

Chuma Investment Form

Collective Investments

A copy of this form must be sent to the Mana the original to the Client for safe custody.	ager and	d the Fi	inanci	ial Adv	iser n	nust a	lso ret	tain a	comp	lete co	py. In	terms	s of the	e FAIS	S Act,	the Fi	nancia	al Adv	iser th	at dea	alt with	the (Client	must	deliver
SELECT THE APPLICABLE OPTION:		NEV	V CLI	ENT						EXI	STING	G CLI	ENT												
EXISTING STANLIB INVESTMENT ACC	COUNT	NUME	BER:																						
CLIENT DETAILS: OTHER	ENT	ΙΤΥ	ΤYΙ	PES																					
All partnerships must complete the	adde	ndun	n ava	ailabl	le on	ww\	w.sta	nlib.	com	and	subn	nit th	ie co	mple	eted	form	with	the	appl	icatio	n fo	rm.			
INVESTMENT PROPOSAL NUMBER																									
NAME OF ENTITY																									
TRADENAME																									
DATE OF INCEPTION	D	D	-			-	Υ	Y	Y	Y															
REGISTRATION NUMBER		U		М	М		Y	Y	Y	Y															
INCOME TAX NUMBER																									
COUNTRY OF TAX RESIDENCE																									
CONTACT PERSON REPRE	ESEN	TIN	G (ОТН	IER	EN.	TI T	Y T	YPE	S/	AUT	НО	RIS	ED	то	AC	Т								
TITLE																									
CONTACT NAME AND SURNAME																									
RELATIONSHIP																									
CELLPHONE NUMBER				-																					
TELEPHONE (WORK)				-																					
EMAIL ADDRESS																									
CLI ENT'S PHYSI CAL ADD	RES	S																							
COMPLEX / UNIT / HOUSE NUMBER																									
COMPLEX NAME / ESTATE																									
STREET NUMBER																									
STREET NAME / FARM NAME / AREA NAME																									
SUBURB / DISTRICT																									
CITY / TOWN																									
COUNTRY																				C	ODE				



CLIENT'S POSTAL ADDRES	S																				
SAME AS PHYSICAL ADDRESS																					
PO BOX NUMBER																					
POST OFFICE NAME																					
POSTAL CODE																					
PRIVATE BAG NUMBER																					
POST OFFICE NAME																					
POSTAL CODE																					
POSTNET SUITE NUMBER																					
PRIVATE BAG NUMBER																					
POST OFFICE NAME																	C	ODE			
CORRESPONDENCE PREFE	REN	CE																			
All statements, reports and notices w	ill be	sent	to y	ou ir	n eled	ctror	nic fo	rmat	unle	ss o	therv	vise	indic	ated							
Should you wish to receive correspo	ndenc	e via	a pos	st, pl	ease	sele	ect th	ne tic	kbox	belo	ow:										
HARDCOPY (POSTED)																					
DI VI DENDS TAX																					
SARS will levy a withholdings tax on complete the corresponding declarat default rate of 15% will be applied if	ion as	an a	anne	xure	to th	ne ap	oplica	ation	form	. The											

EXEMPT FROM DIVIDENDS TAX	REDUCED DIVIDENDS TAX RATE

INVESTMENT SELECTION

	LUMP SUM: BANK DEPOSIT	LUMP SUM: ONCE OFF DEBIT	RECURRING PLAN: RECURRING DEBIT ORDER

Complete the investment amount next to the portfolio selection in the space provided

Please Note:

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

	Lump	sum investment	Recu	rring debit order	Maximum	Initial Financial
Portfolio	Minimum amount	Investment amount	Minimum amount	Investment amount	Initial Financial Adviser Charge (excl. VAT)	Adviser Charge (excl. VAT)
STANLIB Chuma	R1 000	R	R 50	R	0.60%	%
					Total:	

STANLIB Chuma comprises of investments directly into the STANLIB Enhanced Yield Fund (B5 class), with income distributions automatically reinvested into the STANLIB Absolute Plus Fund (B5 class)



INCOME DISTRIBUTION

Income will be reinvested into the STANLIB Absolute Plus Fund (B5 class)

