NEDGROUP INVESTMENTS

Unit Trust Investment Application form
For individual investors and legal entities

Offered by Nedgroup Collective Investments Limited, an approved Collective Investments Schemes manager (the Manager).

Important information

Please only complete this form if this is your first unit trust investment. If you wish to add to your existing unit trust investment, please complete an Additional Investment Form.

Please note that:
- this form is to be read together with the Unit Trust Investment Agreement;
- the highlighted fields are mandatory, failure to provide the requested information or illegible instructions will result in a delay in processing;
- notes written on the outside of the provided fields will not be considered when processing this form;
- a copy of this form should be kept for your records;
- the financial planner (if applicable) must complete section 14. If not fully completed and / or not signed, the investor will be administered as a direct investor; and
- all correspondence will be in English.

To enable the Manager to process this instruction timeously, please ensure that:
- all relevant sections of this form are completed accurately and clearly and a fully completed and signed form is faxed to **0861 119 733 (RSA only) or +27 11 263 6067 (outside RSA) by 14:00 (11:00 for the Money Market Fund)**;
- authorised signatories of the investor signs alongside any changes made to the information provided in this form;
- if this form is signed on behalf of the investor, proof of authority as per Section15.1 is provided;
- if you are a natural person, sections 1, 2, 4 (if applicable), 5 (if applicable), 6, 8, 9, 10, 11, 12 (if applicable), 13 (if applicable), 14 (if applicable) and 15 are completed;
- if you are a legal entity, sections 3, 4, 5, 6, 8, 9, 10, 11, 12 (if applicable), 13 (if applicable), 14 (if applicable), 15 and Addendum Two are completed; and
- if you are an institution or have a special arrangement with us sections 3, 4, 5, 6, 8, 9, 10 (excluding 10.1), 11, 12 (if applicable), 13 (if applicable), 14 (if applicable), 15 and Addendum Two are completed.

The Manager will not be responsible for any losses incurred due to delays in processing your instruction as a result of incomplete or outstanding information.

If all the above conditions have been met, your investment will be processed on the date of receipt of this form, provided it is a business day.

1. Investor details - Please refer to **Addendum One (section 1)** for supporting documentation

Title (eg Mr, Mrs, Miss, Ms, Prof, Dr) ☐☐☐☐

Full first name(s)
(As it appears on your ID / Passport) ______

Surname
(As it appears on your ID / Passport) ______

Marital status ☐ Single ☐ Divorced ☐ Widowed ☐ Married If married ☐ COP ☐ ANC ☐ ANC with accrual

Telephone (home) ______ Telephone (work) ______

Cell ______ Fax ______

If applicable, international telephone ______

At least one contact number is required

Email address ______

Residential address ______

______ Code ______

Postal address
(If different from residential address) ______

______ Code ______

Date of birth D D M M Y Y Y Y

Identity number ______

Are you liable to pay income tax? ☐ YES ☐ NO **If YES**, income tax number ______

Passport number ______ **Nationality** ______

COMPULSORY COMPLETION: Source of income[1.1] ______

1.1 Source of income is an anti-money laundering requirement prescribed by the Financial Intelligence Centre Act, 38 of 2001 (FICA). Please indicate how you earn your living, eg. salary, maintenance, pension etc. Supporting documentation may be requested.

2. Residency status - to be completed by natural persons only

Please indicate the one that describes your residency status

- ☐ **Permanent resident (including Citizen)** - you are a permanent resident of South Africa or the Common Monetary Area (ie Namibia, Swaziland and Lesotho).
- ☐ **Non-resident** - you have never resided in South Africa or the Common Monetary Area.
- ☐ **Foreign national who is residing in South Africa** - your normal place of residence is South Africa or the Common Monetary Area, but you have not received your permanent resident status.
- ☐ **Emigrant** - you have formally emigrated from South Africa or the Common Monetary Area via a local authorised foreign exchange dealer and your emigration has been placed on record with the South African Reserve Bank.
- ☐ **South African national who is residing outside of South Africa** - your normal place of residence is outside of South Africa or the Common Monetary Area, but you have not officially emigrated from South Africa.

If emigrant, please provide:

Date of formal emigration D D M M Y Y Y Y

Is this investment made with money held in a blocked rand account or non-resident transferable account? ☐ YES ☐ NO

If **YES**, please provide details of your authorised foreign exchange dealer.

Name of bank

Telephone

Fax

Business address

Code

Exchange control - for office use only

Indicate classification as defined by the South African Reserve Bank regulations. Institutional investors include retirement funds, long-term insurers, collective investment scheme managers and investment managers registered with exchange control as Institutional investors.

