



Tax-Free Savings Account Investment Form

Collective Investments (Unit Trusts)

A copy of this application form must be sent to the STANLIB Collective Investments (RF) Proprietary Limited ("Manager") as well as the Financial Adviser. In terms of the FAIS Act, the Financial Adviser servicing the Client must deliver the original to the Client for safe custody.

The maximum investment amount into any number of Tax-Free Savings Accounts is R33 000.00 per annum in total. Any excess amounts above this will be taxed by SARS at 40%. Please make sure you do not make a total contribution exceeding R33 000.00 per annum into your Tax-Free Savings Accounts. All investors need to sign the client declaration.

SELECT THE APPLICABLE OPTION

☐

NEW CLIENT

☐

EXISTING CLIENT

EXISTING STANLIB INVESTMENT ACCOUNT NUMBER

EMPLOYEE NUMBER (STANLIB/ LIBERTY, STD BANK STAFF)

FICA DOCUMENTS

Please attach verified copy of:

☐

IDENTITY DOCUMENT

OR

☐

PASSPORT

AND

☐

UTILITY BILL

Please note, these documents need to be faxed or e-mailed with the application form. If you are an existing Client you do not have to send the FICA documents, unless the documents have changed.

CLIENT DETAILS: NATURAL PERSON

INVESTMENT PROPOSAL NUMBER

TITLE

NAME/S *

SURNAME *

ID/PASSPORT NUMBER *

DATE OF BIRTH *

D

D

-

M

M

-

Y

Y

Y

Y

PASSPORT EXPIRY DATE *

D

D

-

M

M

-

Y

Y

Y

Y

COUNTRY OF ISSUE

COUNTRY OF BIRTH *

CELLPHONE NUMBER *

TELEPHONE (WORK)

TELEPHONE (HOME)

EMAIL ADDRESS *

SOURCE OF FUNDS *

SOURCE OF INCOME

COUNTRY OF RESIDENCE *

NATIONALITY *

* Note that this is a compulsory field.



TAX INFORMATION

ARE YOU A REGISTERED TAX PAYER: ☐ YES ☐ NO

Please indicate all countries **(including South Africa)** in which you are resident for tax purposes and the associated tax identification numbers in the table below:

Country(ies) of Tax Residency *	Tax Identification Number * (If you do not have a TIN, please provide reason)
1.	
2.	
3.	
4.	
5.	

* This is a mandatory field

PARENT / LEGAL GUARDIAN ACTING ON BEHALF OF MINOR (IF APPLICABLE)

Please note: We will require FICA documentation for the parent/legal guardian, for a list of FICA Requirements refer to FICA and Business Requirements page under Individual/Sole Proprietor: South Africa

TITLE	<input type="text"/>
CONTACT NAME AND SURNAME *	<input type="text"/>
ID NUMBER *	<input type="text"/>
RELATIONSHIP TO INVESTOR *	<input type="text"/>
CELLPHONE NUMBER *	<input type="text"/>
TELEPHONE (WORK)	<input type="text"/>
EMAIL ADDRESS *	<input type="text"/>

CLIENT'S PHYSICAL ADDRESS

COMPLEX / UNIT / HOUSE NUMBER *	<input type="text"/>
COMPLEX NAME / ESTATE *	<input type="text"/>
STREET NUMBER *	<input type="text"/>
STREET NAME / FARM NAME / AREA NAME *	<input type="text"/>
SUBURB / DISTRICT *	<input type="text"/>
CITY / TOWN *	<input type="text"/>
COUNTRY *	<input type="text"/> CODE * <input type="text"/>

* Note that this is a compulsory field.