BANKING DETAILS

New investments

Account name:STANLIB Collective Investments (RF) Limited

Bank: Standard Bank Branch code: 051001

Account number: 000402184

Reference: Surname and Identity number/Contract number

Additional investment

Account name: STANLIB Collective Investments (RF) Limited

Bank: Standard Bank Branch code: 051001

Account number: 000403245

Reference for existing UT account: account number

Reference for a new UT account: ID number

DEPOSIT REFERENCE																											
DEPOSIT AMOUNT	R																										
DEPOSIT DATE				-			-																				
DEPOSIT REFERENCE E.G. ID NUMBER, CONTRACT NUMBER ETC		D	D		М	М		Y	Y	Y	Y																
DEBIT ORDER DETAILS F	OR	A O	N CI	E 0	FF I	DEE	BI T																				
ONCE OFF DEBIT AMOUNT	R																										
ONCE OFF DEBIT DATE			-			-																					
A maximum of R500 000 may be d	р ebited	D d fro	m a	м clien	м t's b	ank	y acco	y unt	y withi	y na4	15 d	av r	erio	d. I	her	ebv	aut	horis	se S	ΓΑΝΙ	LIB (Coll	lecti	ve Ir	nves	stme	nts

A maximum of R500 000 may be debited from a client's bank account within a 45 day period. I hereby authorise STANLIB Collective Investments Limited to arrange with my bank for the payment of the investment amounts as indicated above, including amendments that may be made during the life of the investment on the specific day as indicated. Debits can only be loaded 2 business days after receiving the completed information.

BANKING DETAILS FOR A	ONCE OFF DEBIT		
BANK			
BRANCH		BRANCH CODE	
ACCOUNT NUMBER			
ACCOUNT TYPE	CHEQUE	SAVINGS	TRANSMISSION
ACCOUNT HOLDER'S ID NUMBER			
ACCOUNT HOLDER'S NAME			
SIGNATURE OF BANK ACCOUNT HOLDER/ AUTHORISED SIGNATORY			

Once off debits are not allowed from Call/ notice accounts. If the debit order is funded by a 3rd party (spouse included):

- * For individuals: Certified copy of the third party's identity document with a specimen signature.
- * For entities: Standard Bank Bank account mandate * Other banks Letter from the bank confirming signing authority and a certified copy of identity document with a specimen signature of the signatory/ies.

DEBIT ORDER DETAILS F	OR A RECURRING DEBIT ORDER	
DEBIT ORDER PREFERRED DATE	COMMENCEMENT DATE D D M M Y Y Y Y Y	
PAYMENT FREQUENCY	MONTHLY QUARTERLY BI-ANNUALLY ANNUALLY	



BANKING DETAILS FOR A	RE	CUF	RRI	NG	DEB	I T	OR	DER																	
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BANK																									
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ACCOUNT HOLDER'S ID NUMBER																									
ACCOUNT HOLDER'S NAME																									
SIGNATURE OF BANK ACCOUNT HOLDER/ AUTHORISED SIGNATORY																									
If the debit order is funded by a 3rd * For individuals: Certified copy of tl * For entities: Standard Bank – Ban identity document with a specimen	he th	ird p coun	arty' It ma	's ide ındat	entity e * Fo	doc or C	ther								onfir	minç	g sig	ning	auth	ıority	and	∣a c∈	∍rtifi∈	ed co	py of
ANNUAL CONTRIBUTION	NC	RE/	ASE																						
Should you wish to increase your re	currir	ng de	ebit o	order	auto	mat	ically	each	yea	ar, p	leas	e inc	dicate	e this	belo	ow:									
PERCENTAGE INCREASE PER ANNUM		5%	•		10	1%		15	5%			20%	%												
EFFECTIVE MONTH			_																						
BANKING DETAILS FOR P	M AYN	м ЛЕN	ITS	Y	Y	Y	Y																		
Payments to third party bank accou				lowe	d. Pa	yme	ents c	can or	nly l	be p	aid ii	nto a	an ac	cou	nt in	the r	name	of t	he c	lient					
BANK																									
BRANCH														В	RANG	CH C	ODE								
ACCOUNT NUMBER																				T					
ACCOUNT TYPE		СНЕ	EQUE							SAV	'INGS							TRA	NSN	MISSIG	ON				
ACCOUNT HOLDER'S ID NUMBER																									
ACCOUNT HOLDER'S NAME																									
AUTHORI SED SI GNATORI	ES																								
List of persons authorised to provide	e ST	ANLI	ІВ С	ollec	tive Ir	nves	stmer	nts wit	th ir	nstru	ctior	ns re	elatin	g to	STAI	NLIB	Chu	ıma.							
SPECIMEN SIGNATURE																									
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FIRST NAME																				<u></u>		<u></u>			
SURNAME		1																							
SIGNING		ALO	NE	-						JOI	NTLY														



