL STATUS *	<input type="checkbox"/> SINGLE <input type="checkbox"/> MARRIED (COP) <input type="checkbox"/> MARRIED (ANC) <input type="checkbox"/> DIVORCED <input type="checkbox"/> WIDOWED	ID / PASSPORT COUNTRY OF ISSUE *	<input type="text"/>
TRADE NAME (SOLE PROPRIETOR) *	<input type="text"/>	COUNTRY OF BIRTH *	<input type="text"/>
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 RESIDENCE *	<input type="text"/>	CITIZENSHIP *	<input type="text"/>
NATIONALITY *	<input type="text"/>	OTHER NATIONALITIES	<input type="text"/>

**\*Compulsory fields**

## SOURCE OF INCOME \*

CODE:

<input type="checkbox"/> 01. Gifts / inheritance / winnings	<input type="checkbox"/> 04. Passive income (Rental, Dividends, Interest)	<input type="checkbox"/> 07. Retirement / insurance pay out
<input type="checkbox"/> 02. Trade / business	<input type="checkbox"/> 05. Savings	<input type="checkbox"/> 08. Salary / bonus
<input type="checkbox"/> 03. Credit	<input type="checkbox"/> 06. Child / spousal support payments	<input type="checkbox"/> 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 |
|---------------------------------|-----------------------|------------------------------|---|-----------------------|

**\*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**

**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**

**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**

**FATCA/CRS SELF-CERTIFICATION DECLARATION FOR INDIVIDUALS**

The government of South Africa has entered into agreements under which it has agreed to the automatic exchange of information with other countries. These agreements are aimed at improving tax compliance between the countries over financial assets held by investors within their boundaries. As a result of these agreements, South Africa has introduced tax laws which require that we collect information about each investor's tax residency and tax classification. We are also required to report the tax information we have collected together with the investor's investment account(s) information to the South African Revenue Services (SARS).

What this means for you as a client is that STANLIB is obliged to provide SARS with certain information you provide to STANLIB when you invest or transact with us. SARS in turn may pass the information to other tax authorities outside South Africa as required by the agreements the government has entered into. STANLIB may, in complying with its reporting obligations to SARS, make use of the services of other companies in its group of companies in collating, interpreting, storing and forwarding of your information to SARS.



The information in this self-certification form is not tax advice. We recommend that you consult a professional tax or legal advisor for specific tax or legal advice.  
 Each Controlling person needs to complete an individual self-certification form.

**TAX INFORMATION \***

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 U.S. INDIVIDUALS \***

ARE YOU A CITIZEN OR NATIONAL, OR RESIDENT FOR TAX PURPOSES IN THE U.S.  YES  NO

If you have selected 'YES', please submit the applicable United States of America Internal Revenue Services (IRS) forms and complete your Tax Identification Number below.

**TAX IDENTIFICATION NUMBER:**

**If you have selected 'NO', you are not required to submit any IRS forms.**

**TAX INFORMATION FOR NON U.S INDIVIDUALS \***

ARE YOU A CITIZEN OR NATIONAL OR RESIDENT IN ANY OTHER COUNTRY FOR TAX PURPOSES  YES  NO

Please indicate all countries (including South Africa) in which you are resident for tax purposes and the associated tax identification numbers in the table below. By ticking 'No' you confirm that you are unable to provide the required Tax Information on the table below.

Country(ies) of Tax Residency *	Tax Identification Number *
1.	
2.	
3.	
4.	
5.	

**\*Compulsory Section**

**PERSON ACTING ON BEHALF OF INVESTOR (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). For a list of FICA Requirements refer to FICA and Business Requirements page under Individual/Sole Proprietor: South Africa