CLIENT'S POSTAL ADDRESS

<input type="checkbox"/> SAME AS PHYSICAL ADDRESS	
PO BOX NUMBER	<input type="text"/>
POST OFFICE NAME	<input type="text"/>
POSTAL CODE	<input type="text"/>
PRIVATE BAG NUMBER	<input type="text"/>
POST OFFICE NAME	<input type="text"/>
POSTAL CODE	<input type="text"/>



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CORRESPONDENCE PREFERENCE

Should you wish to receive correspondence via post, please select the tickbox below:

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INVESTMENT SELECTION

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1. In the interest of 'best advice' STANLIB promotes the use of a licensed Financial Adviser.
2. Financial Adviser negotiates the initial charges with the Client 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, or if the Financial Adviser's Initial Charge is not specified on this Application Form, no initial charge will be applied to the investment.
4. Service charges (annual service charges) are set by STANLIB.
5. If the initial Financial Adviser charge specified is higher than the maximum fee, the Maximum Service Charge will be applied.
6. All Tax Free Savings Accounts are subject to an annual maximum contribution of R33 000.00. STANLIB will not accept an instruction for a once-off debit order of more than R33 000.00 or monthly debit orders in excess of R2 750.00.

Portfolio	Class	Lump sum investment		Recurring debit order		Initial Financial Adviser Charge (excl. VAT)	Maximum Financial Adviser Initial Charge (excl. VAT)	Maximum Service Charge (excl. VAT)
		Minimum amount	Investment amount (Maximum of R33 000.00 p.a)	Minimum amount	Investment amount (Maximum of R2 750.00 p.m)			
Noble PP STANLIB All Weather Fund of Funds	A	R10 000	R	R500	R	%	3.00%	1.25%
Noble PP STANLIB Flexible Fund	A	R10 000	R	R500	R	%	3.00%	1.25%
Noble PP STANLIB Wealth Creator Fund of Funds	A	R10 000	R	R500	R	%	3.00%	1.25%

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*Mandatory if fees have been selected. Where fees are not selected we will default to 0%.

DEPOSIT REFERENCE

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D D M M Y Y Y Y

ONCE OFF DEBIT AMOUNT R [] [] [] [] [] [] [] [] . [] []

ONCE OFF DEBIT DATE [] [] - [] [] - [] [] [] []
D D M M Y Y Y Y

The Manager is to arrange with my bank for the payment of the investment amounts as indicated above, Debits can only be loaded 2 business days after receiving the completed information.

DEBIT ORDER PREFERRED DATE COMMENCEMENT DATE - -
D D M M Y Y Y Y

PAYMENT FREQUENCY ☐ MONTHLY ☐ QUARTERLY ☐ BI-ANNUALLY ☐ ANNUALLY

Note: It is compulsory to furnish us with banking details.

Use the bank details listed below for the following transactions:

PURCHASES	REPURCHASES	INCOME DISTRIBUTION	CASH FLOW

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

BANK																								
BRANCH													BRANCH CODE											
ACCOUNT NUMBER																								
ACCOUNT TYPE	<input type="checkbox"/> CHEQUE								<input type="checkbox"/> SAVINGS								<input type="checkbox"/> TRANSMISSION							
ACCOUNT HOLDER'S ID NUMBER																								
ACCOUNT HOLDER'S NAME																								
SIGNATURE OF BANK ACCOUNT HOLDER/ AUTHORISED SIGNATORY																								

* 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.

1. The Client confirms that he/she has appointed the Financial Services Provider (FSP) whose FSB licence number is disclosed below for purposes of his/her dealings with the Manager.
2. The Client agrees that the Manager will pay the 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 the Manager. The Manager will not act on instructions from the FSP if it has not received a copy of this agreement. The Manager 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 the Manager of such termination immediately. On receipt of such written notification, the Manager 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.



FSP LICENCE NO:

STANLIB ID

NAME OF SOLE PROPRIETOR OR
NAME OF REPRESENTATIVE

1. Net Asset Value (NAV): Prices are calculated on a NAV basis, which is the total value of all assets in the Portfolio including any income accrual and less any permissible deductions from the Portfolio divided by the number of participatory interests in issue. Permissible deductions include brokerage, Securities Transfer Tax, auditor's fees, bank charges, trustee/custodian fees and the service charge levied by the Manager.

