

## New Business Investment Form: Tax-Free Savings Account Collective Investments (Unit Trusts) [For Participating Employees]

**Note:**

- This application form is to be used only for the opening of a new Tax-Free Savings Account.
- Existing portfolio holders are to use the additional investment form for any additional deposits (top-up investments).
- For debit order, cash flow and details amendments, kindly use the change of details form.
- Legislation permits Tax-Free Savings Account transfers between product providers. The transfer allowance is effective as of the 1 March 2018.

The abovementioned forms can be found on [www.stanlib.com/Individuals/Investwithus/Pages/ApplicationForms.aspx](http://www.stanlib.com/Individuals/Investwithus/Pages/ApplicationForms.aspx) if required. A copy of this application form must be sent to the STANLIB Collective Investments (RF) Proprietary Limited ("Manager") as well as the Financial Adviser. In terms of the FAIS Act, the Financial Adviser servicing the Client must deliver the original to the Client for safe custody.

**The maximum investment amount into any number of Tax-Free Savings Accounts is R46,000.00 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 R46,000.00 per tax year into your Tax-Free Savings Accounts. All investors need to sign the client declaration.**

SELECT THE APPLICABLE OPTION:  NEW CLIENT  EXISTING CLIENT

EXISTING STANLIB INVESTMENT ACCOUNT NUMBER:

EMPLOYEE NUMBER (STANLIB/LIBERTY, STD BANK STAFF)           SPOUSE  DEPENDANT

### NATURAL PERSON TYPE

PLEASE INDICATE THE PERSON NATURE:  INDIVIDUAL  SOLE PROPRIETOR  FOREIGN INDIVIDUAL  ASSISTED  INSOLVENT ESTATE  DECEASED ESTATE  \*\*ASYLUM SEEKER  \*\*REFUGEE

**\*\*NOTE: If asylum seeker and refugee natural person types are selected, we will require a copy of your asylum /refugee documentation.**

### CLIENT DETAILS: INDIVIDUAL

TITLE \*  NAME/S \*

SURNAME \*  ID/PASSPORT NUMBER \*

MAIDEN NAME  PASSPORT EXPIRY DATE \*  -  -        
D D M M Y Y Y Y

TRADE NAME (SOLE PROPRIETOR) \*

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

MARITAL STATUS \*  SINGLE  MARRIED  COMMON LAW SPOUSE  DIVORCED  WIDOWED

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

EMAIL ADDRESS \*

COUNTRY OF PRIMARY RESIDENCE\*

COUNTRIES OF CITIZENSHIP\*

NATIONALITY \*

**\*Compulsory fields**



**SOURCE OF INCOME \***

CODE:

01. Gifts / inheritance / winnings	04. Passive income (Rental, Dividends, Interest)	07. Retirement / insurance pay out
02. Trade / business	05. Savings	08. Salary / bonus
03. Credit	06. Child / spousal support payments	09. Tax refund

**\*Compulsory Section**

**PURPOSE OF INVESTMENT \***

CODE:

01. Start and expand a business	02. Education savings	03. Foreign exchange hedging	04. Save for retirement / financial goals	05. Winding up estate
---------------------------------	-----------------------	------------------------------	---	-----------------------

**\*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 \***

BUILDING / PLOT / FARM NUMBER AND NAME	<input type="text"/>		
STREET NUMBER AND STREET NAME	<input type="text"/>		
SUBURB	CITY	<input type="text"/>	
COUNTRY	POSTAL CODE	<input type="text"/>	

**\*Compulsory fields**



**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 LIVE WITH YOU:  
  YES  
  NO

**RELATED PARTY DETAILS (PERSON ACTING ON BEHALF OF INVESTOR / THIRD PARTY FUNDER IF APPLICABLE)**

TITLE \*       NAME/S \*   
 SURNAME \*       ID/PASSPORT NUMBER \*   
 MAIDEN NAME       PASSPORT EXPIRY DATE \*  -  -   
D D - M M - Y Y Y Y  
 TRADE NAME (SOLE PROPRIETOR)   
 DATE OF BIRTH \*  -  -       GENDER  FEMALE  MALE  
D D - M M - Y Y Y Y  
 MARITAL STATUS \*  SINGLE  MARRIED  COMMON LAW SPOUSE  DIVORCED  WIDOWED  
 CELLPHONE (DIALLING CODE) \*  -       TELEPHONE (DIALLING CODE)  -   
 EMAIL ADDRESS \*   
 COUNTRY OF PRIMARY RESIDENCE\*   
 COUNTRY OF CITIZENSHIP\*   
 NATIONALITY \*