FICA DOCUMENTS ATTACHED

**CAPACITY OF PERSON ACTING ON BEHALF OF INVESTOR \* :**

POWER OF ATTORNEY  CURATORSHIP  LEGAL GUARDIAN  PARENT  OTHER

IF PARENT, PLEASE INDICATE WHETHER MINOR LIVES WITH YOU:  YES  NO

**PERSONAL DETAILS OF PERSON ACTING ON BEHALF OF INVESTOR \***

TITLE

CONTACT NAME AND SURNAME \*

ID/PASSPORT NUMBER \*  PASSPORT EXPIRY DATE \*  -  -  -   
D D M M Y Y Y Y

ID / PASSPORT COUNTRY OF ISSUE \*

DATE OF BIRTH \*  -  -  -  GENDER  FEMALE  MALE  
D D M M Y Y Y Y

COUNTRY OF BIRTH \*

CELLPHONE (DIALING CODE) \*  -  TELEPHONE (DIALING CODE)  -



EMAIL ADDRESS \*

COUNTRY OF RESIDENCE \*

CITIZENSHIP \*

NATIONALITY \*

OTHER NATIONALITIES \*

RELATIONSHIP TO INVESTOR \*

**\*Compulsory fields**

**ADDRESS DETAILS FOR PERSON ACTING ON BEHALF OF INVESTOR**

**PHYSICAL ADDRESS \***

COMPLEX / UNIT / BUILDING NUMBER

COMPLEX / BUILDING NAME

STREET NUMBER

STREET NAME

SUBURB

CITY

COUNTRY

POSTAL CODE

**POSTAL ADDRESS \***

SAME AS PHYSICAL ADDRESS

POSTAL ADDRESS TYPE

PO BOX

STREET ADDRESS

PRIVATE BAG

POSTNET SUITE

PO BOX NUMBER / STREET NUMBER

POST OFFICE NAME / STREET NAME

CITY OR TOWN

PROVINCE / STATE / COUNTY

POSTAL CODE

COUNTRY

**\*Compulsory Section**



**CORRESPONDENCE METHOD**

All statements, reports and notices will be sent electronically hence the investor's email is a mandatory requirement.

**INVESTMENT SELECTION**

LUMP SUM: BANK DEPOSIT    
  LUMP SUM: ONCE OFF DEBIT    
  RECURRING PLAN: RECURRING DEBIT ORDER

Please Note:

1. In the interest of 'best advice' STANLIB promotes the use of a licensed Financial Adviser.
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. 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.
4. Service charges (annual service charges) are set by STANLIB.
5. If the initial Financial Adviser charge specified is higher than the maximum fee, the Maximum Service Charge will be applied.
6. All Tax Free Savings Accounts are subject to an annual maximum contribution of R33 000.00. STANLIB will not accept an instruction for a once-off debit order of more than R33 000.00 or monthly debit orders in excess of R2 750.00.

Portfolio	Class	Lump sum investment		Recurring debit order		Initial Financial Adviser Charge (excl. VAT)	Maximum Financial Adviser Initial Charge (excl. VAT)	Maximum Service Charge (excl. VAT)
		Minimum amount	Investment amount (Maximum of R33 000.00 p.a)	Minimum amount	Investment amount (Maximum of R2 750.00 p.m)			
Noble PP STANLIB All Weather Fund of Funds	A	R10 000	R	R500	R	%	3.00%	1.25%
Noble PP STANLIB Flexible Fund	A	R10 000	R	R500	R	%	3.00%	1.25%
Noble PP STANLIB Wealth Creator Fund of Funds	A	R10 000	R	R500	R	%	3.00%	1.25%

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%.

**DEBIT ORDER DETAILS FOR A ONCE OFF DEBIT**

ONCE OFF DEBIT AMOUNT     R             .

ONCE OFF DEBIT DATE       -   -

The Manager is to arrange with my bank for the payment of the investment amounts as indicated above, Debits can only be loaded 2 business days after receiving the completed information.



**BANKING DETAILS FOR A ONCE OFF DEBIT COLLECTION / RECURRING DEBIT ORDER \***

BANK	<input type="text"/>	COUNTRY	<input type="text"/>
BRANCH	<input type="text"/>	BRANCH CODE	<input type="text"/>
ACCOUNT NUMBER	<input type="text"/>		
ACCOUNT TYPE	<input type="checkbox"/> CHEQUE/CURRENT	<input type="checkbox"/> SAVINGS	
ACCOUNT HOLDER'S ID NUMBER	<input type="text"/>		
ACCOUNT HOLDER'S NAME	<input type="text"/>		
SIGNATURE OF BANK ACCOUNT HOLDER/ AUTHORISED SIGNATORY	<input type="text"/>		

**The following will not be acceptable for debit collections:**  
Market link accounts, Credit cards, Call accounts and Notice deposits

**If the debit order is funded by a 3rd party (spouse included):**

- \*\*For individuals: FICA documents, i.e. Certified copy of third party's identity document with a specimen signature and proof of address.
- \*\*For entities: (Standard Bank) - Bank account mandate and FICA documents of the person acting on behalf of the entity.
- \*\*Other banks: Letter from the bank confirming signing authority and a certified copy of identity document with a specimen signature of the signatory/ies including proof of address.

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

**\*Compulsory section**

**DEBIT ORDER DETAILS FOR A NEW RECURRING DEBIT ORDER**

DEBIT ORDER PREFERRED DATE	<input type="checkbox"/> 1ST (DEFAULT DATE)	<input type="checkbox"/> 15TH	<input type="checkbox"/> 25TH	COMMENCEMENT DATE	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
					M		M		Y	Y	Y
PAYMENT FREQUENCY	<input type="checkbox"/> MONTHLY	<input type="checkbox"/> QUARTERLY	<input type="checkbox"/> BI-ANNUALLY	<input type="checkbox"/> ANNUALLY							

- \*If no date is selected, we will default to the 1st of the following month.
- \*If the payment frequency is not selected, we will default to monthly.