2. Initial Financial Adviser Charges: The initial Financial Adviser charge is deducted from the full investment value and the remaining amount is allocated to the selected investment options. Any additional investment will incur an initial Financial Adviser charge. The charge is set at a maximum of 3.00% (excluding VAT) of investments made in the equity portfolios and the asset allocation portfolios, and may range from 0.60% to 1.80% (excluding VAT) in the fixed-interest portfolios.

3. Service Charge (levied monthly incl. VAT): The service charge for the individual portfolios is accrued daily and levied monthly on the market value of the portfolio. Please refer to the latest fact sheet(s) for more details. The service charge is normally deducted from the income received by the portfolios.

4. Total Expense Ratio: The Total Expense Ratio (TER) of a portfolio is a measure of the portfolio's assets that were relinquished as operating costs expressed as a percentage of the daily average value of the portfolio calculated over a period of usually a financial year. Typical expenses which are deducted from a portfolio include service charges, trustee fees and audit fees. The TERs can be located on the Fact Sheets.

5. 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. The Manager is indemnified against any losses, claims or damages arising from acting on such instructions and/or applications, notwithstanding that it may later be proved that any such instruction was not given by the Client. The Client agrees that the electronic records of all instructions and applications processed by/on behalf of him/her or which purport to be processed on behalf of the Client via STANLIB's Internet site, telefax, telephone or any other electronic medium shall constitute prima facie proof of the contents of such instructions and applications.

- 6.1. Collective investment schemes in securities are generally medium to long term investments.
- 6.2. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to the future.
- 6.3. An investment in the participatory interests of a collective investment scheme in securities is not the same as a deposit with a banking institution.
- 6.4. Where exit charges are applicable, participatory interests are redeemed at the net asset value where after the exit charge is deducted and the balance is paid to the Client.
- 6.5. 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.
- 6.6. Where different classes of participatory interests apply to certain Portfolios, they would be subject to different charges.
- 6.7. A schedule of charges and maximum charges is available on request from the Manager. Commission and incentives may be paid and if so, would be included in the overall costs. Ongoing commission may be paid to Financial Advisers. Such ongoing commission, if applicable, will be paid by the Manager from the service charge paid to it. Details of such ongoing commission paid by the Manager to the Financial Adviser on record in respect of your investment are available on request from the Manager.
- 6.8. The exposure limit to a single security in certain Portfolios can be greater than is permitted for other Portfolios in terms of the Collective Investment Schemes Control Act, 2002. Details are available from the Manager.
- 6.9. A Fund of Funds Portfolio only invests in other portfolios of collective investment schemes, which levy their own charges, which could result in a higher cost structure for these portfolios.
- 6.10. A Feeder Fund Portfolio only invests in the participatory interests (units) of a single portfolio of a collective investment scheme, apart from assets in liquid form.
- 6.11. The Manager reserves the right to close certain Portfolios from time to time in order to manage them more efficiently. More details are available from the Manager.
- 6.12. The holdings of offshore investments in certain portfolios are subject to current South African Reserve Bank Regulations.
- 6.13. Forward pricing is used.
- 6.14. Fluctuations or movements in exchange rates may cause the value of underlying offshore investments to go up or down.
- 6.15. The Manager undertakes to repurchase participatory interests at the price calculated according to the requirements of the Collective Investment Schemes Control Act, 2002, and on the terms and conditions of the relevant Deeds.
- 6.16. Payment will be made within 7 days of receipt of a valid repurchase form or regular income request. Please note that there is a 21-day clearance period for cheques and direct deposits, a 45-day clearance period for once off and recurring debit orders. A maximum of R33 000.00 can be collected as a once off debit transaction.
- 6.17. All portfolios are valued daily at 15h00, except for fund of funds which are valued at 24h00. For non-money market funds, investments and repurchases will receive the price of the same day if a complete instruction is received prior to 15h00.
- 6.18. All portfolios are valued daily at 15h00, except for fund of funds which are valued at 24h00. For money market funds, investments will receive the price of the same day if a complete instruction is received prior to 12h00, and repurchases will receive the price of the following day if a complete instruction is received prior to 12h00.
- 6.19. The Client confirms that neither the Manager nor any of its staff provided any advice and that the Client has taken particular care to consider whether the investment is appropriate considering the unique investment objectives, financial situation and particular needs.
- 6.20. All bank accounts supplied for the duration of this investment will be verified with the relevant banks prior to the investment being placed.
- 6.21. Conflicts of interest disclosure: the Manager shall, wherever possible avoid situations causing a conflict of interest. Where it is not possible to avoid such conflict: the Manager shall advise the Client, of such conflict in writing at the earliest reasonable opportunity and shall mitigate the conflict of interest in accordance with its Conflict of Interest Management Policy. A copy of this Policy is available on the STANLIB website. The Manager is part of the Standard Bank Group of companies and both the Liberty Agency and SBFC financial Advisers are permitted to sell various STANLIB Collective Investments (RF) Proprietary Limited products. 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 the Manager of such termination in writing. Upon receipt of such notification The Manager will cease payment of any further service charge to the Financial Adviser. However the client understands that this will not result in a lower annual service charge as the full service charge will now be paid to the Manager.
- 6.22. No repurchases may be made into the bank account of a third party. Where the client is a minor repurchases may only be made into a bank account in the minor's name.
- 6.23. If the Manager receives a deposit and cannot identify the client within 30 days of deposit, an instruction will be sent to the bank, to return the monies to the bank account where the funds were received from.

