

OASIS CRESCENT



MANAGEMENT COMPANY LTD

# OASIS COLLECTIVE INVESTMENT SCHEMES

## Terms & Conditions





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## Terms & Conditions

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MANAGEMENT COMPANY LTD

1.	DEFINITIONS	PG	4
2.	PRODUCT	PG	4
3.	OWNERSHIP OF UNDERLYING ASSETS	PG	5
4.	GOVERNING LEGISLATION AND REGULATION	PG	5
5.	INVESTOR DETAILS	PG	5
6.	SOURCE OF FUNDS	PG	6
7.	INVESTMENT SELECTION	PG	6
8.	FEES AND CHARGES	PG	6
9.	GENERAL CONDITIONS	PG	7
10.	TAXATION	PG	8
11.	DEATH	PG	8
12.	DUTIES OF MANAGEMENT COMPANY	PG	9
13.	DUTIES OF INVESTOR	PG	9
14.	EXCLUSIONS	PG	10
15.	CONTACT DETAILS	PG	11

### IMPORTANT INFORMATION:

If the mandate of this product is not acceptable to you then we suggest that you consider investing in an alternative product within the Oasis Range. Please consult your financial advisor should you have any doubt prior to investing in this product.



### 1. DEFINITIONS

Act:	The Collective Investment Schemes Control Act No 45 of 2002 regulating Collective Investment Schemes (CIS) and includes references to the applicable regulations and notices.
Administrator:	See Management Company.
Business Day:	Any day other than a Saturday, Sunday or South African Public Holiday.
CGT:	Capital Gains Tax as defined in the Income Tax Act No.58 of 1962.
CIS:	Collective Investment Scheme approved by the Financial Services Board, in terms of the Act and previously known as a "Unit Trust".
Custodian:	The party exclusively selected by the Management Company to hold assets under its administration, in safe custody. Standard Bank Corporate and Investment Banking Division, Financial Asset Services, Trustee Services, 20th Floor Main Tower, Standard Bank Centre, Heerengracht, Cape Town 8000 is the selected Custodian.
FAIS Act:	The Financial Advisory and Intermediary Services Act No.37 of 2002.
Financial Advisor:	Category 1 Financial Services Provider, as described and registered under the Financial Advisory and Intermediary Services Act No 37 of 2002.
Investment Date:	The date on which the ruling price shall be used to calculate the purchase value of the investment.
Investment Manager:	The party selected by the Management Company and/or its Agents to manage the assets. Separate agreements have been entered into with Oasis Crescent Capital (Pty) Ltd (Company Registration Number: 2002/004943/07), a registered Category II Discretionary FSP (FSP Number: 796), regulated by the Registrar of Financial Services Providers, and Oasis Asset Management Ltd (Company Registration Number: 1997/000243/06), a registered Category II Discretionary FSP (FSP Number: 603), regulated by the Registrar of Financial Services Providers, respectively.
Investor:	The party(s) making the investment and in whose name the investment is held and which may be an individual, company or trust.
Management Company:	Oasis Crescent Management Company Limited, (Company Registration Number: 1997/000243/06), an authorised, manager of Collective Investment Schemes regulated by the Financial Services Board.
Non Permissible Income:	Non Permissible Income ("NPI") is incidental income which is received within the Product which does not accrue to the investor. Such income falls outside the scope of the mandate of the Product and is deemed to be non-permissible in accordance with the rulings and guidelines of the Shari'ah Supervisory Board of the Investment Manager and is donated to the Oasis Crescent Fund Trust.
Oasis Crescent Fund Trust	The Crescent Fund Trust is a non profit organization (Registration Number: 050-482-PBO) governed by a Trust Deed with the objective of making charitable donations in the primary areas of healthcare, education, social upliftment and disaster relief. The Trust is audited annually.
Participatory Interest:	Each CIS consists of a number of Participatory Units which represent the proportionate investment of the investor in the CIS.
Product:	The Product refers to the a CIS within the range of CIS funds made available to the Investor and administered by the Management Company.
Security Cession:	An agreement where you provide the investment in the CIS as security for an obligation to a third party. Such party is a security cessionary who will hold the policy as security, and shall not replace the investor as the owner of the policy. Such a cessionary has a preferential right over your beneficiaries.

