

INVESTMENT PLATFORM APPLICATION FOR INDIVIDUAL INVESTORS



BEFORE YOU INVEST

Make an informed decision:

- Read our [Product Range brochure](#) to make sure you have chosen the right product to suit your needs.
- Refer to the [fund factsheets](#) and [Allan Gray Investment Platform Fund List](#) for information on the unit trusts offered on our platform. Certain unit trusts are subject to availability.

Consider getting financial advice:

- Allan Gray does not provide financial advice. However, we believe in the merits of good independent advice.
- If you are not comfortable making your own investment decisions, consider using the services of an independent financial adviser (IFA). To locate an IFA in your area, refer to the '[Find an adviser](#)' section of our website.



STEP 1

COMPLETE THE FORM & AGREE TO THE Ts & Cs

- Complete all the information on the form to ensure that there is no delay in processing your investment.
- Read and agree to the Investment Platform [Terms and Conditions](#) to understand the rules of your investment.

You may need to complete additional forms, depending on the specifics of your investment:

- Are you representing the investor? Complete the 'Acting on behalf of investor' form.
- Would you like to phase in your investment? Complete the 'Phase-in' form.



STEP 2

SEND DOCUMENTS

Send us the documents listed below:

Email: instructions@allangray.co.za or Fax: 0860 000 655 or +27 (0)21 415 2492

- Completed 'Investment Platform application for individual investors' form
- Copy of your South African bar-coded ID, valid passport (if foreign national) or birth certificate (if minor)
- Proof of your residential address less than three months old (refer to Annexure A for examples)
- Proof of your bank details (e.g. cancelled cheque or bank statement)
- Proof of bank deposit/transfer into the Allan Gray bank account, for lump sum deposits via cheque or EFT
- Any related instructions (e.g. 'Acting on behalf of the investor' form) and supporting documents for those forms



STEP 3

MAKE PAYMENT

For lump sum payments, please deposit/EFT money into the following Allan Gray bank account:

Pre-approved beneficiary: Allan Gray Platform
Account name: Allan Gray Investment Services Proprietary Limited
Bank: First National Bank
Branch code: 20-41-09
Account type: Current
Account number: 620 830 933 11
Reference number: 13 digit SA ID number (South African residents)/passport number (if foreign national)
Swift Code: FIRZAJJ



CUT-OFF TIMES

Please note that if instructions and documents are received:

- Before 14:00 on a business day, we will start processing on that day.
- After 14:00 on a business day, we will start processing on the next business day.
- On a weekend or public holiday, we will start processing on the next business day.

The cut-off for debit order processing is three business days before your selected debit order date.

Electronic collections occur on the next business day after we begin processing your application.

Regular withdrawal payments are scheduled for the 27th of each month. The cut-off for regular withdrawal processing is six business days before the scheduled withdrawal payment date. If the instruction is received after the cut-off, the first withdrawal payment will be scheduled to take place the next month.



WHAT HAPPENS NEXT?

- We will process your instruction once we receive the required completed documents and the money reflects in the Allan Gray Investment Services bank account.
- You will receive confirmation once your instruction has been processed.
- You will receive an Allan Gray Online account with this investment and will be contacted to activate your Allan Gray Online account within two business days of your instruction being processed.



Contact us if you need help:

Call 0860 000 654 between 07:30 - 17:30 (Mon - Fri) or Email: info@allangray.co.za

INVESTMENT PLATFORM APPLICATION FOR INDIVIDUAL INVESTORS

Allan Gray Investment Services Proprietary Limited ('The Administrator'), an authorised administrative financial services provider, is the administrator of this investment.

1. Please provide us with your details

Title Surname

First name(s)

Date of birth Country of birth

ID number (passport number if foreign national)

Tax identification number Country of issue

Nationality

Email

Mobile Telephone (h)

Fax Telephone (w)

Residential address

 Postal code

Postal address
 If the same as residential address please tick this box
 Postal code

In addition to the information given above, do you or any controlling persons associated with this investment (e.g. authorised signatory) have a United States income tax number, tax residency or nationality? Yes No

2. How much would you like to invest?

- You must invest a lump sum of at least R20 000 and/or commit to a debit order of at least R500 per month.
- Debit orders are restricted to a maximum of R500 000 per debit.

