

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**

DIVIDENDS TAX / INTEREST TAX EXEMPTIONS OR REDUCED RATES

- SARS will levy a withholdings default tax on dividends of 20%.
- On interest earned SARS will levy a withholding default tax rate of 15%.

I HAVE AN EXEMPTION OR REDUCED RATE ON DIVIDENDS AND/OR INTEREST WITHHOLDING TAX (*SA NATIONALS AND FOREIGN NATIONALS)

If you are exempt or have a reduced rate, please submit the fully completed declaration annexure required together with this form. The declaration annexures are available on www.stanlib.com and the default rate will be applied if the annexure is not completed and submitted.

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 *	<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"/> D D M M Y Y Y Y	GENDER	<input type="checkbox"/> FEMALE <input type="checkbox"/> MALE
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 (DIALING CODE) *	<input type="text"/> - <input type="text"/>	TELEPHONE (DIALING CODE)	<input type="text"/> - <input type="text"/>
EMAIL ADDRESS *	<input type="text"/>		
COUNTRY OF PRIMARY RESIDENCE*	<input type="text"/>		
COUNTRY OF CITIZENSHIP*	<input type="text"/>		
NATIONALITY *	<input type="text"/>		

***Compulsory fields**



ADDRESS DETAILS *

PHYSICAL ADDRESS *

BUILDING / PLOT / FARM NUMBER AND NAME			
STREET NUMBER AND STREET NAME			
SUBURB	CITY		
COUNTRY	POSTAL CODE		

*Compulsory fields

CORRESPONDENCE METHOD

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

INVESTMENT SELECTION

Please Note:

1. In the interest of 'best advice' STANLIB promotes the use of a licensed Financial Adviser. Should a Financial Adviser, who must be contracted with STANLIB, be used by the Client, STANLIB will pay the initial Financial Adviser charge, and the service charge to the Financial Adviser for the services rendered by the Financial Adviser to STANLIB in terms of section 3A(v) of the General Code of Conduct for Authorised Financial Services Providers and Representatives issued by the Registrar of Financial Services Providers in terms of the Financial Advisory and Intermediary Services Act, 2002.
2. Financial Adviser negotiates the initial charges with the Client and should depend on the level of professional advise/service rendered. 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, no initial charge will be applied to the investment.
4. Service charges (annual administration charges) are set by the administrator.
5. If the initial Financial Adviser charge is not specified, zero fees will be applied. If the initial Financial Adviser charge specified is higher than the maximum fee, the maximum will be applied.
6. STANLIB will not charge initial fees.

Portfolio	Class	Lump sum investment			Recurring debit order			Maximum Initial Financial Adviser Charge (excl. VAT)	Maximum Service Charge (excl. VAT)	
		Minimum amount	Investment amount	Initial Financial Adviser Charge (excl. VAT)	Minimum amount	Investment amount	Initial Financial Adviser Charge (excl. VAT)		Total charge	Financial Adviser Portion
Noble PP STANLIB All Weather Fund of Funds	A1	R10 000		%	R500		%	3.00%	1.00%	0.00%
Noble PP STANLIB All Weather Fund of Funds	A2	R10 000		%	R500		%	3.00%	1.90%	0.70%
Noble PP STANLIB Balanced Fund of Funds	A1	R10 000		%	R500		%	3.00%	1.00%	0.00%
Noble PP STANLIB Balanced Fund of Funds	A2	R10 000		%	R500		%	3.00%	1.90%	0.70%
Noble PP STANLIB Flexible Fund	A1	R10 000		%	R500		%	3.00%	1.00%	0.00%
Noble PP STANLIB Flexible Fund	A2	R10 000		%	R500		%	3.00%	1.90%	0.70%
Noble PP STANLIB Strategic Income Fund of Funds	A1	R10 000		%	R500		%	3.00%	1.00%	0.00%
Noble PP STANLIB Strategic Income Fund of Funds	A2	R10 000		%	R500		%	3.00%	1.90%	0.70%
Noble PP STANLIB Wealth Creator Fund of Funds	A1	R10 000		%	R500		%	3.00%	1.00%	0.00%
Noble PP STANLIB Wealth Creator Fund of Funds	A2	R10 000		%	R500		%	3.00%	1.90%	0.70%
STANLIB Money Market Fund	R	R25 000		%	R2 000		%	0.00%	0.50%	0.00%

OTHER

Portfolio	Lump sum investment amount	Recurring debit order	Initial Financial Adviser Charge (excl. VAT)
			%
			%
			%



Portfolio	Class	Lump sum investment			Recurring debit order			Maximum Initial Financial Adviser Charge (excl. VAT)	Maximum Service Charge (excl. VAT)	
		Minimum amount	Investment amount	Initial Financial Adviser Charge (excl. VAT)	Minimum amount	Investment amount	Initial Financial Adviser Charge (excl. VAT)		Total charge	Financial Adviser Portion
TOTAL:										

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

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

DEPOSIT REFERENCE

DEPOSIT AMOUNT R .