**\*Compulsory fields**

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

PHYSICAL ADDRESS \*

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

**\*Compulsory Section**



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

As part of STANLIB's obligation to comply with the U.S Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) and the Automatic Exchange of Information reporting (AEOI) we require you to provide us with your tax information. This tax information will be kept on record and will be disclosed to the relevant tax authorities as and when required as per the FATCA and CRS regulations. **The information contained under this section is not tax advice. We recommend that you consult a professional tax or legal advisor for specific tax or legal advice.**

- **Failure to complete all fields in this section will result in a delay in your application being processed**

**UNITED STATES OF AMERICA CITIZENS \***

ARE YOU A CITIZEN OF THE UNITED STATES OF AMERICA?  NO  YES If 'YES', please complete an individual IRS W-9 form for Tax identification and Certification found on the IRS website: <https://www.irs.gov/pub/irs-pdf/fw9.pdf>.

**TAX INFORMATION FOR AEOI /CRS REPORTING \***

\*ARE YOU REGISTERED FOR TAX IN SOUTH AFRICA?  NO  YES TAX IDENTIFICATION NUMBER   
• By ticking 'No' you confirm that you are not registered for Tax  
• If you are registered or not registered for taxation in South Africa, we still require confirmation of country(ies) of tax residency on the table below.

\*ARE YOU REGISTERED FOR TAX IN THE UNITED STATES OF AMERICA?  NO  YES TAX IDENTIFICATION NUMBER

\*ARE YOU A REGISTERED TAX PAYER IN ANY OTHER COUNTRY?  NO  YES

- **TAX RESIDENCY:** Please list all countries, including South Africa, in which you are considered a RESIDENT for TAXATION purposes, and provide the associated Tax Identification Numbers in the table below,
- By ticking 'Not applicable' on the table below, you confirm that the country specified does not issue Tax Identification Numbers.

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

**\*Compulsory Section**

**DIVIDENDS TAX / INTEREST TAX EXEMPTIONS OR REDUCED RATES**

1. SARS will levy a withholdings default tax on dividends of 20%.
2. 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](http://www.stanlib.com) and the default rate will be applied if the annexure is not completed and submitted.

**CORRESPONDENCE METHOD**

All statements, reports and notices will be sent electronically hence the investor's email and/or cellphone number are mandatory requirements.

**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' 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 and service charge, to the Financial Adviser for the services rendered by the Financial Adviser to STANLIB in terms of section 3A(1)(a)(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.





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  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 TO BE LINKED TO THIS INVESTOR FOR E-TRADE \***

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

**It is compulsory to furnish us with banking details.** Use the bank details provided to link to e-trade.

**E-trade** refers to the electronic portal designed to provide Investors with a service to actively manage their portfolios and instruct trades at their discretion. Transactions are executable with a computer or smartphone device and are made quickly with no paperwork required. Typically the user will login to the STANLIB Online website and process transactions on their portfolios. **These transactions can be additional investments, switches, redemptions and regular cash flow plans (CFPs).** This service is appealing to investors as it allows more control and easier transactability over their portfolios. "You may want to link to E-trade so that you can always get a trade in quickly when you need to".

AUTO LINK ME TO E-TRADE

Please fill in this section if banking details are different from the banking details provided above.

BANK

COUNTRY

BRANCH  BRANCH CODE

ACCOUNT NUMBER

ACCOUNT TYPE  CURRENT/CHEQUE  SAVINGS

ACCOUNT HOLDER'S ID NUMBER

ACCOUNT HOLDER'S NAME

**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
	<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"/>	<input type="checkbox"/>

**FINANCIAL SERVICES PROVIDER**

1. The investor acknowledges that any fee stipulated on this instruction will be paid to the Financial Services Provider (FSP) on record.
2. If a different adviser needs to be paid the fee for this instruction, a new fully completed change of financial adviser instruction is to be submitted first.