### 2. PRODUCT

#### 2.1. Non Permissible Income ("NPI")

Funds falling within the Oasis Crescent Range are Shari'ah Compliant products and the investor should understand, prior to investing in this Product, that NPI will not form part of the collective investment scheme investment portfolio. Any bank interest earned on a contribution amount or arising from any transaction shall be treated as NPI and upon receipt of such interest, such proceeds shall be treated accordingly. This is done in accordance with the mandate of the Product.

NPI does not belong to the investor and does not accrue to the investor. The Investor shall have no right to receive such proceeds and accepts that he/she shall have no right to receive such proceeds and shall never have any future claim for any portion of this amount. The investor who is a signatory to the Application Form agrees, by appending a signature thereto, that NPI earned within the Product, the investment portfolio and/or any bank interest shall be donated to the Oasis Crescent Fund Trust and that this consent shall apply in respect of all subsequent transactions.



### 2.2. Product Description

A CIS is an arrangement through which assets are pooled. It provides an opportunity to investors to gain exposure to various asset classes. The underlying investment is managed by a regulated entity and the product offers investors an opportunity to diversify and spread their investment exposure.

Two distinct ranges of CIS funds are offered;

(i) The "Oasis Range" is a conventional range of CIS Funds managed in accordance with the respective fund mandates.

(ii) The "Oasis Crescent Range" is a range of CIS Funds managed in accordance with the respective fund mandates which seek to provide an investment which meets the needs of investors seeking an Islamic Product. The "Oasis Crescent Range" is managed in accordance with the guidelines that have been established by the independent Shari'ah Advisory Board of Oasis. These guidelines stipulate the exclusion of securities whose primary business activities are non-permissible according to Shari'ah law from the investment portfolios of the Oasis Crescent range of products.

The Shari'ah Advisory Board has been appointed to advise Oasis on Shari'ah investment and ethical issues. In addition, this board is responsible for conducting an Independent analysis of the Oasis Crescent range of products and Investments as well as investment income to ensure that it is aligned with Shari'ah investment guidelines. Each year a certificate of compliance is issued by the Shari'ah Advisory Board for all of the Shari'ah compliant funds that Oasis manages.

It is the responsibility of the investor to obtain financial advice to ensure that the appropriate portfolio has been selected which meets the risk profile and investment objectives of the investor. This should be monitored on a regular basis to ensure that it meets the objectives of the investor.

If a portfolio is not available the Management Company will provide the Investor with written notification of this and the investor shall have the right to elect an alternative investment portfolio.

### 2.3. Investor Qualification

Qualifying investors consist of Natural persons, Trusts, Companies, Close Corporations, Retirement Funds and Partnerships.

### 2.4. Basis of Agreement

The whole of this agreement, between the Management Company and Investor is constituted by way of the Management Company approving the duly completed application form (including any mandatory requirements), receipt of the amount to be invested, these Terms and Conditions and the issuing of a welcome letter to the Investor, confirming the investment. All subsequent instructions received by the Management Company, and which have been accepted shall constitute part of this agreement. All Information should be in the prescribed format.

The Investor declares that he/she has the necessary capacity to enter into the contract, and that he/she has duly authorized the agent, who is a registered Financial Advisor, to enter into this agreement on their behalf, where applicable. The Management Company does not provide the investor with Advice relating to any CIS Investment.

## 3. OWNERSHIP OF UNDERLYING ASSETS

The underlying assets invested within the CIS funds are the property of the Trustee on behalf of the scheme, and administered by the Management Company, and Investment Manager.

The Investor has no right to the underlying investments of the fund. The Management Company provides the Investor with the right to select the CIS funds and the investor shall have full ownership of the allocated units of the CIS.