☐ Retail ☐ Institutional

3. Legal entity details - Please refer to **Addendum One (section 2)** for supporting documentation

Full registered name
(As it appears on the registration or founding documentation)

Registration number

Income tax number
(If local or foreign entity registered with local office)

Registered address

Code

Entity type[3.1]

3.1 Eg SA Company / Foreign Company / Trust / Non-profit organisation / Retirement Fund / Investment Manager / SA Close Corporation / Partnership / Umbrella Funds / clubs / NGOs etc

If registered as per [3.1], please provide:

VAT registration number, if registered

Date of VAT registration, if applicable

If applicable, and different from your registered name, please provide:

Local trading name

Foreign trading name

If a trust, please provide:

Master of High court address where trust is registered

Clause of trust deed determining beneficiaries

4. Person acting on behalf of investor / legal entity contact person details

Title (eg Mr, Mrs, Miss, Ms, Prof, Dr)

Full first name(s)
(As it appears on your ID / Passport)

Surname
(As it appears on your ID / Passport)

Telephone (home)

Telephone (work)

Cell

Fax

If applicable, international telephone

At least one contact number is required.

Email address

Postal address
(If different from legal entity registered address in section 3 or investor's address in section1)

Code

All correspondence in respect of this investment will be addressed to the contact person indicated in this section.

5. Capacity of person acting on behalf of the investor (mandatory if section 4 has been completed)

☐ Power of attorney[5.1] ☐ Curatorship[5.1] ☐ Court appointed guardianship[5.1] ☐ Parent on behalf of a minor child[5.2]

5.1 Please provide supporting documentation as per section 15.1.

5.2 Please indicate whether the investor will obtain legal capacity to deal with the investment at age of majority? ☐ YES ☐ NO[5.3]

5.3 **NO** may only be indicated where the child is incapacitated and a letter of curatorship is provided.

6. Investor's bank account details

The bank account details must be in the name of the investor. Please check that the name of the bank account holder you provide is identical to the name that the bank holds for the account because all bank details are verified with the applicable bank and a difference in name could cause a delay in the process.

No third party payments will be made (including joint and/or business bank accounts). All payments will be made electronically.

No payments will be made into an offshore, blocked rand, credit card, bond, or market-linked bank account.

Name of account holder (As registered with the bank)	
Name of bank	
Account number	
Name of branch	**Branch code**
Account type	☐ Savings ☐ Current ☐ Transmission
Signature of bank account holder	

7. Investments statements, tax certificates and abridged annual report

We will send you two types of correspondence:
1. Investment statements, tax certificates and an abridged annual report; and
2. Transaction confirmations upon activity.

Ad hoc statements can be obtained from our secure website (if registered), our Client Service Centre on 0860 123 263 (RSA only), +27 21 416 6011 (outside RSA) or clientservices@nedgroupinvestments.co.za

8. Preferred correspondence method

Please select ONE option only as your preferred correspondence delivery method. Please consider the environment when selecting your preferred option.

☐ Electronically to the email address indicated in section 1 or 4

☐ Hardcopy to the postal address, if different from the residential address, indicated in section 1 or 4

If not indicated, and you have provided an email address, all correspondence will be sent to your email address until further notice. If no email address has been provided, correspondence will be posted to the postal address indicated in section 1 or 4, if different from the residential address.

9. Online registration

You may request online access to your investment account via our secure website from which you will be able to generate ad hoc statements and view your market value at your convenience.

Please indicate if you would like online access to your investment via our secure website. ☐ YES ☐ NO

If **YES**, and a person is acting on your behalf, they will be provided with access to your investment if an email address has been indicated in section 4.

We will contact you via email confirming your registration.

10. Investment details

Minimums for Nedgroup Investments range of portfolios
Lump sum amount = R10 000 per unit trust portfolio
Debit order amount = R500 per unit trust portfolio

COMPULSORY COMPLETION: Source of investment amount[10.1]

10.1 Source of investment amount is required in terms of FICA. Please indicate the source of the investment amount, eg Investment / Pension / Sale of Property / Inheritance etc. Supporting documentation may be requested.

Where did the money funding the investment originate? ☐ Local ☐ Offshore[10.2]

10.2 If **OFFSHORE**, please indicate whether the funds were: ☐ Earned offshore ☐ Repatriated

If source is from an offshore bank account, please provide a telegraphic transfer as proof of transaction.

10.1 Unit trust portfolio selection

Please note the conditions with regard to the method of payment in respect of a lump sum amount in **section 11**. Certain unit trust portfolios are subject to availability, ie they may be temporarily closed to new business or offered only to certain investors. Availability may be confirmed with your financial planner (if applicable) or our Client Service Centre on 0860 123 263.