- Proof of physical business address

#### Listed companies

- Registration Certificate (Registrar of Companies or equivalent regulator- foreign companies)
- Documentary evidence of listing (printout from the official website of the stock exchange on which the entity is listed is required)
- Authority to act : Directors' resolution
- Identity document proof of residence and contact details of persons authorised to act

#### Pension funds

- Registration certificate (Registrar of Pension Funds)
- Authority to act : trustees' resolution
- Identity document, of persons authorised to act
- Details of Residential Address and contact details of the Trustees and persons authorized to act

#### Deceased estates

- Letter of Executorship/Letter of Authority
- Authority to act: special power of attorney (if applicable)/ executors/ authorised signatories' resolution
- Identity document, details of physical residential address and contact details of persons authorised to act

#### Medical aids

- Registration certificate (Council for Medical Schemes)
- Authority to act : trustees' resolution
- Identity document, physical residential address and contact details of trustees and persons authorised to act
- 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:

- 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

Spouse/partner

Any of above documents for spouse, together with marriage certificate or if not available; Affidavit from person co-habiting with client, providing:

- Name, identity number and physical residential address of client and co-habitant
- Relationship between client and co-habitant
- Confirmation that residential address is shared

Parent:

- Any of above documents for parent
- Must be accompanied by the child's Unabridged birth certificate (for a minor)

If above documentation not available:

- Visit to physical address by a STANLIB employee, or

Affidavit from client (as a last resort), providing:

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

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).

If a 3rd party is acting on behalf of the investor 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 Investor and a specimen signature on the ID/ passport.
3. If the Investor is a minor, the application form must be signed by the legal guardian.

## 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 portfolio is accrued daily and levied monthly on the market value of the portfolio. Please refer to the latest fact sheet(s) for more details. The service charge is normally deducted from the income received by the portfolios.
- 4. Total Expense Ratio:** The Total Expense Ratio (TER) of a portfolio is a measure of the portfolio's assets that were relinquished as operating costs expressed as a percentage of the daily average value of the portfolio calculated over a period of usually a financial year. Typical expenses which are deducted from a portfolio include service charges, trustee fees and audit fees. The TERs can be located on the Fact Sheets.
- 5. Overnight Interest Allocation:** Interest earned by STANLIB in its bank account (subscription) on deposits made by you will be added to the investment amount if it takes longer than 1 Business Day, after the receipt of the deposit and/or the fulfilment of any outstanding requirements, to process the transaction. Deposits made on a non-business day (i.e. public holidays, Saturdays and Sundays) will also not attract any interest.
- 6. Electronic Transactions:** the Client agrees that the Manager shall be entitled to implement all instructions and applications of whatever nature received on their Internet site, by telephone or any other electronic medium and which appear to emanate from the Client. The Manager and/or Financial Adviser is indemnified against any losses, claims or damages arising from acting on such instructions and/or applications, notwithstanding that it may later be proved that any such instruction was not given by the Client. The Client agrees that the electronic records of all instructions and applications processed by/or on behalf of him/her or which purport to be processed on behalf of the Client via the Manager's Internet site, telephone or any other electronic medium shall constitute prima facie proof of the contents of such instructions and applications. STANLIB will not be held responsible for any failure, malfunction or delay of any networks, electronic or mechanical device or any other form of communication used in the submission, acceptance and processing of applications and/or transactions. STANLIB will not be liable to make good or compensate any investor or third party for any damages, losses, claims or expenses resulting there from.
- 7. Switching:** A "switch" involves selling participatory interests (units) in one portfolio and investing the proceeds in another portfolio. The Manager does not normally charge initial Financial Adviser charges twice, other than in the instance where the original entry was into a portfolio with lower charges than the portfolio into which the Client will be investing. Accordingly, the Client will have to pay in the difference in the initial Financial Adviser charges. However, the Client and the Financial Adviser may agree on a different arrangement to that mentioned above, in which case an initial Financial Adviser charge as agreed, between the Client and the Financial Adviser, will be charged on the switch transaction. As costs may change from time to time, please consult with your authorised Financial Adviser. **STANLIB monitors account patterns of transactions for practices such as but not limited to market timing where an investor purchases and sells units within a short time period to take advantage of limitations in determining the net asset value of the funds. STANLIB reserves the right to delay or reject such transactions where investors engage in such practices in order to protect and ensure equitable treatment of all investors in the fund.**
- 8. General**
  - 8.1. Collective investment schemes in securities are generally medium to long term investments
  - 8.2. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to the future.
  - 8.3. An investment in the participatory interests of a collective investment scheme in securities is not the same as a deposit with a banking institution.
  - 8.4. Where exit charges are applicable, participatory interests are redeemed at the net asset value where after the exit charge is deducted and the balance is paid to the Client.
  - 8.5. A Portfolio of a collective investment scheme in securities may borrow up to 10% of the market value of the Portfolio to bridge insufficient liquidity as a result of the redemption of participatory interests, and may also engage in scrip lending.
  - 8.6. Where different classes of participatory interests apply to certain Portfolios, they would be subject to different charges.