7. FICA: The Client agrees to provide all documentation and information required in terms of the Financial Intelligence Centre Act, No. 38 of 2001, and understands that the Manager is prohibited from processing any transactions on the Client's behalf until all such documentation and information has been received unless the FICA submission and declaration has been completed by the Financial Adviser.

- 8.1. Clients in the STANLIB Money Market Fund will receive consolidated statements monthly if the investment value is greater than R25 000. Quarterly statements will be issued to clients if their investment value fall below R25 000.
- 8.2. All other Clients will receive consolidated statements quarterly.
- 8.3. IT3B and IT3C documents will be sent to Clients by May each year.
- 8.4. A Client can register on STANLIB Online and access statements 24 hours a day in a secured environment

9. Cooling off rights: Due to the nature of this product, cooling off rights are not applicable to Collective Investment Schemes.

10. Trustees: Standard Chartered Bank, 4 Sandown Valley Crescent, Sandton, 2196, Johannesburg. Telephone: (011) 217 6600

11. Query Support and Middle Office: STANLIB Compliance and Complaints, PO Box 202, Melrose Arch, 2076 Telephone: 0860 123 003

12. 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, alternatively the Client can send an email to rateus@stanlib.com

13. STANLIB is a member of the Liberty Group of companies. Liberty is a full member of the Association for Savings & Investments South Africa (ASISA).

14. This application form and the relevant trust deed in respect of the STANLIB Collective Investments Scheme will form the agreement between the investor and the Manager. The investment will be administered in terms of the Collective Investment Schemes Control Act, 45 of 2002 (The Act)

15. Contact details: STANLIB Collective Investments (RF) Proprietary Limited (Reg. No. 1969/003468/07). 17 Melrose Boulevard, Melrose Arch, 2196 | P O Box 202, Melrose Arch, 2076; T +27 (0)11 448 6000 | F 086 727 7505/+ 27 (0)11 448 6666; E contact@stanlib.com | W www.stanlib.com.

16. POPI: We are required to collect, process and share your Personal Information (PI). Your PI is collected and processed by our staff, representatives or sub- contractors and we make every effort to protect and secure your PI. You are entitled at any time to request access to the information STANLIB has collected, processed and shared.