Investment details

	Fund ID	Lump sum amount	Initial financial planning fee % on lump sum (excl VAT)[10.1.1]	Annual portfolio management fee (incl VAT)	Debit order amount (subject to a 30-day clearance period)	Initial financial planning fee % for debit order (excl VAT)[10.1.1]	Income distribution method[10.1.2]: Payout	Income distribution method[10.1.2]: Re-invest
Nedgroup Investments unit trust portfolios								
Equity range								
Rainmaker A	AHVE	R	%	1.71%	R	%		
Rainmaker A1	NERF	R	%	2.00%[1]	R	%		
Equity A	NDQA	R	%	1.71%	R	%		
Equity A1	NEEF	R	%	2.00%[1]	R	%		
Quants Core Equity A	NQCE	R	%	1.14%	R	%		
Growth A	SYGA	R	%	1.71%	R	%		
Growth A1	NEGF	R	%	2.00%[1]	R	%		
Value A	BOVA	R	%	1.71%	R	%		
Value A1	NDVF	R	%	2.00%[1]	R	%		
Specialist equity range								
Entrepreneur A	NDEA	R	%	1.71%	R	%		
Entrepreneur A1	NEEC	R	%	2.00%[1]	R	%		
Mining & Resource A	SYMA	R	%	1.71%	R	%		
Financials A	UALA	R	%	1.71%	R	%		
Asset allocation range								
Balanced A	AHWM	R	%	1.71%	R	%		
Managed A	NDBA	R	%	1.71%[1]	R	%		
Stable A	NISCA	R	%	0-2.85%[2]	R	%		
Stable A1	NISCD	R	%	0.57-3.42%[1&2]	R	%		
Positive Return A	NPRA	R	%	0-2.85%[2]	R	%		
Positive Return A1	NPRF	R	%	0.57-3.42%[1&2]	R	%		
Bravata Worldwide Flexible A	NEBA	R	%	1.71-3.99%[1&3]	R	%		
Income range								
Property A	NIPCA	R	%	1.14%	R	%		
Bond A	VELG	R	%	0.57%	R	%		
Optimal Income A	NHCF	R	%	0.80%[4]	R	%		
Money Market R	VEMM	R	%	0.57%	R	%		
Flexible Income A	AHBM	R	%	0-1.43%[5]	R	%		
Flexible Income A1	NDFI	R	%	0.57-2.00%[1&5]	R	%		

	Fund ID	Lump sum amount	Initial financial planning fee % on lump sum (excl VAT)[10.1.1]	Annual portfolio management fee (incl VAT)	Debit order amount (subject to a 30-day clearance period)	Initial financial planning fee % for debit order (excl VAT)[10.1.1]	Income distribution method[10.1.2] Payout	Re-invest
Rand-denominated international range[6]								
Global Cautious Feeder Fund A	NIGCFA	R	%	0.00%	R	%	☐	☐
Global Balanced Feeder Fund A	BOGA	R	%	0.00%	R	%	☐	☐
Global Equity Feeder Fund A	AHGV	R	%	0.00%	R	%	☐	☐
	Total	R			R			

[1] An annual financial planner fee of 0.50% (plus VAT), is payable by the Manager on these portfolios and may be changed from time to time.
[2] The performance fee is calculated as 10% of total positive performance with a high watermark, limited to a maximum 2.85% (incl VAT) over any 12-month rolling period.
[3] Includes a performance fee of 20% of returns above inflation +5% with a high watermark, limited to a maximum 2.28% (incl VAT) over any 12-month rolling period.
[4] An annual financial planner fee of 0.25% (plus VAT), is payable by the Manager on this portfolio and may be changed from time to time.
[5] The performance fee is calculated as 10% of total positive performance with a high watermark, limited to a maximum 1.43% (incl VAT) over any 12-month rolling period.
[6] These portfolios charge no fees of their own, but feed into underlying international funds, which charge **annual portfolio management fees of 1.50%**.

10.1.1 Initial financial planning fee notes

- The initial financial planning fee (plus VAT) accrues to the Manager as a portfolio management fee and is paid to your Financial Planning Business, where applicable, on a monthly basis.
- A maximum fee of 1% (plus VAT) is payable on the Nedgroup Investments Bond, Flexible Income and Optimal Income Funds.
- A maximum fee of 3% (plus VAT) is payable on all other Nedgroup Investment unit trust portfolios.
- **If no initial financial planning fee is indicated, 0% will apply.**
- Initial debit order financial planning fee, where applicable will be deducted off each debit order investment amount before investing into the selected unit trust portfolio.

10.1.2 Income distribution notes:

- If not indicated, all distributions will be reinvested.
- If you have selected **payout** as your income distribution method, distribution amounts will be paid electronically into the bank account provided in section 6 except an offshore or blocked rand account has been provided. In this case, income distributions will be reinvested. Distributions will not be paid to third party bank accounts or by cheque.
- The onus is on you to inform us of any changes to your bank account details. In the event that a distribution payment is rejected, your distribution will be re-invested using the ruling price into the originating portfolio and your income distribution method will be changed to **re-invest** until otherwise instructed.