TELEPHONE

SPECIMEN SIGNATURE														
FIRST NAME														
SURNAME														
SIGNING	ALO	NE				JOIN	ITLY							
TELEPHONE			-											
SPECIMEN SIGNATURE														
FIRST NAME														
SURNAME														
SIGNING	ALO	NE				JOIN	ITLY							
TELEPHONE			-											

FICA REQUIREMENTS

Unless previously provided to STANLIB, please send verfied/certified copies of the documents set out below. These are used to verify the identity of the Investor.

FOR THE STOKVEL

- Constitution or founding document
- Document authorising persons to act

FOR EACH AUTHORISED SIGNATORY

South African

- Green, bar-coded Identity document
- If not available valid reason why identity document could not be provided together with a valid Passport or valid driver's licence
- Proof of physical residential address
- Authority to act (if applicable): power of attorney / letter of appointment from the court
 and Identity document, physical residential address and contact details of persons
 authorised to act

Foreign

- Valid Passport
- Proof of physical residential address
- Authority to act (if applicable): power of attorney / letter of appointment from the court
 and Identity document, physical residential address and contact details of persons
 authorised to act

PROOF OF ADDRESS OF EACH AUTHORI SED SIGNATORY

Any one of the following documents reflecting the physical/business address is acceptable:

- Utility bill (must be less than 3 months old, unless otherwise specified)
- Current lease or rental agreement
- Bank statement
- Municipal rates and taxes invoice
- Valid television licence
- Mortgage statement
- Telkom account
- Valid motor vehicle licence
- Insurance policy
- Tax return (less than 1 year old)
- Letter from bank manager, medical practitioner, accountant, or attorney, on a formal letterhead, stating that they know the client for three years and confirming physical address
- Letter on letterhead, signed by board of trustees, directors' etc. confirming physical business address
- Correspondence from a body corporate or shareblock association
- Payslip or salary advice

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

Spouse/partner

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

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

Parent:

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

If above documentation not available:

- Visit to physical address by a STANLIB employee, or
- Affidavit from client (as a last resort), providing:
 - Name, identity number and physical residential address
 - Confirmation that client resides at physical residential address



TERMS AND CONDITIONS

- 1. Net Asset Value (NAV): Prices are calculated on a NAV basis, which is the total value of all assets in the Portfolio including any income accrual and less any permissible deductions from the Portfolio divided by the number of participatory interests in issue. Permissible deductions include brokerage, STT, auditor's fees, bank charges, trustee/custodian fees and the service charge levied by STANLIB Collective Investments (RF) Limited ("the Manager").
- 2. Initial Financial Adviser Charges: The Initial Financial Adviser charges is deducted from the full investment value and the remaining amount is allocated to the selected investment options. Commission paid to Financial advisers is incorporated in the initial Financial Adviser charges. Any additional investment will incur an initial Financial Adviser charges. The charge is set at a maximum of 0.84% of investments These charges are all VAT inclusive.
- 3. Service Charge (levied monthly incl. VAT): The service charge for the individual portfolios is accrued daily and levied monthly on the market value of the portfolio. Certain portfolios have a performance based service charge which shall be a variable amount that may either increase or decrease, depending on whether the Manager has added or detracted value for the portfolio relative to a passive investment in the portfolio's benchmark. Please refer to the latest fact sheet(s) for more details. The service charge is normally deducted from the income received by the portfolios.
- The Portfolio Charges document (including Performance Fee Frequently Asked Questions) is available on www.stanlib.com ("Investment for Individuals" section).