## 4. GOVERNING LEGISLATION AND REGULATION

- Collective Investments Schemes Control Act  
*Governs the Management Company and the Product*
- Income Tax Act  
*Governs where tax is applicable*
- Financial Intelligence Centre Act  
*Governs the obtaining of information to verify the Investor before the investment is made*
- Financial Advisory and Intermediary Services Act  
*Governs the provision of advice, rendered by a third party Financial Advisor to the Investor and governs the relationship between the Investor and Management Company*

## 5. INVESTOR DETAILS

### 5.1. Personal Information

The Investor is obliged to comply with all requirements prescribed by the Management Company in order to be eligible to purchase the CIS funds. Such requirements include the provision of information which is true accurate and which contains all pertinent information as defined from time to time, in order to enable the Management Company to ascertain the facts prior to permitting the purchase of the CIS funds. Such information includes, but is not limited to the application form and any other information required by the Management Company in order to comply with governing regulatory and Know-Your-Client information.

The Management Company is authorized to pass on client details for marketing and market research purposes to third parties.



### 5.2. Bank Account Details

The bank account must be held in the name of the Investor.

- Payment will only be made to a Current, Transmission, or Savings Accounts.
- Payment will not be made to a Credit Card or Market Linked accounts.
- Payment will not be made to third party bank accounts.
- All payments will be made electronically in South African Rand.

## 6. SOURCE OF FUNDS

Investments into the Product can be in the form of the following;

- Lump sum Voluntary / Discretionary money
- Contributions in the form of monthly debit order payments into the investment
- A combination of the above

The Investor is required to make full and complete disclosure regarding the source of funds for the investment into CIS funds.

## 7. INVESTMENT SELECTION

### 7.1. Investment Strategy

The details of the investment strategy, asset allocation and benchmarks of the CIS funds made available by the Management Company shall be provided on the website [www.oasiscrescent.com](http://www.oasiscrescent.com) and the investor must consult an approved financial advisor prior to undertaking an investment.

The Management Company shall reserve the right to add, remove or modify the CIS Funds and/or classes of such funds, available to the investor subject to adherence to the regulatory requirements.

### 7.2. Initial Investment Amount

#### **Lump Sum Investment Amount : R2000**

- the exception being the Oasis Money Market Fund - R5000

#### **Monthly Investment Amount : R300**

- debit orders under R500 will incur an automatic annual increase of 15%

### 7.3. Non Permissible Income (applicable to "Oasis Crescent" Range only)

Any non permissible income earned on the contribution amount shall be donated to a Charitable Trust of the Management Company's choice in accordance with the mandate of this "Oasis Crescent" Range of Funds. The investor shall have no right to receive such proceeds.

### 7.4. Investment Management and Investment Administration

The administration of the underlying investment portfolios are undertaken on behalf of the Management Company, by the designated Investment Manager. As defined these constitute Oasis Crescent Capital (Pty) Ltd and Oasis Asset Managements (Pty) Ltd. Investment portfolios are unitized and priced on a daily basis. Once an Investor has successfully applied to purchase CIS funds, the Investor shall be allocated units in the underlying investment portfolio, applicable to the respective CIS funds.

## 8. FEE & CHARGES

All fees quoted in this document are exclusive of VAT. The amounts charged against the CIS shall include VAT where applicable.

### 8.1. Financial Advisor Fees

The Investor and the Financial Advisor must agree on the applicable financial advisory fee. This fee must be Indicated on the relevant form. The administrator will ensure that the initial advice fee is paid from the initial amount received in accordance with the instruction of the Investor. Thereafter the ongoing advisory fee will be paid by the way of realizing units from the Investment Portfolio of the Investor in accordance with the instructions provided by the Investor.

If, during the term of investment, the Financial Advisor fees are renegotiated, or where the fee is negotiated for an additional investment and this is different to the fee currently being paid, then the adjusted fee will apply across the whole Investment Portfolio.

The Management Company reserves the right to determine the limits set with regard to Financial Advisors Fees. The Investor is entitled to change the Financial Advisor subject to acceptance by the Management Company of the relevant forms.

### 8.2. Portfolio Management Fees

An annual portfolio management fee is payable to the Investment Manager. The base fee charge is 1% per annum.



Performance fees are payable in the case of outperformance of the underlying portfolio, relative to its benchmark. The sharing ratio of the performance fee is 20% of the outperformance, and the total fees are capped at 3%. This fee is calculated and accrued daily, based on the daily market value of the Investment Portfolio, and paid to the Investment Manager on a monthly basis.

No other fees are charged.