10.2 Unit trust portfolio selection

Only to be completed where an agreed specific Class has been authorised by the Manager [10.2.1]

Nedgroup Investments unit trust portfolios	Available Class[10.2.2]	Lump sum amount	Initial financial planning fee % on lump sum (excl VAT)	Debit order amount (subject to a 30-day clearance period)	Initial financial planning fee % for debit order (excl VAT)	Income distribution method[10.1.2] Payout	Re-invest
		R	%	R	%	☐	☐
		R	%	R	%	☐	☐
		R	%	R	%	☐	☐
		R	%	R	%	☐	☐
	Total	R		R			

[10.2.1] As per signed Service Level Agreement with the Manager.

[10.2.2] Failure to indicate a class or selecting a class that is not available will result in a delay in processing. Certain unit trust portfolios are subject to availability, ie they may be temporarily closed to new business or offered only to certain investors. Availability may be confirmed with your financial planner (if applicable) or our Client Service Centre on 0860 123 263.

11. Method of payment in respect of lump sum investments

If all requirements have been met and the investment amount reflects in our bank account by 14:00 (11:00 for the Money Market Fund), your investment will be processed using the ruling price.

☐ Electronic transfer — Date of transfer: D D M M Y Y Y Y

☐ Cheque deposit for investment amounts less than R5 million — Date of deposit: D D M M Y Y Y Y

All payments to be made into the following account; cheques should be crossed and marked non-transferable.

Bank	Nedbank		
Branch	BS Corporate	**Branch code**	198765
Account name	Nedgroup Collective Investments Inflow Account	**Current account number**	1452 027 900

- Please indicate the investor's name and appropriate contact number on your deposit slip.
- Interest will be earned (at the rate applicable to the abovementioned bank account) from the first day after the investment amount has been deposited until it is invested.
- Cash deposits are discouraged; cash handling fees will be for your account and will be deducted from your investment amount before investing.

11.1 Once-off debit details

Electronic collections are restricted to a maximum of a R500 000 debit per business day. By selecting this method of payment for an investment amount greater than R500 000, you acknowledge that you are instructing the Manager or their assignees to make multiple debits that will result in additional bank charges for your account. The alternative method of payment for amounts greater than R500 000 is electronic transfers or cheque deposits (not greater than R5 million).

If all requirements have been met by 14:00 (11:00 for the Money Market Fund), we will process the once-off debit on the date of receipt of this form or as instructed below.

☐ Once-off debit (subject to a five business day clearance period) — Date of collection [11.1.1]: D D M M Y Y Y Y

[11.1.1] Date of collection must be a business day - if not, the next business day will be used. It is imperative that the lump sum amount requested to be withdrawn from your account is available on the date selected. Please carefully consider the date chosen taking into account delays in transferring money between bank accounts.

Each amount collected will be invested proportionally on the date of collection according to the unit trust portfolio selection indicated in **section 10.1**

11.2 Once-off debit bank account details

I hereby instruct and authorise the Manager or their assignees to deduct the total investment amount indicated in **section 10.1 or 10.2** from the bank account indicated in this section or section 6.

Please check that the name of the bank account holder you provide is identical to the name that the bank holds for the account because all bank details are verified with the applicable bank and a difference in name could cause a delay in the process.

The following accounts cannot be debited: an offshore, blocked rand, credit card, bond, or market-linked bank account.

Would you like your once-off debit to be processed from the bank account details specified in **section 6**? ☐ YES ☐ NO

If **NO**, please indicate bank account details below.

Name of account holder (As registered with the bank)	
Name of bank	
Account number	
Name of branch	**Branch code**
Account type	☐ Savings ☐ Current ☐ Transmission
Signature of bank account holder	

If third party bank account, please indicate:

Name of signatory ______________________ Capacity ______________________

Mandatory requirements

Identity number of third party: ☐☐☐☐☐☐☐☐☐☐☐☐☐

- If an employer is paying on behalf of an employee, a letter authorising the Manager or their assignees to debit the above account must be provided.
- If the bank account holder is a third party individual, a copy of their identity document and a specimen signature is required.
- If the bank account holder is a third party legal entity, a copy of the resolution of authorised signatories with the relevant authority levels, together with the applicable identity documents and specimen signature(s) is / are required.

12. Debit order details

Debit order notes:

- A debit order may not be selected if you have requested a recurring withdrawal to be processed against the same unit trust portfolio(s) selected for the debit order.
- Debit orders will be collected on the **1st** business day of each month.
- In order for your debit order to be processed on the **1st** business day of the selected commencement month, a fully completed application form and all supporting documentation must be received **five business days before the 1st** of the selected month. If all requirements are not met, your debit order instruction will be processed for the following month.
- Subject to a 30-day clearance period.