17. FAIS Ombudsman details: Block B, Sussex Office Park, 473 Lynwood Road, Pretoria, 0081. Telephone 012 470 9080.



CLIENT DECLARATION - TAX-FREE SAVINGS ACCOUNT (PLEASE READ CAREFULLY)

I acknowledge that I have decided to invest in Collective Investment Scheme portfolios qualifying as a Tax-Free Savings Account managed in accordance with the Regulations in terms of section 12T of the Income Tax Act of 1962, on the requirements for tax-free investments. I acknowledge that I am a South African resident and that I am aware of the maximum total of annual and lifetime contribution(s) as detailed below:

- **Annual maximum:** An individual can contribute a total of R33 000.00 (Thirty-Three Thousand Rand) annually.
 - Annual contributions align with an individual's tax year, i.e. the 12 months from 1st March to the last day in February the following year.
 - Should an investor decide to invest in more than one Tax-Free Savings Account, the maximum annual aggregate capital amount that can be invested remains R33 000.00 (Thirty-Three Thousand Rand).
 - Any interest, dividends and capital gains that are reinvested shall not be taken into account in determining the maximum annual contribution.
- **Lifetime maximum:** An individual can contribute a total of R500 000.00 (Five-Hundred Thousand Rand) over his/her lifetime.
 - This maximum applies to the total capital contributions only. All interest, dividends and capital gains earned in this may be automatically re-invested tax-free to accrue further interest and dividends.
 - Any capital contribution amount that is withdrawn will still form part of the annual and lifetime contribution maximum. I further acknowledge that I am aware that I will incur a tax penalty of 45% for any contributions that exceed the annual and lifetime limits and that I will not hold the Manager responsible for any penalties incurred by me as a result hereof.

I further acknowledge that it remains my responsibility as an investor to adhere to the annual and lifetime contribution limits, either individually or in aggregate, and that any contributions in excess of these limits will incur a 45% tax penalty in accordance with section 12T of the Income Tax Act of 1962. I indemnify the Manager against any losses suffered by not complying with the above-prescribed limits. The Manager is not permitted to accept investment amounts in excess of the above annual limit and any amounts greater than R33 000.00 (Thirty-Three Thousand Rand) will be returned to the client for review and re-submission. I acknowledge that I am aware that transfers of Tax-Free Savings Accounts will not be allowed until a date has been confirmed by the Regulator, and that this includes both transfers from one institution or product provider to another, or between products of the same product provider.

SIGNATURE OF CLIENT/ AUTHORISED SIGNATORY *

DATE

D	D		M	M		Y	Y	Y	Y

SIGNED AT

* Note that this is a compulsory field.

FICA DECLARATION

TO BE COMPLETED BY FINANCIAL ADVISERS NOT SUBMITTING FICA DOCUMENTATION

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

SIGNATURE OF FINANCIAL ADVISER

DATE

D	D		M	M		Y	Y	Y	Y

SIGNED AT



DECLARATION

I/we apply for participatory interests (units) in the above-selected portfolio(s) and understand that this investment will be subject to the Deeds governing the scheme(s) administered by the Manager.

I/we agree to provide all documentation and information required in terms of the Financial Intelligence Centre Act, No. 38 of 2001, and understand that The Manager is prohibited from processing any transaction on our/my behalf until all such documentation and information has been provided. Any money received by the Manager that is not accompanied by the required documentation will be held in the STANLIB Collective Investments (RF) Limited bank account until said documentation is received.

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

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

We are required to collect, process and share your Personal Information (PI). Your PI is collected and processed by our staff, representatives or sub-contractors and we make every effort to protect and secure your PI. You are entitled at any time to request access to the information STANLIB has collected, processed and shared.

I/We agree to provide all documentation and information required in terms of STANLIB's business rules and the Financial Intelligence Centre Act, No. 38 of 2001, and understand that STANLIB is prohibited from processing any transaction on our/my behalf until all such documentation has been provided.

I/We confirm that all information provided herein is true and correct and that I/We have read and understood the contents of this form.

SIGNATURE OF CLIENT/
AUTHORISED SIGNATORY *

DATE *

		-			-				
D	D		M	M		Y	Y	Y	Y

SIGNED AT

SIGNATURE OF FINANCIAL
ADVISER

DATE *

		-			-				
D	D		M	M		Y	Y	Y	Y

SIGNED AT

* Note that this is a compulsory field.