### SCHEDULE OF FEES

Fee Type	Financial Advisor	Administrator	Investment Manager
Initial	Maximum 3% deducted prior to each investment being made. Where ongoing fee is greater than 0.5% then initial fee is limited to 1.5%.	No charge	No charge
Ongoing	Maximum 1% per annum of the investment account. Where the initial fee is more than 1.5% then the maximum ongoing fee is 0.5%.	0.4%	1% to 3% Based on portfolio performance relative to benchmark*

\* In the case of the Oasis Crescent Income Fund and the Oasis Money Market Fund there is no performance fee applicable. A fixed fee of 0.3% per annum will be charged and is calculated and accrued daily based on the daily market value of the investment portfolio and paid to the investment manager on a monthly basis.

### 8.3. Exit Fees

No Exit Fees are payable.

### 8.4. Switching Fees

A fee of 0.25% of the value of the amount being switched is charged. The Investor is permitted to undertake one free switch per annum.

### 8.5. Other Charges

Provided that the Management Company acts within the scope of its authority to any applicable instruction, it will be held harmless and is indemnified against any/all charges/expenses actually incurred by the Management Company relating to any transaction which is returned by the Investors bank, and not given effect to. The Management Company will add any amount for which the Investor is liable, under this indemnity, to any amount due to the Management Company or may cause the Management Company to deduct and pay over such amount to the Management Company from any payment due to the Investor. The Investors liability under this indemnity shall be limited to the amount in respect of any payment value and/or charges/expenses incurred by a transaction returned by the bank and not given effect to. Oasis will implement any changes to legislation, tax, practice or interpretation by any regulatory authority and which may result in additional charges to the investor.

More information relating to fees and charges can be obtained from your Financial Advisor.

### 8.6. Changes to fees and charges

The Management Company will recover any new fees and charges from the CIS if charged to the Management Company. The Management Company reserves the right to amend the applicable fees and charges. The Management Company will provide the Investor with 90 days written notification when new charges are introduced or when existing charges and/or the method pertaining to any fees and charges are included or amended. Any changes to the Fees and Charges relating to the Financial Advisor are not governed by this provision. Where circumstances exist which warrant a reduction in the aforementioned notice period, the Investment Manager and/or the Management Company reserve the right to effect such changes within a shorter period.

## 9. GENERAL CONDITIONS

### 9.1. Anti-Money Laundering

The responsibility of carrying out Anti Money Laundering checks resides with the Financial Advisor as an accountable institution. In order to safe guard against the risk of money laundering the Management Company reserves the right to check, from time to time, the credentials of the investor in terms of the relevant FICA legislation, and any other governing or subordinate legislation, rules or standards applicable to the identification of Individuals as listed as suspicious or politically exposed.

### 9.2. Cheque Deposits OR Single Investment Collection

Payment into the investment can be made in the form of cheque deposits, or by the Management Company being authorised to debit the investors account with the investment amount. The clearing period of both these transaction is fourteen working days. Investment which are subject to a clearing period may not be redeemed until clearing period has elapsed.

### 9.4. Cooling-off period

There is no cooling-off period applicable to this product. Should the investor decide not to continue to invest then the units may be sold at the ruling unit price as at the date of redemption.

### 9.5. Debit orders

Debit order payments into the investment may be selected. If the instruction for a debit order to be instituted is not received two weeks prior to the first working day of the month the debit order will only take effect at the beginning of the following month.

The clearing period for debit order transactions is forty five working days. Investment which are subject to a clearing period may not be redeemed until clearing period has elapsed.



### 9.6. Guarantee of Investment Return

There are no guarantees on the return of investment in CIS funds.

### 9.7. Joint Accounts

Where accounts are held jointly, the account is generally owned in equal shares by the investors. The Investors must specify who and in what combination authority over the account will be exercised. Joint accounts and signing powers have implications for the investors in the event of death, divorce, insolvency and any other events. Investors are advised to consult their Financial Advisor with regards to joint account investments.

### 9.8. Minors

Investments made in the name of a minor belong to that minor. The age of majority is eighteen years of age. Persons below the age of majority may validly contract, depending on their circumstances. Upon the minor attaining the age of majority only that person will be able to transact on the investment upon receipt of the relevant Face documentation proving that the age of majority has been reached.