- 8.7. A schedule of charges and maximum charges is available on request from the Manager. Commission and incentives may be paid and if so, would be included in the overall costs. Ongoing commission may be paid to Financial Advisers. Such ongoing commission, if applicable, will be paid by the Manager from the service charge paid to it. Details of such ongoing commission paid by the Manager to the Financial Adviser on record in respect of your investment are available on request from the Manager.
- 8.8. The exposure limit to a single security in certain Portfolios can be greater than is permitted for other Portfolios in terms of the Collective Investment Schemes Control Act, 2002. Details are available from the Manager.
- 8.9. A Fund of Funds Portfolio only invests in other portfolios of collective investment schemes, which levy their own charges, which could result in a higher cost structure for these portfolios.
- 8.10. A Feeder Fund Portfolio only invests in the participatory interests (units) of a single portfolio of a collective investment scheme, apart from assets in liquid form.
- 8.11. The Manager reserves the right to close certain Portfolios from time to time in order to manage them more efficiently. More details are available from the Manager.
- 8.12. The holdings of offshore investments in certain portfolios are subject to current South African Reserve Bank Regulations.
- 8.13. Forward pricing is used.
- 8.14. Fluctuations or movements in exchange rates may cause the value of underlying offshore investments to go up or down.
- 8.15. The Manager undertakes to repurchase participatory interests at the price calculated according to the requirements of the Collective Investment Schemes Control Act, 2002, and on the terms and conditions of the relevant Deeds.
- 8.16. Payment will be made within 7 days of receipt of a valid repurchase form or regular income request. Please note that there is a 21-day clearance period for cheques and direct deposits, a 60-day clearance period for once off and recurring debit orders. A maximum of R36,000.00 can be collected as a once off debit transaction.
- 8.17. All portfolios are valued daily at 15h00, except for fund of funds which are valued at 24h00. For non-money market funds, investments and repurchases will receive the price of the same day if a complete instruction is received prior to 15h00.
- 8.18. All portfolios are valued daily at 15h00, except for fund of funds which are valued at 24h00. For money market funds, investments will receive the price of the following trading day if a complete instruction is received together with investment funds prior to 12h00 on the day of submission, and repurchases will receive the price of the following day if a complete instruction is received prior to 12h00.
- 8.19. The Client confirms that neither the Manager nor any of its staff provided any advice and that the Client has taken particular care to consider whether the investment is appropriate considering the unique investment objectives, financial situation and particular needs.
- 8.20. All bank accounts supplied for the duration of this investment will be verified with the relevant banks prior to the investment being placed.
- 8.21. Conflicts of interest disclosure: the Manager shall, wherever possible avoid situations causing a conflict of interest. Where it is not possible to avoid such conflict: the Manager shall advise the Client, of such conflict in writing at the earliest reasonable opportunity and shall mitigate the conflict of interest in accordance with its Conflict of Interest Management Policy. A copy of this Policy is available on the STANLIB website. The Manager is part of the Standard Bank Group of companies and both the Liberty Agency and SBFC financial Advisers are permitted to sell various STANLIB Collective Investments (RF) Proprietary Limited products. The Client may at any time terminate the Financial Adviser's appointment. It is the Client's responsibility to advise the Manager of such termination in writing. Upon receipt of such notification The Manager will cease payment of any further service charge to the Financial Adviser. However the client understands that this will not result in a lower annual service charge as the full service charge will now be paid to the Manager.
- 8.22. No repurchases may be made into the bank account of a third party. Where the client is a minor repurchases may only be made into a bank account in the minor's name.
- 8.23. If the Manager receives a deposit and cannot identify the client within 30 days of deposit, an instruction will be sent to the bank, to return the monies to the bank account where the funds were received from.
9. **FICA:** The Client agrees to provide all documentation and information required in terms of the Financial Intelligence Centre Act, No. 38 of 2001, and understands that the Manager is prohibited from processing any transactions on the Client's behalf until all such documentation and information has been received unless the FICA submission and declaration has been completed by the Financial Adviser.