Lump sum amount R and/or Monthly debit order amount R

How would you like to invest your money?

You must allocate your lump sum and/or monthly debit order into one or more unit trusts. Indicate the rand amount/percentage per unit trust in the table below:

Unit trust	Unit trust class	Lump sum allocation	Monthly debit order allocation
<input type="text"/>	<input type="text"/> R <input type="text"/>	<input type="text"/> or <input type="text"/> %	R <input type="text"/> or <input type="text"/> %
<input type="text"/>	<input type="text"/> R <input type="text"/>	<input type="text"/> or <input type="text"/> %	R <input type="text"/> or <input type="text"/> %
<input type="text"/>	<input type="text"/> R <input type="text"/>	<input type="text"/> or <input type="text"/> %	R <input type="text"/> or <input type="text"/> %
<input type="text"/>	<input type="text"/> R <input type="text"/>	<input type="text"/> or <input type="text"/> %	R <input type="text"/> or <input type="text"/> %
<input type="text"/>	<input type="text"/> R <input type="text"/>	<input type="text"/> or <input type="text"/> %	R <input type="text"/> or <input type="text"/> %
<input type="text"/>	<input type="text"/> R <input type="text"/>	<input type="text"/> or <input type="text"/> %	R <input type="text"/> or <input type="text"/> %
<input type="text"/>	<input type="text"/> R <input type="text"/>	<input type="text"/> or <input type="text"/> %	R <input type="text"/> or <input type="text"/> %
<input type="text"/>	<input type="text"/> R <input type="text"/>	<input type="text"/> or <input type="text"/> %	R <input type="text"/> or <input type="text"/> %
<input type="text"/>	<input type="text"/> R <input type="text"/>	<input type="text"/> or <input type="text"/> %	R <input type="text"/> or <input type="text"/> %
<input type="text"/>	<input type="text"/> R <input type="text"/>	<input type="text"/> or <input type="text"/> %	R <input type="text"/> or <input type="text"/> %

Please ensure that the amounts or percentages allocated across unit trusts add up to your total lump sum or monthly debit order amounts, or to 100%.

Would you like to pay your annual fees from the Allan Gray Money Market Fund?

You may choose to have your annual administration fees and annual financial adviser fees (if applicable) paid from the Allan Gray Money Market Fund. If you choose to do so, please ensure that you have allocated a portion of your investment to the Money Market Fund. If no option is selected, fees will be deducted from your selection of unit trusts.

If you would like to pay your annual fees from the Allan Gray Money Market Fund, please tick this box.

3. How are you making payment?

Are you making a lump sum payment?

Lump sum amount of R

Select a payment option below:

Cheque/Cash deposit

All cheques must be endorsed as non-transferable and deposited directly into the relevant the Administrator's bank account. Units bought with a cheque deposit can only be withdrawn after 14 days.

Electronic/Internet transfer (EFT)

Electronic/Internet transfers may take up to two days to appear in the Administrator's bank account.

Collection by Allan Gray

Electronic collection is a once-off direct debit from your bank account and is restricted to a maximum of R500 000 per day. Units bought with a direct debit can only be withdrawn after 32 days.

Are you setting up a debit order?

Monthly debit order of R to start on the 1st or 15th of

Indicate by how much you would like your monthly debit order to increase each year:

0% 2.5% 5% 10% 15% 20%

Provide us with permission to debit your bank account

Complete this section if you are setting up a debit order or if you would like Allan Gray to collect your lump sum payment from your bank account.

I authorise the Administrator to draw direct debits from the following South African bank account:

Name of account holder

Name of bank

Branch code

Account number

Type of account Current/Cheque Savings

Additional documents may be required

- Is the bank account holder a third party individual? Provide a copy of their ID and proof of their bank account details.
- Is the bank account holder a third party legal entity? Provide copies of all the signatories' IDs and a letter from the bank listing the authorised signatories on the account.