### 9.9. Net Asset Value (NAV)

Prices are calculated on a NAV basis which is the total value of all the 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, MST/UST, auditors fees, bank charges, trustees/custodian services and the annual management charge levied by the Manager.

### 9.10. Powers of Attorney

Where the Investor nominates, constitutes or appoints a third party with the power of substitution to be the Investors legal representative / agent and to act in the name, place and stead of the Investor, the Investor agrees to indemnify and hold the Administrator harmless against any losses, damages and expenses, or whatsoever nature, whether directly or indirectly, suffered by the Investor as a result of the Administrator following the instruction of the said third party.

### 9.11. Redemption

Any portion of the investment can be redeemed / disinvested at any time during the period of investment. Investors should however be aware that this will result in a CGT event. Oasis reserves the right to require the investor to redeem unit in a CIS should the value fall below a prescribed minimum determined by the Management Company from time to time. The Investor may select a "Cash Flow Plan" where regular withdrawals are scheduled.

### 9.12. Switching

The investor has the right to switch an investment to another fund . One free switch is permitted in any calendar year. Additional switches will incur a service charge of 0.25% on the market value of the units switched.

### 9.13. Transfer, pledge or cede

The investment may be transferred to another party, pledged or ceded. It is responsibility of investor to verify and ensure that Management Company has correctly recorded such transfer, pledge or cession and to keep the Management Company apprised of changes in circumstances, including a cancellation a such cession or pledge. A transfer may result in a CGT event. Please consult your financial advisor.

### 9.14. Tax Liabilities

The Administrator/Investment Manager is not responsible for any losses that may be incurred as a result of changes in tax legislation.

## 10. TAXATION

The redemption of CIS funds are subject to Capital Gains Tax (CGT) when such proceeds are received by the Investor. Value Added Tax (VAT) may be added to any fees or charges.

## 11. DEATH

### 11.1. Notification of Death of the Investor

The Management Company must be informed of the death of the Investor by way of the following means:

- The investment number
- A certified copy of the death certificate
- A certified copy of the identity of the Member
- Letter of Authority for the appointment of an Executor

### 11.2. Administration Process on Death

In order for the death claims process to commence, and be completed, the following process will be followed:

- The Management Company will provide the authorized parties with the necessary documents that must be fully completed.



# OASIS COLLECTIVE INVESTMENT SCHEMES

## Terms & Conditions

- The Management Company has the discretion to call for additional requirements, should the need arise.
- Once the fully completed documentation is received, the Management Company will process the instructions for the distribution of the investment, in accordance with the instructions. This will be conditional to such instruction being legal, and compliant with regulation / legislation, and the Terms and Conditions of the investment.

### 12. DUTIES OF THE MANAGEMENT COMPANY

#### 12.1. Amendment to Terms and Conditions

The Management Company and Investment Manager are entitled to amend the Terms and Conditions (Policy Document) from time to time at their discretion based on such reasonable grounds as they may determine. Such amended Terms and Conditions (Policy Document) shall be available on the website [www.oasiscrescent.com](http://www.oasiscrescent.com)

#### 12.2. Business Processing times for Investment Instructions

The Management Company is responsible for processing the investment instruction subject to the timelines applicable at the time of receipt of the instruction. Duly completed instructions received from Investors shall be processed in order of receipt and based on whether it is received before or after the daily cut-off time as determined by the Administrator.

FULLY COMPLETED REQUIREMENTS; RECEIVED BEFORE 10AM, PROCESSED SAME DAY. RECEIVED AFTER 10AM, PROCESSED FOR NEXT DAY			
Timeline	Day 1	Day 2	Day 4
Activity	Investment Created	Investment confirmed	Welcome letter mailed
Completed requirements received	- Instruction processed - Unit reduction - Pricing - Completed instruction	Investor statement reflects unit reduction	Funds will reflect in Investors bank account
Incomplete requirements received	Funds deposited / no documentation OR Documentation received / no funds	Process cannot commence until full completed instruction and any outstanding documentation received.	

#### 12.3. Communication

The Management Company shall ensure that the Investor receives communication, including the provision of an annual investment statement, and an annual tax certificate.