**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	<input type="text"/>
COUNTRY	<input type="text"/>
BRANCH	<input type="text"/> BRANCH CODE <input type="text"/>
ACCOUNT NUMBER	<input type="text"/>
ACCOUNT TYPE	<input type="checkbox"/> CURRENT/CHEQUE <input type="checkbox"/> SAVINGS
ACCOUNT HOLDER'S ID NUMBER	<input type="text"/>
ACCOUNT HOLDER'S NAME	<input type="text"/>



## FINANCIAL SERVICES PROVIDER

1. The Client confirms that he/she has appointed the Financial Services Provider (FSP) whose FSB licence number is disclosed below for purposes of his/her dealings with the Manager.
2. The Client 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 Client has mandated the FSP (or its 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 Services Board.
3. Where the Client has terminated his FSP's appointment, it is the Client'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.
4. The Client 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.

SILICA BROKER CODE

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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. Electronic Transactions: the Client agrees that STANLIB 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 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 STANLIB's Internet site, telefax, telephone or any other electronic medium shall constitute prima facie proof of the contents of such instructions and applications.

### 6. General

- 6.1. Collective investment schemes in securities are generally medium to long term investments
- 6.2. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to the future.
- 6.3. An investment in the participatory interests of a collective investment scheme in securities is not the same as a deposit with a banking institution.
- 6.4. 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.
- 6.5. 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.
- 6.6. Where different classes of participatory interests apply to certain Portfolios, they would be subject to different charges.
- 6.7. 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.
- 6.8. 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.
- 6.9. 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.
- 6.10. 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.
- 6.11. 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.
- 6.12. The holdings of offshore investments in certain portfolios are subject to current South African Reserve Bank Regulations.
- 6.13. Forward pricing is used.
- 6.14. Fluctuations or movements in exchange rates may cause the value of underlying offshore investments to go up or down.
- 6.15. 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.
- 6.16. 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 R33 000.00 can be collected as a once off debit transaction.
- 6.17. 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.
- 6.18. 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.
- 6.19. 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.
- 6.20. All bank accounts supplied for the duration of this investment will be verified with the relevant banks prior to the investment being placed.
- 6.21. 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. Stonehouse Capital holds equity interests in various FSP's which may result in an unavoidable conflict of interest. Clients of StoneHouse Capital partners are encouraged to familiarize themselves with the conflict of interest disclosures, as required by their FAIS license, prior to engagement. 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.
- 6.22. 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.
- 6.23. 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.

7. 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.



8. Statements

- 8.1. 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.
8.2. All other Clients will receive consolidated statements quarterly.
8.3. IT3B and IT3C documents will be sent to Clients by May each year.
8.4. A Client can register on STANLIB Online and access statements 24 hours a day in a secured environment

- 10. 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.
11. 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.
12. 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.
13. Cooling off rights: Due to the nature of this product, cooling off rights are not applicable to Collective Investment Schemes.
14. Trustees: Standard Chartered Bank, 4 Sandown Valley Crescent, Sandton, 2196, Johannesburg. Telephone: (011) 217 6600
15. Query Support and Middle Office: STANLIB Compliance and Complaints, PO Box 202, Melrose Arch, 2076 Telephone: 0860 123 003
16. 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, alternatively the Client can send an email to rateus@stanlib.com
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 Collective Investment Schemes Control Act, 45 of 2002 (The Act)
19. 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 | W www.stanlib.com.
20. POPI: 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.
21. 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 R33 000.00 (Thirty-Three Thousand Rand) annually.
o 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.
o 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 R33 000.00 (Thirty-Three Thousand Rand).
o 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 000.00 (Five-Hundred Thousand Rand) over his/her lifetime.
o 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.
o 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 45% 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 45% 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 R33 000.00 (Thirty-Three Thousand Rand) 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 1st March 2018.

SIGNATURE OF CLIENT/ AUTHORISED SIGNATORY \* [Signature Box] DATE [DD-MM-YYYY] SIGNED AT [Address Box]

\* Note that this is a 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 [Signature Box] DATE [DD-MM-YYYY] \*If no date is indicated, we will default to the receipt date SIGNED AT [Address Box]





**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) 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. (FSB toll-free number: 0800 110443). If a Financial Adviser is not mandated as required by the Financial Services Board (FSB), 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 \*

		-			-				
D	D		M	M		Y	Y	Y	Y

SIGNED AT

SIGNATURE OF FINANCIAL  
ADVISER

DATE \*

		-			-				
D	D		M	M		Y	Y	Y	Y

SIGNED AT

\* Note that this is a compulsory field.