#### 10. Statements

- 10.1. STANLIB will send you quarterly correspondence with a link, and directions on how to retrieve your statement from the link.
- 10.2. Statements and Tax Certificates are available at any time from STANLIB's secure online platform on <https://secure.stanlib.com/Web/>.
- 10.3. Additionally Statements, Tax certificates and Balances are available at any time from the STANLIB Chatbot on [www.stanlib.com](http://www.stanlib.com).
- 10.4. You may also Contact STANLIB on 083 123 003 and follow the voice prompts to receive your statements or SMS the word "balance" to 43939 and an SMS with fund balances will be sent to the cellphone number on record.

11. **Processing of personal information :** It is important to us that you understand how and why we obtain, use, process, store, verify and share (collectively "process" or "processing" as defined in POPIA) your personal information.

STANLIB will only process your information for the following purposes:

- 11.1. To provide you with products and services;
- 11.2. To manage and administer your investments;
- 11.3. To communicate with you and/or your financial adviser;
- 11.4. To comply with your instructions or the instructions of your financial adviser;
- 11.5. To monitor and/or record telephone calls and electronic transactions with you (including the collection of your biometric data where necessary) in order to accurately carry out your instructions or those of your financial adviser and for your protection.
- 11.6. For payment processing for services providers, merchants, banks and other persons that assist with the processing of your payment instructions;
- 11.7. To provide your information to an entity within the Standard Bank Group, including its subsidiaries and affiliates, for the purpose of improving our business and services or the business and services of the Standard Bank Group;
- 11.8. To provide relevant information to a contracted third party who requires the information to provide a service to you for your investment;
- 11.9. To send your information to the Financial Services Exchange (Pty) Ltd trading as Astute where this is necessary to fulfil our servicing obligations and/or where your financial adviser has instructed us to do so.
- 11.10. To send your information to a third party to perform verification checks on the information provided by you to STANLIB. .
- 11.11. To assist in enhancing our services and your client experience;
- 11.12. For analysis in order to assess and improve our business and services or the business and services of the Standard Bank Group;
- 11.13. To verify your identity;
- 11.14. To detect and prevent fraud or money laundering;
- 11.15. To comply with laws and public duties;
- 11.16. In the interests of security and crime prevention;
- 11.17. For operational, marketing, audit, legal and record keeping purposes;
- 11.18. To transfer your personal information outside the borders of the Republic of South Africa where this is necessary to fulfil our servicing obligations. Where your personal information is transferred offshore, STANLIB confirms that adequate measures are in place to ensure the protection of your personal information and shall transfer your personal information offshore in accordance with the applicable requirements for trans-border information flow in terms of POPIA
- 11.19. To provide your information to industry registers such as ASISA, and contracted third parties, such as tracing agents, attorneys, debt collectors and other persons that assist with the enforcement of agreements;
- 11.20. To provide your information to regulatory authorities, governmental departments, local and international tax authorities and other persons that STANLIB under the law has to share your information with;
- 11.21. To provide your information to persons to whom STANLIB cedes its rights or delegates its obligations to under agreements; and;
- 11.22. If we become involved in a proposed or actual merger, acquisition, or any form of sale of assets, we may use and disclose your 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 information, which would continue to be subject to these terms.

We will take reasonable steps to ensure that your information is kept secure and confidential. We will ensure that a third party that we share your information with agrees to keep your information confidential and appropriately secured. We will keep your information until such time as we are compelled to delete it, as prescribed by applicable law.

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 object. You have the right to access, correct and delete the personal information that is held about you.