Commencement month[12.1] ☐☐☐☐☐☐ (M M Y Y Y Y)

Escalation rate per annum (optional) ☐ 5% ☐ 10% ☐ 15% ☐ other ☐☐ %

[12.1] If commencement month is not indicated and all requirements have been met five business days before the 1st, your debit order will be processed on the 1st business day of the next month.

12.1 Debit order bank account details

I hereby instruct and authorise the Manager or their assignees to deduct the total debit order amount indicated in **section 10.1** from the bank account indicated in this section.

Please check that the name of the bank account holder you provide is identical to the name that the bank holds for the account because all bank details are verified with the applicable bank and a difference in name could cause a delay in the process.

The following accounts cannot be debited: an offshore, blocked rand, credit card, bond, or market-linked bank account.

Would you like your debit order to be processed from the bank account details specified in **section 6?** ☐ YES ☐ NO

If **NO**, please indicate bank account details below.

Name of account holder (As registered with the bank) ____________________

Name of bank ____________________

Account number ____________________

Name of branch ____________________ **Branch code** ☐☐☐☐☐☐

Account type ☐ Savings ☐ Current ☐ Transmission

Signature of bank account holder

If third party bank account, please indicate:

Name of signatory ____________________ Capacity ____________________

Mandatory requirements

Identity number of third party ☐☐☐☐☐☐☐☐☐☐☐☐☐

- If an employer is paying on behalf of an employee, a letter authorising the Manager or their assignees to debit the above account must be provided.
- If the bank account holder is a third party individual, a copy of their identity document and a specimen signature is required.
- If the bank account holder is a third party legal entity, a copy of the resolution of authorised signatories with the relevant authority levels, together with the applicable identity documents and specimen signature(s) is / are required.

13. Recurring withdrawal instruction

A recurring withdrawal may not be selected if you have requested a debit order to be processed against the same unit trust portfolio(s). This transaction may attract Capital Gains Tax (CGT) and we suggest that the implications thereof be discussed with a tax adviser.

Frequency of withdrawal payment (in arrears)[13.1] ☐ Monthly ☐ Quarterly

Commencement date[13.2] ☐☐☐☐☐☐☐☐ (D D M M Y Y Y Y)

13.1 If not indicated, your recurring withdrawal will be paid monthly.
13.2 If not indicated, your first recurring withdrawal will be processed for the following month on the date of receipt of your instruction and will be paid within 48 hours (24 hours for the Money Market Fund)

Unit trust portfolio(s) funding recurring withdrawal	Rand amount
	R
	R
	R
	R
Total	R

13.1 Consent of spouse

Required to authorise your recurring withdrawal instruction

COMPULSORY COMPLETION: Are you married in community of property? ☐ YES ☐ NO (if the investor is not married in COP or not married, please select **NO**)

If **YES**, in terms of the Matrimonial Property Act, 88 of 1984, the written consent of your spouse together with a signed copy of their identity document is required to authorise your recurring withdrawal instruction.

Name of spouse ______________________

I consent to the recurring withdrawal instruction detailed in this section.

Signature of spouse

13.2 Recurring withdrawal bank account details

No third party payments will be made into a joint and / or business account

I hereby instruct and authorise the Manager or their assignees to make payment into the bank account indicated in this section.

The bank account details must be in the name of the investor. Please check that the name of the bank account holder you provide is identical to the name that the bank holds for the account because all bank details are verified with the applicable bank and a difference in name could cause a delay in the process.

No payments will be made into an offshore, blocked rand, credit card, bond, or market-linked bank account.

Would you like your debit order to be processed from the bank account details specified in **section 6?** ☐ YES ☐ NO

If **NO**, please indicate bank account details below.

Name of account holder (As registered with the bank)			
Name of bank			
Account number			
Name of branch		**Branch code**	
Account type	☐ Savings ☐ Current ☐ Transmission		

Signature of bank account holder

14. Financial planner details, declaration and signature (compulsory, if applicable)

Financial Planning Business		**Code**	
Financial Planner		**Code**	

I agree to act as the primary accountable institution in terms of Section 21 of the Financial Intelligence Centre Act, No 38 of 2001 (FICA). ☐ YES ☐ NO

If **YES,** I:

- will act as the primary accountable institution in accordance with FICA and have accordingly established and verified the identity of the investor and / or person acting on behalf of the investor as required in terms thereof and subordinate legislation thereto. I confirm that I will keep a record of the verification documents as required in terms of section 22 of FICA and will make available copies of these documents and details of the verification procedures followed on request to any party entitled thereto in terms of legislation.

If **NO,** I understand:

- that the Manager will be responsible for the primary “Know your Client” requirements of FICA and that the application will be delayed if all required supporting documentation as indicated in Addendum One (for investors) and Addendum Two (for legal entities) are not submitted with this form.