 4. Performance Fees: Where fees are not accrued daily, the fee accrual is lagged and rolling measurement periods are used, certain participatory interest holders may carry a lower proportion of the performance fee relative to performance enjoyed, whilst other Investors may carry a higher proportion of the performance fee relative to performance enjoyed. Where underlying portfolios charge implicit performance fees (i.e. implicit in their unit prices), participatory interest holders may carry these performance fees regardless of whether the top-tier portfolio or mandate has out-performed its own benchmark. The Portfolio Charges document (including Performance Fee Frequently Asked Questions) is available on www.stanlib.com ("Investment for Individuals" section).
- 5. Total Expense Ratio: The Total Expense Ratio (TER) of a portfolio is a measure of the portfolio's assets that were relinquished as operating costs expressed as a percentage of the daily average value of the portfolio calculated over a period of usually a financial year. Typical expenses which are deducted from a portfolio include service charges, taxes, trustee fees and audit fees. The TERs can be located on the Fact Sheets and the Portfolio Charges document (including the Performance Fee Frequently Asked Questions), which is available on www.stanlib.com ("Investment for Individuals" section).
- 6. Switching: A "switch" involves selling participatory interests (units) in one portfolio and investing the proceeds in another portfolio. STANLIB Collective Investments (RF) Limited does not normally charge initial Financial Adviser charges twice, other than in the instance where the original entry was into a portfolio with lower charges than the portfolio into which the Client will be investing. Accordingly, the Client will have to pay in the difference in the initial Financial Adviser charges. However, the Client and the Financial Adviser may agree on a different arrangement to that mentioned above, in which case an initial Financial Adviser charge as agreed, between the Client and the Financial Adviser, will be charged on the switch transaction. As costs may change from time to time, please consult with your authorised Financial Adviser
- 7. Income Distributions: Income distributions are made at regular intervals for all portfolios. Portfolios either declare distributions monthly, quarterly (31 March, 30 June, 30 September, 31 December), half-yearly (30 June, 31 December), or annually (31 December). These distributions are paid by no later than the last working day of the following month. Please refer to the latest fact sheet(s) for more details. Distribution payments will only be made if the value of the payment is above R50. From 1 February 2008, no initial Financial Adviser charges will be levied on reinvestments.
- 8. Electronic Transactions: the Client agrees that STANLIB shall be entitled to implement all instructions and applications of whatever nature received on their Internet site, by telephone, by fax or any other electronic medium and which appear to emanate from the Client. STANLIB are indemnified against any losses, claims or damages arising from acting on such instructions and/or applications, notwithstanding that it may later be proved that any such instruction was not given by the Client. The Client agrees that the electronic records of all instructions and applications processed by/or on behalf of him/her or which purport to be processed on behalf of the Client via STANLIB's Internet site, telephone or any other electronic medium shall constitute prima facie proof of the contents of such instructions and applications.
- 9. Repurchase and Income Distribution Payments: Repurchase and income distribution payments can only be made into an account in the name of the investor. No third party or cheque payments will be made.

10. General

- 10.1. Collective investment schemes in securities are generally medium to long term investments.
- 10.2. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to the future.
- 10.3. An investment in the participations of a collective investment scheme in securities is not the same as a deposit with a banking institution.

 10.4. Where exit charges are applicable, participatory interests are redeemed at the net asset value where after the exit charge is deducted and the balance is paid to the Investor.
- 10.5. A Portfolio of a collective investment scheme in securities may borrow up to 10% of the market value of the Portfolio to bridge insufficient liquidity as a result of the redemption of participatory interests, and may also engage in scrip lending.
- 10.6. Where different classes of participatory interests apply to certain Portfolios, they would be subject to different charges.

 10.7. A schedule of charges and maximum commissions is available on request from STANLIB Collective Investments (RF) Limited ("the Manager").
- 10.8. Commission and incentives may be paid and if so, would be included in the overall costs. Ongoing commission may be paid to Financial advisers. Such ongoing commission, if applicable, will be paid by the Manager from the service charge paid to it. Details of such ongoing commission paid by the Manager to the Financial adviser of record in respect of your investment is available on request from the Manager.
- 10.9. The exposure limit to a single security in certain Portfolios can be greater than is permitted for other Portfolios in terms of the Collective Investment Schemes Control Act, 2002. Details are available from the Manager.
- 10.10. A Fund of Funds Portfolio only invests in other portfolios of collective investment schemes, which levy their own charges, which could result in a higher cost structure for these portfolios.
- 10.11. A Feeder Fund Portfolio only invests in the participatory interests (units) of a single portfolio of a collective investment scheme, apart from assets in liquid form.