To object to the processing of your personal information by STANLIB or correct, delete, or obtain a copy of the personal information STANLIB holds about you, you may email us on: [contact@stanlib.com](mailto:contact@stanlib.com) or write to STANLIB's Information Officer at: P O Box 202, Melrose Arch, 2076. or alternatively, you can email STANLIB's information officer at [privacy@stanlib.com](mailto:privacy@stanlib.com).

12. **Collection of Investor information:** STANLIB reserves the right to go back to the client for more information if this has been identified during the compliance process. Unless previously provided to STANLIB, please send verified/certified copies of the documents set out below. These are used to verify the identity of the Investor. strictly, only clear, legible copies of identity and other documents will be accepted, the Manager reserves the right to ask for further documentation.

13. **Off-Boarding the Investor:** STANLIB reserves the right to off-board a client should any aspects of the compliance process deem the client to be of an unacceptable risk. We can only process instructions which are fully complete and accurate, and once the money for the investment reflects in our bank account. We may suspend, delay, or reject your instruction if it does not meet our requirements. You indemnify STANLIB against any loss of any nature which may arise if any money that you pay to a STANLIB bank account is reversed for any reason. The Client or Manager may terminate the investment for any reason, and without having to provide reasons, by giving written notice to the other party. Termination by a Client shall be subject to the repurchase terms set out in these terms and conditions, and to any restrictions in respect of repurchases as set out in applicable legislation. The Manager shall not be held liable for any losses (including claims, liabilities, expenses and damages of any kind) incurred by the Client or any other person as a result of the termination of the investment(s) unless such loss was caused by the Manager's gross negligence, willful misconduct, or fraud. The Manager may amend these Terms and Conditions from time to time. All Clients will be bound by these Terms and Conditions as amended by the Manager. The latest version will be available on the website [www.stanlib.com](http://www.stanlib.com).

14. **Unclaimed Assets:** The client acknowledges that it will ensure that STANLIB has their most up to date contact details and takes responsibility to inform STANLIB of any changes in personal information. In the event that the client becomes unreachable or any payment due to the client is rejected by the receiving bank, the client's investment will be regarded as an unclaimed asset. STANLIB will make a concerted effort in contacting the client with unclaimed assets which may result in STANLIB appointing an external tracing company to trace and contact the client in respect of any unclaimed assets. Costs related to tracing and administrating unclaimed assets may be recovered from the client. Unclaimed assets will continue to be invested in the portfolio until such time the assets are claimed or transferred to another portfolio with the Authority's or client's consent.

15. **Electronic Signatures:** This transaction may be executed by means of a Client's electronic signature. The Client agrees that in accepting these terms and conditions, the Client consents to executing



- this transaction by means of an electronic signature. The Manager is indemnified against any losses, claims or damages arising from acting on such an electronic signature, notwithstanding that it may later be proved that the electronic signature was not given by the Client.
16. **Cooling off rights:** Due to the nature of this product, cooling off rights are not applicable to Collective Investment Schemes.
17. **Trustees:** Standard Chartered Bank, 2nd Floor, 115 West Street, Sandton, 2196, Telephone: (011) 217 6600.
18. **Customer Service Queries:** You can contact our Customer Service team to log a query by visiting our website on [www.stanlib.com](http://www.stanlib.com) or send all queries to [contact@stanlib.com](mailto:contact@stanlib.com) or contact our contact centre on 086 123 003
19. **Complaints:** Should the you need to lodge a complaint with STANLIB regarding the services being provided, you can log on to [www.stanlib.com](http://www.stanlib.com) to submit a complaint or alternatively send complaints to [complaints@stanlib.com](mailto:complaints@stanlib.com)
20. STANLIB is a member of the Liberty Group of companies. Liberty is a full member of the Association for Savings & Investments South Africa (ASISA).
21. This application form and the relevant trust deed in respect of the STANLIB Collective Investments Scheme will form the agreement between the investor and the Manager. The investment will be administered in terms of the Collective Investment Schemes Control Act, 45 of 2002 (The Act)
22. **Contact details:** STANLIB Collective Investments (RF) Proprietary Limited (Reg. No. 1969/003468/07). 17 Melrose Boulevard, Melrose Arch, 2196 | P O Box 202, Melrose Arch, 2076; T + 27 (0)11 448 6000 | F 086 727 7505/+ 27 (0)11 448 6666; E [contact@stanlib.com](mailto:contact@stanlib.com) | W [www.stanlib.com](http://www.stanlib.com).
23. **FAIS Ombudsman details:** Block B, Sussex Office Park, 473 Lynwood Road, Pretoria, 0081. Telephone 012 470 9080.