I warrant and declare that I:

- am duly authorised to act on behalf of the Financial Planning Business;
- am licensed under the Financial Advisory and Intermediary Services Act, 37 of 2002 (FAIS), and in a position to provide advice in respect of Collective Investment Schemes;
- have made the disclosures required in terms of FAIS, and subordinate legislation thereto, to the investor;
- have fully explained the meaning and implications of replacement to the investor and that I am fully aware of the possible detrimental consequences of replacement; and
- have explained all fees that relate to this investment to the investor.

Authorised Signature

Date D D M M Y Y Y Y

15. Investor declaration and signature

1. Independence

1.1 I am acting on my own and I made my own independent decision to make this investment and, as to whether it is appropriate or proper for me, based upon my own judgement, and upon advice from my appointed Financial Planning Business, if applicable.
1.2 I am not relying on any communication from the Manager whether written, oral or implied for investment advice or as a recommendation to make the investment.

2. Financial Planning Business (if applicable)

2.1 I appointed the Financial Planning Business named in section 14 and agree to the financial planning fees indicated in section **10.1 or section 10.2.**
2.2 I have established that the Financial Planning Business appointed by me is an authorised Financial Services Provider in terms of the FAIS.
2.3 All my transactions relating to this investment will be done through my appointed Financial Planning Business who will deal with the Manager through Nedgroup Investments (Pty) Limited, however, my authority is required for any transaction, unless I instruct the Manager differently and provide the appropriate authorisation documents.

3. Basis of investment

3.1 The accuracy and completeness of all answers, statements or other information provided by myself or on my behalf in respect of this investment are my responsibility and all information and / or statements given in this form, and in all documents that have been or will be signed by me in connection with this investment whether in my handwriting or not, are true and correct and shall form the basis of this investment.
3.2 I am the beneficial owner of the investment amount, or I am duly and validly authorised to conclude this transaction on behalf of the investor / legal entity and all money deposited into the applicable account in respect of this investment were obtained from legitimate sources and I acknowledge that in the event of the legal entity (if applicable), not being in existence, I will be personally bound in respect of this investment.
3.3 I have not signed this form with details required to be inserted by me still outstanding.
3.4 I have read, understand and accept the information contained in this form and the latest Unit Trust Investment Agreement available on the Nedgroup Investments website.
3.5 I can request a copy of this form and the above documents, which must be given to me within a reasonable time of my request.

4. Administration

4.1 The Manager and / or their assignees are responsible to administer my investment.
4.2 I authorise the Manager to accept instructions by fax or email and hereby waive any claim that I may have against the Manager and indemnify them against any loss incurred as a result of it receiving (or not) and / or acting on such communication.
4.3 I instruct the Manager to send all correspondence, documentation and communication to me.
4.4 The Manager will provide me with an annual investment statement. In addition, I am, or person acting on my behalf is able to obtain investment statements:
- via my financial planner (where applicable);
- via the Internet (if registered); and
- through the Nedgroup Investments Client Service Centre.

5. Protection of Personal Information

I understand and agree that the Manager and their assignees will keep my information confidential and protected, subject to the following:

5.1 they may process my personal information as defined in legislation, including photographs and identity verification in terms of FICA to provide financial services, prevent fraud and money laundering.
5.2 they may make enquiries of whatsoever nature for the purpose of verifying the information disclosed in this application form and obtain any other information concerning me from any source whatsoever to enable the processing of this investment.
5.3 they may undertake identity and fraud prevention checks and share information relating to this investment with South African Fraud Prevention Services.
5.4 they may send my personal information to third parties to service me, including any foreign countries when necessary, by electronic or other means for processing - such countries may not have specific data privacy laws.
5.5 they may make enquiries of any nature or obtain any further information to enable them to process my investment.
5.6 they may search my records at credit reference agencies in order to comply with the "Know your Client" obligations in terms of FICA.
5.7 they may request reputable research organisations to contact me.
5.8 they may share my information within the Nedbank Group to ensure that they provide me with a better service.
5.9 they may share my information where they are required to do so by law or contractual agreement.

Authorised Signature		**Date**	D D M M Y Y Y Y

15.1 Where this instruction has been completed by a person acting on behalf of the investor

Name		Capacity	

Please ensure that the relevant supporting documentation is submitted together with this form:
- Individuals : Power of attorney
- Guardian of minor child : No supporting documents required unless appointed in terms of a will or by the court
- Estate Late : Letter of Executorship or for small estates the Letter of Appointment
- Curatorship : Court order appointing curator
- Partnership : Partnership agreement and authority resolution
- CC : CK1 and CK2 and authority resolution
- Trusts : Trust Deed and latest letter of authority from the Master and resolution confirming power to act

Authorised Signature		**Date**	D D M M Y Y Y Y

15.2 If more than one signature is required to authorise this investment, please provide additional authorised signatories

Full name ____________________ Capacity ____________________

Authorised signature | **Date** D D M M Y Y Y Y

Full name ____________________ Capacity ____________________

Authorised signature | **Date** D D M M Y Y Y Y

Full name ____________________ Capacity ____________________

Authorised signature | **Date** D D M M Y Y Y Y

Where there is more than ONE signature, please indicate whether the Manager may accept one, two or all signatures as authority for all future transactions (including switches and withdrawals) on your investment account. In the absence of the election on your part, the Manager will be entitled to assume that all signatories appearing on this form are required to sign all future instructions.