Signature of bank account holder Date

4. Where does the money come from?

This information is required by legislation and we need it in order to process your investment. Please make a selection below:

Existing Allan Gray account Bonus Savings Inheritance Salary
Transfer from other financial services provider Other (specify)

5. Where are you registered for tax purposes?

If you are an individual South African resident for tax purposes a default Dividend Withholding Tax rate of 15% will apply. If you are not a South African resident you may qualify for a reduced tax rate. If you reside in a country other than South Africa and qualify for a reduced rate we will send you the necessary form to complete.

Are you registered in South Africa for tax purposes? Yes No

If not, provide your country of residence for tax purposes _____

6. Would you like to start a regular withdrawal?

- If you would like to receive a regular withdrawal from this investment account, please complete the total amount to be withdrawn, the frequency of your regular withdrawal and the unit trusts you would like to withdraw from.
- You may only schedule regular withdrawal payments if you have more than R20 000 in your account.

Select your payment frequency: Monthly Quarterly Biannually Annually

Unit trust	Unit trust class	Amount per regular withdrawal
_____	<input type="checkbox"/>	R _____
_____	<input type="checkbox"/>	R _____
_____	<input type="checkbox"/>	R _____
_____	<input type="checkbox"/>	R _____
_____	<input type="checkbox"/>	R _____
_____	<input type="checkbox"/>	R _____
_____	<input type="checkbox"/>	R _____
_____	<input type="checkbox"/>	R _____
_____	<input type="checkbox"/>	R _____
_____	<input type="checkbox"/>	R _____
_____	<input type="checkbox"/>	R _____
Total amount to be withdrawn per frequency		R _____

7. Provide us with your bank account details

- Please complete this section if you have selected to receive a regular withdrawal.
- We will make all payments electronically to a South African bank account in the investor's name.
- We will not make any payments to credit cards, market-linked accounts or third party bank accounts.

If the same as the bank account details in the previous section, please tick this box.

Name of account holder _____

Name of bank _____

Branch code _____

Account number _____

Type of account Current/Cheque Savings

8. How should we communicate with you?

We will send all communications to you via email. If you prefer post or do not have an email address, please tick this box.

Manage your investments online

You will receive an Allan Gray Online account with this investment. Allan Gray Online enables you to view your personal and investment details (e.g. bank account details, account balance, transaction history) and manage your investments (e.g. perform transactions) online. We need an email address to set up your online account.

If you do not want online access, please tick this box.

9. Investor declaration

- I confirm that all information provided in this form and all other documents signed by me in connection with this application, whether in my handwriting or not, are correct.
- I am responsible for the accuracy and completeness of all answers, statements or other information provided by me or on my behalf.
- I have not received advice from the Administrator regarding this application.
- I confirm that the Administrator may accept instructions from any authorised third party who has been authorised by me in writing.
- I confirm that the Administrator may accept instructions in the prescribed format by fax or via other electronic means.
- I have read and understood the Allan Gray Investment Platform fund list and the fund factsheets of the funds I wish to invest in, or the investment overview.
- I have read, understood and agree to the latest Terms and Conditions.
- I agree that my contractual relationship with the Administrator will be subject to South African law and regulation (including but not limited to Exchange Control and tax requirements).
- I confirm that if I am not a South African resident, my investment through the Administrator is based on my own initiative and not due to any offer or solicitation by the Administrator.

Signature of investor _____ Date

D	D	M	M	Y	Y	Y	Y
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If you have an independent financial adviser for this investment, please tick this box and complete the next section of this form.

10. Complete this section if you have an independent financial adviser

Provide us with your financial adviser’s details

Name and surname of financial adviser
Name of Financial Services Provider (FSP)
Financial adviser code
Financial adviser assistant dealing with this transaction

What negotiable fees must be paid to your financial adviser for this investment?

I agree to pay the following negotiated fees on this and all future transactions until otherwise specified:

Initial [] . [][] % Maximum 3.0% (excluding VAT) deducted prior to the investment being made. Where the annual fees are more than 0.5%, initial fees are capped at 1.5%. If it is agreed that no initial fee is payable, please insert 0%.