## FICA DECLARATION

### TO BE COMPLETED BY FINANCIAL ADVISERS NOT SUBMITTING FICA DOCUMENTATION

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

SIGNATURE OF FINANCIAL ADVISER

DATE  -  -

D D M M Y Y Y Y

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

SIGNED AT

## INVESTOR DECLARATION - TAX-FREE SAVINGS ACCOUNT (PLEASE READ CAREFULLY)

- 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. I/We acknowledge that I/We 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/We acknowledge that I/We are South African resident(s) and that I/We are aware of the maximum total of annual and lifetime contribution(s) as detailed below:
- Annual maximum:** An individual can contribute a total of R46,000.00 (Forty-Six Thousand Rand) annually.
  - Annual contributions align with an individual's tax year, i.e. the 12 months from 1st March to the last day in February the following year.
  - Should an investor decide to invest in more than one Tax-Free Savings Account, the maximum annual aggregate capital amount that can be invested remains R46,000.00 (Forty-Six Thousand Rand).
  - Any interest, dividends and capital gains that are reinvested shall not be taken into account in determining the maximum annual contribution.
- Lifetime maximum:** An individual can contribute a total of R500 000.00 (Five-Hundred Thousand Rand) over his/her lifetime. I/We further acknowledge that it remains my/our responsibility as an investor to adhere to the annual and lifetime contribution limits, either individually or in aggregate, and that any contributions in excess of these limits will incur a 40% tax penalty in accordance with section 12T of the Income Tax Act of 1962. I/We indemnify the Manager and the Financial Adviser against any losses suffered by not complying with the above prescribed limits. The Manager is not permitted to accept investments amounts in excess of the above annual limit and any amount greater than the R46,000.00 (Forty-Six Thousand Rand) will be returned to the Investor for review and re-submission.
  - This maximum applies to the total capital contributions only. All interest, dividends and capital gains earned in this may be automatically reinvested tax-free to accrue further interest and dividends.
  - Any capital contribution amount that is withdrawn will still form part of the annual and lifetime contribution maximum. I further acknowledge that I am aware that I will incur a tax penalty of 40% for any contributions that exceed the annual and lifetime limits and that I will not hold the Manager responsible for any penalties incurred by me as a result hereof.
- I/We indemnify the Manager and the Financial Adviser against any losses suffered by not complying with the above prescribed limits. The Manager is not permitted to accept investments amounts in excess of the above annual limit and any amount greater than the R46,000.00 (Forty-Six Thousand Rand) will be returned to the Investor for review and re-submission.
- I/We acknowledge that I/We are 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.
- 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 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 The Manager is prohibited from processing any transaction on our/my behalf until all such documentation and information has been provided. Any money received by the Manager that is not accompanied by the required documentation will be held in the STANLIB Collective Investments (RF) Proprietary Limited bank account until said documentation is received.
- The Client and the Financial Adviser, by signing this form, state and declare that they have each read and understood the terms and conditions pertaining to the investment; including but not limited to Investment Objective, Information on Net Asset Value, Charges, Risk Factors, Income Accruals and declare that the Manager and Financial Adviser charges as indicated on this application form are correct; warrant that all statements given by each of them in this application form are true and correct in every aspect; and that such statements shall form the basis of the contract which is to be entered into with the Manager as well as the contract between the Client and the Financial Adviser.
- The Client understands that in terms of the Financial Advisory and Intermediary Services Act, 2002 ("FAIS"), his Financial Adviser must be mandated by a licensed FSP as a representative with the necessary FAIS 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.
- 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.
- By signing this form, the client consents to STANLIB processing their personal information in accordance with the terms and conditions.

SIGNATURE OF INVESTOR / AUTHORISED SIGNATORY \*

DATE \*  -  -

D D M M Y Y Y Y

SIGNED AT



SIGNATURE OF FINANCIAL  
ADVISER

--

DATE

SIGNED AT

		-			-				
D	D		M	M		Y	Y	Y	Y

**\*Compulsory Section**