☐ Any one ☐ Any two ☐ All

Addendum One - Investor supporting documentation

The Financial Intelligence Centre Act, 38 of 2001 (FICA), compels Nedgroup Investments to establish and verify the identity of a client prior to transacting.

To facilitate compliance with FICA and ensure seamless transacting, we kindly ask that you attach copies of the relevant supporting documentation set out in this Addendum to your completed application form. Nedgroup Investments will only process investments once all the supporting documentation set out below has been supplied.

An approved Pension, Provident or Retirement Annuity Fund, and persons listed on a recognised Securities Exchange need not provide this documentation. Nedgroup Investments may, however, when in its sole discretion deemed appropriate, request this documentation.

Nedgroup Investments, in its sole discretion, reserves the right to request that investors visit their nearest Nedbank branch for a face-to-face verification.

1. Individuals / Sole Proprietor

1.1 SA Citizen / Resident

☐

1.1.1 A copy of a valid ID containing a photo, full names, date of birth and ID number[1].
1.1.2 A document(s) less than three months old containing residential address, ie utility bill, Telkom account, bank statement (other than a Nedbank statement), municipal rates or tax invoice. We will accept a utility bill less than 12 months in the case of: a lease or rental agreement; official SARS documentation; IRP5 certificate as supplied by an employer, a valid TV licence.
1.1.3 A cancelled cheque or recent bank statement (less than three months old).

If you are unable to provide a utility bill, you may provide your spouse's utility bill and a copy of your marriage certificate, or, a declaration from a person who shares a residential address (co-habitant's declaration) confirming: name, valid identity number, SA residential address of investor and co-habitant; relationship between investor and co-habitant and confirmation that the residential address is shared. We will also require a copy of the co-habitant's utility bill.

1.2 Foreign Nationals

☐

1.2.1 A copy of a valid passport containing a photo, full names, date of birth and passport number.
1.2.2 A cancelled cheque or recent bank statement (less than three months old).

1.3 Legal Incapacity / Guardianship / 3rd party representing another individual

☐

1.3.1 Document set out above iro both SA citizens / residents or foreign nationals.
1.3.2 Proof of authority to act, ie power of attorney, mandate, resolution, court order.
1.3.3 A cancelled cheque or recent bank statement (less than three months old).

2. Institutions

2.1 SA Company

☐

2.1.1 Certificate of Incorporation (CM1) or CM9 where company's name has changed, Notice of Registered Office and Postal Address (CM22) containing Registrar's stamp and signed by the Company Secretary. Details of directorships (CM27 or CM29).
2.1.2 A document(s) less than three months old containing trade name and business address, ie utility bill, Telkom account, bank statement, municipality rates or tax invoice.
2.1.3 A copy of a valid identity document / passport containing a photo, full names, date of birth and ID number[1] iro the manager, all authorised representatives, all individuals holding 25% or more of the voting rights at a general meeting.
2.1.4 Proof of authority to act for company, ie director's resolution.
2.1.5 Where other institutions (SA companies, close corporations, foreign companies, trusts, partnerships or other legal entities) are holding 25% or more of the voting rights at a general meeting, provide certificate of incorporation / founding documentation / trust deed or other founding document / partnership agreement and a utility bill as defined.
2.1.6 A cancelled cheque or recent bank statement (less than three months old).

2.2 SA Close Corporation

☐

2.2.1 Founding Statement and Certificate of Incorporation (CK1) and Amended Founding Statement (CK2) if applicable, containing Registrar's stamp and signed by an authorised representative/employee.
2.2.2 A document(s) less than three months old containing trade name and business address, ie utility bill, Telkom account, bank statement or municipality rates or tax invoice.
2.2.3 A copy of a valid identity document / passport containing a photo, full names, date of birth and ID number[1], in respect of each member and all authorised representatives.
2.2.4 Proof of authority to act for close corporation, ie member's resolution.
2.2.5 A cancelled cheque or recent bank statement (less than three months old).