Annual [] . [][] % Maximum 1.0% (excluding VAT) of the investment account. Where the initial fee is more than 1.5%, the maximum annual fee is 0.5%. If no annual fee is payable, please insert 0%.

Who should we communicate with?

We will send you/your financial adviser confirmation that your transactions have been processed.

Who should we send your transaction confirmations to? Me [] Financial adviser [] Both []

If no option is selected, your transaction confirmations will be sent to both you and your financial adviser.

We will send you/your financial adviser account statements and other communications.

Who should we send your statements and other communications to? Me [] Financial adviser [] Both []

If no option is selected, your communications will be sent to you only.

Provide authorisation for your financial adviser to submit instructions on your behalf

You may authorise the advisory practice (FSP) to submit instructions for this investment on your behalf, either online or via forms. The practice needs to hold a ‘Category II’ licence with the Financial Services Board (FSB) to do this and will need a mandate (instruction) from you. Have you entered into a full mandate with this practice to submit instructions on your behalf? Yes [] No []

Alternatively, if your financial adviser holds a ‘Category I’ licence with the FSB, you may authorise them to submit online instructions for this investment on your behalf.

- Do you authorise this financial adviser to submit instructions (excluding withdrawals and regular withdrawals) on your behalf via Allan Gray Online? Yes [] No []
Do you authorise this financial adviser to submit withdrawal instructions and to set up and change regular withdrawals on your behalf via Allan Gray Online (where applicable)? Yes [] No []
In all cases money will be paid into your bank account that Allan Gray has on record and the bank account can only be changed with your prior written consent.

11. Investor declaration for clients with a financial adviser

- I confirm that this financial adviser, as authorised representative of the FSP above, is my appointed financial adviser.
I confirm that the Administrator may accept instructions from my financial adviser who has been appointed by me in writing.
I confirm that my appointed financial adviser will have access to my investment details via the secure section of the Allan Gray website (Allan Gray Online) or via a secure electronic channel at my adviser’s request.
I understand and agree that all instructions submitted by my financial adviser will be governed by the relevant and latest Terms and Conditions in force as at the date the instruction is submitted.
I acknowledge and agree that the Administrator will not be held liable for acting on any instructions submitted by my financial adviser and I indemnify the Administrator from all direct or indirect claims (including claims for consequential damages) in this regard.

Signature of investor _____

Date [][]/[][]/[][][][]

12. This section must be completed by your financial adviser

Financial adviser FAIS declaration

- I have made the disclosures required in terms of the Financial Advisory and Intermediary Services (FAIS) Act, No. 37 of 2002 to the investor.
- I have explained all fees that relate to this investment to the investor. I understand and accept that the investor may write to the Administrator to cancel future fees.

Financial adviser FICA declaration

- I have identified all applicable parties to this transaction and verified their details under the requirements of Section 21 of the Financial Intelligence Centre Act (FICA), No. 38 of 2001 ('the Act'). I keep these parties' records as is required in terms of Section 22 of the Act and maintain these records as required in regulation 19 of the Act. Yes No
- I understand that I am the primary accountable institution under the Act.
- I understand that if I have selected 'No', the Administrator will be responsible for the primary 'Know Your Client' requirements of the Act and that the application will be delayed until the Administrator receives the necessary documents.

Financial adviser online instruction declaration

- In the absence of a mandate, I acknowledge and agree that I will only act on my client's instruction when submitting instructions via Allan Gray Online.
- I have read, understood and agree to the Terms and Conditions applicable to submitting instructions via Allan Gray Online.
- I acknowledge and agree that the Administrator will not be held liable for acting on any instructions submitted by me, and I indemnify the Administrator from all direct or indirect claims (including claims for consequential damages) in this regard.
- I understand that the Administrator reserves the right, at any time, to review my licence and/or to audit or request copies of my client's consent (whichever applicable) for instructions that I have submitted via Allan Gray Online.

Signature of financial adviser _____

Date

D	D	M	M	Y	Y	Y	Y
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Annexure A: Documents that we accept to verify your details

Before we can enter into a transaction with you, the Financial Intelligence Centre Act (FICA) requires that we verify:

- Your identity - we require a copy of your green bar-coded identity document (South African citizens) or a copy of a valid passport (foreign nationals).
- Your residential address - we require proof of your residential address (less than three months).