 10.12. The Manager reserves the right to close certain Portfolios from time to time in order to manage them more efficiently. More details are available from the Manager
- 10.13. The holdings of offshore investments in certain portfolios are subject to current South African Reserve Bank Regulations.
- 10.14. Forward pricing is used.
- 10.15. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down
- 10.16. The Manager undertakes to repurchase participatory interests at the price calculated according to the requirements of the Collective Investment Schemes Control Act, 2002, and on the terms and conditions of the relevant Deeds.
- 10.17. Payment will be made within 14 days of receipt of a valid repurchase form. Please note that there is a 21-day clearance period for cheques and direct deposits, a 45-day clearance period for debit orders, and a 60-day clearance period for once-off debit orders.
- 10.18. Any capital gain realised on the disposal of a participatory interest in a collective investment scheme is subject to Capital Gains Tax (CGT).
- 10.19. The Manager is obliged to report on the weighted average cost method for CGT purposes
- 10.20. All portfolios are valued on a daily basis at 15h30 with the exception of some of the Fund of Funds portfolios and Feeder Fund portfolios, which are valued at 17h00. Investments and repurchases will receive the price of the same day if received prior to 15h30.

 10.21. The Investor confirms that neither the Manager nor any of its staff provided him/her with any advice and that he/she has taken particular care to consider on his/her own or with the
- assistance of his/her authorised Financial adviser whether the investment is appropriate considering his/her unique objectives, financial situation and particular needs. 10.22. All bank accounts supplied for the duration of this investment will be verified with the relevant banks.
- 10.23. Conflicts of interest disclosure: STANLIB shall, wherever possible avoid situations causing a conflict of interest. Where it is not possible to avoid such conflict: STANLIB shall advise the Client, of such conflict in writing at the earliest reasonable opportunity and shall mitigate the conflict of interest in accordance with its Conflict of Interest Management Policy. A copy of this Policy is available on the STANLIB website. STANLIB is part of the Standard Bank Group of companies and both the Liberty Agency and SBFC financial advisers are permitted to sell various STANLIB products. Stonehouse Capital holds equity interests in various FSP's which may result in an unavoidable conflict of interest. Clients of StoneHouse Capital partners, are encouraged to familiarize themselves with the conflict of interest disclosures, as required by their FAIS license, prior to engagement. The Client may at any time terminate the Financial adviser's appointment. It is the Client's responsibility to advise STANLIB of such termination in writing. Upon receipt of such notification STANLIB will cease payment of any further service charge to the Financial adviser. However the client understands that this will not result in a lower annual service charge as the full service charge will now be paid to STANLIB.
- 10.24. Dividends tax: SARS will levy a withholdings tax on dividends at a rate of 15% with effect from 1st April 2012. If you are an exempt entity or if you are liable for dividends tax at a reduced rate then please download and complete the Exemption form or the Reduced Rates form. These forms are available on www.stanlib.com. The default rate of 15% will be applied to all investors if an Exemption from tax or the Reduced rates form is not supplied at the time we receive your Investment application form.

11. Statements

- 11.1. All other Investors will receive consolidated statements quarterly.
- 11.2. IT3B and IT3C documents will be sent to Investors by May each year
- 11.3. An investor can register on STANLIB Online and access statements 24 hours a day in a secured environment
- 12. Cooling off rights: Due to the nature of this product, cooling off rights are not offered on this product.
- 13. Non-residents and Emigrants: Foreign money must be sent to our bank account via Standard Bank International Trade Services swift code SBZAZAJJ and can be transferred in foreign currency or SA Rands. Standard Bank International Trade Services will contact Investors who have sent foreign currency, regarding the conversion date, unless the spot rate or a conversion date is specified with the payment. Clients have 30 days from receipt to convert.
- 14. Trustees: Standard Chartered Bank, 4 Sandown Valley Crescent, Sandton, 2196, Johannesburg. Telephone: (011) 217 6600
 15. Query Support and Middle Office STANLIB Compliance and Complaints PO Box 202, Melrose Arch, 2076. Telephone: 0860 123 003
- 16. Complaints: Should the Client wish to lodge a complaint with STANLIB regarding the services being provided, the Client can locate STANLIB's Complaints procedure on www.stanlib.com/contactus/pages/furtherqueries.aspx, alternatively the Client can send an email to rateus@stanlib.com

Liberty is a member of the Association for Savings and Investment of South Africa. The Manager is a member of the Liberty group of companies.