2.3 Foreign Companies

☐

2.3.1 Official document from foreign regulator witnessing incorporation, bearing the name, registration number and address.
2.3.2 A document(s) less than three months old containing SA and foreign trade names and business addresses, ie utility bill, Telkom account, bank statement, municipality rates or tax invoice.
2.3.3 A copy of a valid identity document / passport containing a photo, full names, date of birth and ID number[1], physical residential address and contact details of the SA manager, all authorised representatives, all individuals holding 25% or more of the voting rights at a general meeting.
2.3.4 Proof of authority to act for company, ie director's resolution.
2.3.5 Where other institutions (SA companies, close corporations, foreign companies, trusts, partnerships or other legal entities) are holding 25% or more of the voting rights at a general meeting, provide certificate of incorporation/ founding documentation / trust deed or other founding document / partnership agreement and a utility bill as defined.
2.3.6 A cancelled cheque or recent bank statement (less than three months old).

2.4 Other legal entities (ie club, association or body corporate)

☐

2.4.1 The constitution or other founding document in terms of which legal person is created.
2.4.2 A copy of a valid identity document / passport containing a photo, full names, date of birth and ID number[1], in respect of all authorised representatives.
2.4.3 Proof of authority to act for legal entity.
2.4.4 A cancelled cheque or recent bank statement (less than 3 months old).

[1] A passport / driver's licence containing the above information will only be accepted with a written reason for the unavailability of the ID.

2.5 Partnership

2.5.1 Partnership agreement.
2.5.2 A copy of a valid identity document / passport containing a photo, full names, date of birth and ID number[1], in respect of any individual partners, an individual exercising executive control and all authorised representatives.
2.5.3 Proof of authority to act for partnership.
2.5.4 Where other institutions (SA companies, close corporations, foreign companies, trusts, partnerships or other legal entities) are holding 25% or more of the voting rights at a general meeting, provide certificate of incorporation / founding documentation / trust deed or other founding document / partnership agreement and a utility bill as defined in respect of any institutional partners or an institution exercising executive control.
2.5.5 A cancelled cheque or recent bank statement (less than three months old).

2.6 Trusts

2.6.1 The trust deed or other founding document, ie a will.
2.6.2 Letters of authority from Master (SA trust) or foreign regulator (foreign trusts) to trustees.
2.6.3 A copy of a valid identity document / passport containing a photo, full names, date of birth and ID number[1], in respect of an individual founder of the trust, each individual trustee, each individual beneficiary, all authorised representatives, details on determination of beneficiaries if not specified.
2.6.4 A death certificate or certificate of deregistration where founder died or ceased to exist.
2.6.5 Applicable documents in respect of other institutions (SA companies, close corporations, foreign companies, trusts, or other legal entities) are holding 25% or more of the voting rights at a general meeting, provide certificate of incorporation / founding documentation / trust deed or other founding document and a utility bill as defined in respect of any institutional beneficiaries, any institutional trustees or institutional founder of the trust, details on determination of beneficiaries if not specified.
2.6.6 A cancelled cheque or recent bank statement (less than three months old).

2.7 Deceased Estates (In the case of an existing investor who has passed away)

Certified copies of the following documentation:
2.7.1 Relevant death certificate;
2.7.2 Letter of Executorship / Letter of Authority;
2.7.2 Authority to act (if applicable);
2.7.4 A copy of a valid identity document / passport containing a photo, full names, date of birth and ID number[1], details of physical residential address and contact numbers of persons authorised to act; and
2.7.5 Proof of estate bank account.

[1] A passport / driver's licence containing the above information will only be accepted with a written reason for the unavailability of the ID.

Addendum Two - Legal entities only

In terms of FICA, the accountable institution must verify the identity of the investor.

Each of the following persons must complete Addendum Two. If there is more than one person that needs to provide this information, please attach a separate list detailing the information requested below.

- Manager
- Directors
- Member
- Partner
- Authorised representatives
- Person holding more than 25% or more of the voting rights
- Persons exercising executive control
- Trustee, beneficiary, and founder of the trust

Please refer to Addendum One for the supporting documentation required to be submitted with this form.

Natural persons

Capacity

Title (eg Mr, Mrs, Miss, Ms, Prof, Dr)

Full first name(s)
(As it appears on your ID / Passport)

Surname
(As it appears on your ID / Passport)

Telephone (home) Telephone (work)

Cell Fax

If applicable, international telephone

At least one contact number is required

Email adress

Residential address

Code

Postal address
(If different from
registered address)

Code

Date of birth

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Legal entity

Capacity

Registered name
(as it appears on your registration docs)

Registration number

Registration address

Code

Business adress
(if different from registration address)

Code

Full name Capacity

Authorised signature

Date

D D M M Y Y Y Y

Nedgroup Investments (Pty) Limited (Company registration number 1996/017075/07; VAT number 442 025 2282)
Incorporating Nedgroup Collective Investments Limited (Company registration number 1997/001569/06; VAT number 443 017 0615);
Nedgroup Investment Advisors Limited (Company registration number 1998/017581/06; VAT number 476 022 3570) an authorised Financial Services Provider
(FSP number 1652)
Sponsor of the Nedgroup Investments Retirement Funds

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