#### 12.4. Death Benefits

Upon formal notification of the death of the Investor, the Management Company shall process the necessary claim.

#### 12.5. Professional Indemnity and Fidelity Insurance Cover

The Management Company and the Custodian have the necessary Professional Indemnity and Fidelity Insurance Cover and are accordingly insured against theft, fraud, negligence and dishonest behavior

#### 12.6. Reinvestment of Income Distributions

The Management Company shall ensure that income distributions are allocated in accordance with the Investors instruction to either, reinvest the amount as an additional contribution or pay it to the investors designated bank account.

#### 12.7. Right of Refusal

The Management Company reserves the right to reject any application form, or any subsequent instructions, on any basis, and reverse a transaction should the circumstances justify doing so.

#### 12.8. Borrowing

In terms of governing legislation a CIS is permitted to borrow up to 10% of its market value.

#### 12.9. Scrip Lending

In terms of governing legislation a CIS is permitted to lend out the underlying assets of the portfolio subject to regulatory limits.

### 13. DUTIES OF THE INVESTOR

#### 13.1. Accuracy and Honesty

The Investor is obliged to ensure that all information provided to the Management Company is true and valid.



### 13.2. Appointment of Financial Advisor

If the Financial Advisor, selected by the Investor, is not on the authorised list of Financial Advisors or is debarred for any reason, either by the Regulator or the Management Company, the Investor has 30 days to appoint an alternative Financial Advisor who is registered with the Regulator and the Management Company. Failing to appoint an alternative Financial Advisor will result in the Management Company making such appointment. In the case where the Investor elects not to have another Financial Advisor the Management Company reserves the right to terminate the relationship with the Investor. The Management Company will not be responsible/liable for any losses arising from such termination. The Management Company does not provide the Investor with any form of financial advice.

Neither the Investment Manger, nor the Management Company shall be responsible for any and all losses arising from the appointment and/or termination of the Financial Adviser for whatsoever reason. It shall be the sole responsibility of the Investor to ensure that the Investor receives suitable and appropriate investment advice from an approved financial advisor.

The Management Company cannot be held liable for any and all losses arising out of an application being rejected or its processing being delayed due to incomplete documentation submitted by the Financial Advisor, the advisor acting beyond the scope of the Advisor's licensed categories and sub-categories and/or the Financial Advisor not having entered into a valid Intermediary Advisory Agreement with the Management Company. Any actions by a Financial Advisor outside of the scope of the Advisor's licensed categories and sub-categories cannot be attributed to the Investment Manger and/or the Management Company.

### 13.3. Approval of Financial Advisor Fees

The Investor is responsible for the negotiation of the appropriate initial and ongoing financial advisory fee.

### 13.4. Communication

In the event of fax or email being the choice of communication, it is the responsibility of the Investor (or Financial Advisor) to ensure that the content of the communication has been received and actioned by the Management Company. A fax confirmation or printed copy of a sent email, in the hands of the sender, will not be regarded as proof that the Management Company has received a specific document.

### 13.5. Investor Information

The Investor must ensure that the Management Company has up to date contact, banking and beneficiary details.

### 13.6. Monitor Investment Risk

The Investor must ensure that any instructions issued to the Management Company are on the appropriate forms and signed by the investor, whether transmitted directly to the Management Company by the Investor or via the Financial Advisor. The Management Company cannot be held responsible for delays in processing instructions as a result of changes to external factors outside the control of the Management Company.

### 13.6. Processing of Instructions

The Investor must ensure that any instructions issued to the Management Company are on the appropriate instruction form and signed by the Investor, whether transmitted directly to the Management Company by the Investor, or via the Investors Financial Advisor.

### 13.7. Reporting of Errors

It is the responsibility of the Investor to report any errors to the Management Company within 14 days of receipt any investment confirmation or statement.