Please ensure that all documents you send us clearly show your name, residential address and issue date.

What documents will we accept as proof of residential address in your name?

We will accept any of the following documents as proof of residential address:	
<ul style="list-style-type: none"> ▪ Utility bill in your name (e.g. water, electricity, rates and taxes) ▪ Utility bill in your name and showing the legal description of the property (erf number) ▪ Bank or mortgage statement (including private banks) ▪ Transactional statement from other financial institution ▪ Telkom or other fixed-line account ▪ Statement from a home security company (e.g. ADT and Chubb) ▪ Formal lease agreement ▪ Informal lease agreement with a utility bill and identity document of the owner ▪ Bank letter/declaration that contains client details - name, surname, residential address, identity number and bank account number (on a bank letterhead or stamped with branch details, name, surname and signature of employee) 	<ul style="list-style-type: none"> ▪ Valid SABC television license ▪ M-Net or DSTV account ▪ Valid SA motor vehicle license ▪ Deed of transfer ▪ Cell phone account ▪ Letter from Tribal Authority confirming address in a rural settlement ▪ Long or short-term insurance policy document ▪ Letter from employer confirming the residence (employee residing on company owned property) ▪ Letter from a tertiary institution confirming residence for students ▪ Retail account statements from retailers registered in terms of Financial Advisory and Intermediary services Act, No.37 of 2002 ('FAIS') ▪ Levy certificate of properties in sectional title, cluster or share-block developments issued by a body corporate or managing agent

What if you don't have proof of residential address in your name?

If the proof of residential address is in the name of your:	Documents we require
Spouse	<ul style="list-style-type: none"> ▪ Utility bill, or any other acceptable proof of residence in your spouse's name ▪ Identity document of your spouse ▪ Joint address declaration form *
Partner or co-habitant	<ul style="list-style-type: none"> ▪ Utility bill, or any other acceptable proof of residence in your partner's name ▪ Identity document of the co-habitant ▪ Joint address declaration form *
Parent(s)	<ul style="list-style-type: none"> ▪ Utility bill, or any other acceptable proof of residence in your parent's name ▪ Identity document of the parent ▪ Joint address declaration form *

* You can find this form on our website under the 'Forms and documents' quick link or phone us at 0860 000 654 or +27 (0)21 415 2301 for a copy

What if you cannot provide us with any of the above documents?

The following scenarios cover special circumstances where we will accept alternative documents as proof of residential address.

Scenario	Documents we require
Owner of the property is a trust	<ul style="list-style-type: none"> ▪ Utility bill, or any other acceptable proof of residence in the name of the trust ▪ A signed declaration that you do not have the proof of residence in your name ▪ A signed declaration by all trustees or authorised representative with a resolution ▪ A letter of authority of the trust
Owner of the property is a company/ close corporation	<ul style="list-style-type: none"> ▪ Utility bill, or any other acceptable proof of residence in the name of the company/close corporation ▪ A signed declaration that you do not have the proof of residence in your name ▪ A signed declaration by the directors/members or authorised representative with a resolution ▪ Company/close corporation documents that show the names of the directors/members
The investment is in the name of a minor	<ul style="list-style-type: none"> ▪ Utility bill, or any other acceptable proof of residence ▪ Identity document of a parent ▪ Minor child's birth certificate reflecting the name of the parent investing on behalf of the minor
You live in a retirement village	<ul style="list-style-type: none"> ▪ A declaration by the administrator of the retirement village on their official letterhead stating that you currently live at the retirement village
You live on a farm	<ul style="list-style-type: none"> ▪ Utility bill or other acceptable proof of residence showing your erf number, please add the erf number on the application form
You are a South African citizen living overseas for longer than 12 months	<ul style="list-style-type: none"> ▪ A utility bill reflecting or other acceptable proof of residence showing your overseas residential address ▪ If you do not have a utility bill in your name, we would need the same documents that apply to investors who live in South Africa and cannot provide us with a utility bill