FINANCIAL SERVICES PROVIDER

- 1. The Client hereby confirms that he/she has appointed/hereby appoints the Financial Services Provider (FSP) whose FSB licence number is disclosed below for purposes of his/her dealings with STANLIB.
- 2. The Client agrees that STANLIB will pay the Financial Services Provider (FSP) the charges as set out in this application form. Where the FSP is a



legal entity (e.g a company or a close corporation) the FSP is represented herein by the natural person identified in the relevant block below. Where the FSP has a Category II FAIS licence and the Client has mandated the FSP (or it's Representative) to act on his/her behalf in terms of a written agreement a copy of the written agreement must be provided to STANLIB. STANLIB will not act on instructions from the FSP if it has not received a copy of this agreement. STANLIB is obliged by law to decline any instructions from an FSP who is not properly licensed with the Financial Services Board.

- 3. Where the Client has terminated his FSP's appointment, it is the Client's responsibility to advise STANLIB of such termination immediately. On receipt of such written notification, STANLIB will cease payment of all charges, other than accrued charges to the FSP.
- 4. The Client understands that where he/she changes FSP the consequences of such change may result in different or new fund and fees structures.

FINANCIAL ADVISER 1	
FSP LICENCE NO:	
STANLIB ID	
NAME OF SOLE PROPRIETOR OR NAME OF REPRESENTATIVE	
FI CA DECLARATION	
IFA FICA DECLARATION (TO BE	OMPLETED BY INDEPENDENT FINANCIAL ADVISERS NOT SUBMITTING FICA DOCUMENTATION)
single transaction with STANLIB (the secondar	itution (as described in the FICA regulations) in respect of the investor on whose behalf I am establishing a business relationship or concluding a vaccountable institution). I confirm that I have established and verified the identity of the investor in terms of section 21 of FICA. I confirm that I required in terms of section 21 of FICA. I will make available copies of these documents and details of the verification procedures followed on of FICA within 5 business days of request.
SIGNATURE OF FINANCIAL ADVISER	DATE D D M M Y Y Y Y
	SIGNED AT

DECLARATION

I/We hereby apply for participatory interests (units) in the above selected portfolio(s) and understand that this investment will be subject to the Deeds governing the scheme(s) administered by STANLIB Collective Investments (RF) Limited.

I/We hereby agree to provide all documentation and information required in terms of the Financial Intelligence Centre Act, No. 38 of 2001, and understand that STANLIB is prohibited from processing any transaction on my behalf until all such documentation and information has been provided. Any money received by STANLIB that is not accompanied by the required documentation will be held in the money market portfolio until said documentation is received.

The Client and the Financial Adviser, by signing this form, state and declare that they have each read and understood the terms and conditions pertaining to the investment; including but not limited to Investment Objective, Information on Net Asset Value, Charges, Risk Factors, Income Accruals and declare that the STANLIB and Financial Adviser charges as indicated on this application form are correct; warrant that all statements given by each of them in this application form are true and correct in every aspect; and that such statements shall form the basis of the contract which is to be entered into with STANLIB as well as the contract between the Client and the Financial Adviser.

The Client understands that in terms of the Financial Advisory and Intermediary Services Act, 2002 ("FAIS"), his Financial Advisor must be mandated by a licensed Financial Services Provider ("FSP") as a representative with the necessary FAIS sub - categories to act on the Client's behalf and that it is also the Client's responsibility to determine whether his Financial Advisor has the necessary authorization. (FSB toll free number: 0800 110443). If a Financial Advisor is not mandated as required by the Financial Services Board, STANLIB is obliged by law to decline any instructions from such Financial Advisor. STANLIB may and will accept instructions on the strength of the Client's signature

· ·	riser. STANLIB may and will accept instructions on the strength of the C	lier	ıt's s	signa	ature)					
SIGNATURE OF CLIENT/ AUTHORISED SIGNATORY	DATE	D	D	-	М	M	_	Υ	Y	Y	Υ
AUTHORISED SIGNATORT	SIGNED AT										
OLOMATURE OF EINANGIAL ARWOOD	DATE	D	D	-	М	M	-		v		
SIGNATURE OF FINANCIAL ADVISER	SIGNED AT							•	•	•	•