DEPOSIT DATE - -
D D M M Y Y Y Y

DEPOSIT REFERENCE E.G. ID NUMBER, CONTRACT NUMBER ETC

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)

DEBIT ORDER DETAILS FOR A ONCE-OFF DEBIT ORDER COLLECTION

ONCE-OFF DEBIT AMOUNT R .

ONCE-OFF DEBIT DATE - -
D D M M Y Y Y Y

* If no debit date is supplied the debit order will run two days after receipt of a fully completed application form without any outstanding requirements.

A maximum of R1 million may be debited from an Investor's bank account. I authorise the Manager to arrange with my bank for the payment of the investment amounts as indicated above, including amendments that may be made during the life of the investment on the specific day as indicated. If an Investor requests a once off collection of more than R1 million, the transaction will be loaded over three days at R1 million per day to a maximum of R3 million. The normal 45 day clearing period for once off collections will remain in force. Debits can only be loaded 2 business days after receiving the completed information.

DEBIT ORDER DETAILS FOR A NEW RECURRING DEBIT ORDER

DEBIT ORDER PREFERRED DATE 1ST (DEFAULT DATE) 15TH 25TH COMMENCEMENT DATE -
M M Y Y Y Y

PAYMENT FREQUENCY MONTHLY QUARTERLY BI-ANNUALLY 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 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**

ANNUAL CONTRIBUTION INCREASE

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

PERCENTAGE INCREASE PER ANNUM 5% 10% 15% 20% EFFECTIVE MONTH * -

M M Y Y Y Y

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"/>	

INCOME DISTRIBUTION

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

Fund Name	Income Distribution Method			
	Pay into Bank Account	Reinvest into Existing Fund	Reinvest into Another Fund	Fund Name to Reinvest into



Fund Name	Income Distribution Method			
	Pay into Bank Account	Reinvest into Existing Fund	Reinvest into Another Fund	Fund Name to Reinvest into
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

INTERNET BANK LINKING REQUEST (ONLY AVAILABLE TO STANDARD BANK ACCOUNT HOLDERS)

If you have a Standard Bank account, your Unit Trust Investments may be linked via your Standard Bank Internet Banking profile to provide you with visibility and transactability for your investments via Standard Bank Internet banking.

LINK ALL MY/OUR STANLIB ACCOUNTS LINK ONLY THE STANLIB ACCOUNTS SPECIFIED BELOW

Fund Name	Investment Account number

If the name of the cardholder is not the same as the Investor, a Power of Attorney/Mandate must be attached.

STANDARD BANK CARD NUMBER (USED FOR INTERNET BANKING)

ACCOUNT HOLDERS NAME

ACCOUNT TYPE CHEQUE/CURRENT SAVINGS

PHASE-IN OPTION

Please note that a Phase-in option and a Cash Flow Plan (CFP) are not allowed to run on the same fund concurrently. Phase-in will move all units from the STANLIB Money Market Fund to the target fund at the requested period over the period selected. The amount to be phased in will be calculated in accordance with the percentage selected based on the original amount stipulated below, until the balance in the STANLIB Money Market Fund has reduced to zero. Any distribution amounts payable from the Money Market fund will be reinvested into the first fund indicated below.

Phase Into	Percentage
	%
	%
	%

PLEASE PHASE IN THE AMOUNT OF R . ON THE OF THE MONTH

PHASE IN FREQUENCY MONTHLY QUARTERLY BI-ANNUALLY ANNUALLY

COMMENCEMENT DATE - -

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- Identity document residential and contact details for persons authorised to act and of the Person Exercising Executive control of the partnership
- Proof of physical business address

Proof of physical residential address: One of the following documents reflecting name and physical residential address (must be less than 3 months old) is required for proof of address:

- | | |
|--|--|
| <ul style="list-style-type: none"> • Utility bill (must be less than 3 months old, unless otherwise specified) • Current lease or rental agreement • Bank statement • Municipal rates and taxes invoice • Valid television licence • Mortgage statement • Telkom account • Valid motor vehicle licence • Insurance policy • Tax return (less than 1 year old) • Letter from bank manager, medical practitioner, accountant, or attorney, on a formal letterhead, stating that they know the Client for three years and confirming physical address • Letter on letterhead, signed by board of trustees, directors' etc. confirming physical business address • Correspondence from a body corporate or shareblock association • Payslip or salary advice | <p>Spouse/partner</p> <p>Any of above documents for spouse, together with marriage certificate or if not available; affidavit from person co-habiting with Client, providing:</p> <ul style="list-style-type: none"> • Name, identity number and physical residential address of client and co-habitant • Relationship between client and co-habitant • Confirmation that residential address is shared <p>Parent:</p> <ul style="list-style-type: none"> • Any of above documents for parent • Must be accompanied by the child's birth certificate (for a minor) <p>If above documentation not available:</p> <ul style="list-style-type: none"> • Visit to physical address by a STANLIB employee, or <p>Affidavit from client (as a last resort), providing:</p> |
|--|--|

All address verification documents must be valid and reflect the name and the current physical address of the client (legal property descriptions are also acceptable - e.g. erf/stand numbers).