## 14. EXCLUSIONS

The Management Company and Investment Manger are indemnified against: Changes arising out of amendments to regulation / legislation; Delays arising out of the Management Company receiving incomplete forms/instructions/supporting documents; Delayed sale of participatory interests in a portfolio arising out of ring-fencing (arising out of separation and delayed sale of a large batch of units); Failure of any mechanical or electronic devices, including networks; Acting on information sent electronically; Failing to act on instructions that have not been signed by the investor; Delays arising out of the Financial Advisor not submitting all documentation; Providing information to the appointed Financial Advisor of the Investor(s); Errors made by the Investment Manager; and Any responsibility for adverse market movements

The Management Company will not be held responsible for any inaccuracies in calculations supplied. All information appearing on / in any marketing material will be provided without a representation or warranty whatsoever, whether express or implied. The Insurer makes no representation or warranties about the correctness or the suitability of any products or service. The Management Company shall not be responsible and disclaims all liability for any loss, liability, damage (whether direct, indirect, special or consequential) or expense of any nature whatsoever, which may be suffered as a result of or which may be attributable, directly or indirectly, to the use of, or reliance upon any information, links or service provided, or any actions and/or liability for consequential or incidental damages.

### Statutory Disclosures:

Collective Investment Schemes in Securities are generally medium to long term investments. The value of participatory interests may go down as well as up, and past performance is not necessarily a guide to the future. Participatory Interests are traded at ruling prices and a portfolio can engage in borrowing and scrip lending. Commission and incentives may be paid, and if so, would be included in the overall costs. Different classes of units apply to some of the Oasis funds, which are subject to different fees and charges. A schedule of fees and charges and maximum commissions is available on request from the company.



A Fund of Funds portfolio invests in other CIS which may levy their own charges. This could result in a higher fee structure for these portfolios. A Feeder Fund portfolio only invests in the participatory interests of a single CIS, apart from assets held in liquid form. Oasis reserves the right to close portfolios from time to time in order to manage them more efficiently and in accordance with their mandates. All portfolios are valued daily at approximately 16h00 (South African Time). Forward pricing is used. CIS prices are calculated on a net asset value basis, which is the total book value of all assets in the portfolio divided by the number of participatory interests in issue. CIS prices may fluctuate relative to the market value of the securities comprising the relevant fund. Permissible deductions from the total portfolio may include bank charges, trustee/custodian fees, auditor's fees, Shari'ah compliance charges, service charges of the manager; securities transfer tax (STT) and brokerage fees. The buying price of participatory interests may include an initial adviser's fee of up to a maximum of 2.5% (excl VAT) of the investment amount. This fee is not compulsory and is negotiated independently between the unit holder and the Financial Adviser. Oasis is a member of the Association for Savings and Investment South Africa (ASISA). Copies of the audited annual statements of Oasis and of the CIS schemes administered by Oasis are available, free of charge, on request by any investor. No warranty as to the accuracy, correctness or completeness of the information or opinions contained herein is provided.

### 15. CONTACT DETAILS

#### 15.1. The Management Company

Physical Address : Oasis House  
96 Upper Roodebloem Road  
University Estate  
Cape Town  
7925

Postal Address : PO Box 1217  
Cape Town  
8000

Telephone : 021 413 7860  
Fax : 021 418 7820  
Email : t-a@za.oasiscrescent.com  
Website : www.oasiscrescent.com

#### 15.2. The Compliance Officer

(to which correspondence, in respect of complaints, should be addressed)

Postal Address : Oasis Crescent Management Company Limited  
PO Box 1217  
Cape Town  
8000

#### 15.3. The Regulator of Collective Investment Schemes

Physical Address : Ground & 1st Floor  
River Walk Office Park  
41 Matroosberg Road  
Ashleigh Gardens x6  
Pretoria  
0081

Postal Address : PO Box 35655  
Menlo Park  
Pretoria  
0102

Telephone : 012 428 8000  
Fax : 012 347 0221  
Email : info@fsb.co.za

#### 15.4. The Financial Services Providers Ombudsman

Postal Address : PO Box 74571  
Lynnwood Ridge  
0040

Toll Free : 0860 324 766  
Email : info@faisombud.co.za

OASIS CRESCENT



MANAGEMENT COMPANY LTD

CLIENT SERVICES 0860 100 786

EMAIL [info@oasiscrescent.com](mailto:info@oasiscrescent.com)

WEBSITE [www.oasiscrescent.com](http://www.oasiscrescent.com)

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