- Name, identity number and physical residential address
- Confirmation that client resides at physical residential address

If a 3rd party is acting on behalf of the client the following is required:

1. Proof of authority i.e. power of attorney, mandate, resolution, court order, letters of appointment by the Master of the High Court.
2. Documents as for Individual FICA above, for the person who is acting on behalf of the client and a specimen signature on the ID/ passport.
3. If the client is a minor, the application form must be signed by the legal guardian.

This section details the documentation required from clients (individuals and entities) for SARS foreign tax reporting.

AUTOMATIC EXCHANGE OF INFORMATION (FATCA/CRS BUSINESS REQUIREMENTS)

The Governments of the Republic of South Africa and the United States of America (USA) have entered into an Agreement in terms of which each party has agreed to share information allowing for the improvement of tax compliance between the countries in respect of financial assets held within their boundaries with the overall aim to improve information gathering from financial institutions.

What this means for you as a client is that STANLIB is legally obliged to provide South African Revenue Service (SARS) with certain information you provide to STANLIB when you invest or transact with us. SARS in turn will pass such information to the Inland Revenue Services of the USA. STANLIB, in complying with its obligations to SARS may make use of the services of other affiliate companies in its group of companies in collating, interpreting, storing and forwarding of your information to SARS.

Individuals: Foreign

- Proof of naturalization as a South African
- Proof of dual citizenship, if you have been issued with a South African identity document
- Tax registration certificate
- US TIN number or equivalent registration number in country of dual citizenship

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, provided that the applicable Adviser charge is on the application form, should any funds be deposited with an account number as reference without an application form, the investment will be placed with no initial fees. No corrections will be done once the investment has been placed. It is therefore imperative that an application form be submitted with every additional investment should there be a need for initial Financial Adviser charges. 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. Ongoing Advice Fees:** are negotiable to a maximum amount of 1% excluding VAT per annum of the market value of the investment portfolio. The ongoing advice fee is calculated on the daily market value of the investment portfolio, paid to the financial adviser monthly. This is paid in arrears by selling units from the respective investment accounts, thereby reducing the units. STANLIB will facilitate the deduction of the ongoing advice fees as agreed to by your financial adviser and will recover these fees from your investment. It is the responsibility of the Financial Adviser to make sure that the investor is fully informed of all fees applicable under this investment. VAT will be added to fees where applicable".
- 4. 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. Certain portfolios have a performance based service charge which shall be a variable amount that may either increase or decrease, depending on whether the Manager has added or detracted value for the portfolio relative to a passive investment in the portfolio's benchmark. Please refer to the latest fact sheet(s) for more details. The service charge is normally deducted from the income received by the portfolios. The Portfolio Charges document (including Performance Fee Frequently Asked Questions) is available on www.stanlib.com.
- 5. Performance Fees:** Where fees are not accrued daily, the fee accrual is lagged and rolling measurement periods are used, certain participatory interest holders may carry a lower proportion of the performance fee relative to performance enjoyed, whilst other Clients may carry a higher proportion of the performance fee relative to performance enjoyed. Where underlying portfolios charge implicit performance fees (i.e. implicit in their unit prices), participatory interest holders may carry these performance fees regardless of whether the top-tier portfolio or mandate has out-performed its own benchmark. The Portfolio Charges document (including Performance Fee Frequently Asked Questions) is available on www.stanlib.com ("Investment for Individuals" section).
- 6. 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, taxes, trustee fees and audit fees. The TERs can be located on the Fact Sheets and the Portfolio Charges document which is available on www.stanlib.com ("Investment for Individuals" section).
- 7. 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.
- 8. 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



INVESTOR DECLARATION

1. 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.
2. 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.
3. 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.
4. 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 subcategories 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 110 443). If a Financial Adviser is not mandated as required by the Financial Sector 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.
5. 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.
6. 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 and understand that STANLIB is prohibited from processing any transaction on our/my behalf until all such documentation has been provided.
7. 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.

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 *

		D			M										Y	Y	Y	Y
-		-						-										

SIGNED AT

SIGNATURE OF FINANCIAL
ADVISER

DATE *

		D			M										Y	Y	Y	Y
-		-						-										

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

