STANLIB

Additional Investment Form

Collective Investments (Unit Trusts)

- This application form is solely for the additional investment purposes (Top-up deposits only).
- For debit order, cash flow and details amendments, the change of details form is to be used.

The abovementioned forms can be found on www.stanlib.com/Individuals/Investwithus/Pages/ApplicationForms.aspx if required. A copy of this form must be sent to the Manager and the Financial Adviser must also retain a complete copy. In terms of the FAIS Act, the Financial Adviser that dealt with the Client must deliver the original to the Client for safe custody. All amendments / changes made on the application form are to be initialled by the investor.

CLIENT DETAILS																					
ENTITY NUMBER																					
NAME & SURNAME / ENTITY NAME *																					
IDENTITY / PASSPORT / REGISTRATION NUMBER *																					
SOURCE OF INCOME *																					
CODE:																					
01. Gifts / inheritance / winnings		04. Pas	sive inco	ome (Rei	ntal, Div	idends,	Interest)					C)7. Re	tiremer	nt / insu	irance	pay ou	ut			
02. Trade / business		05. Sav	ings									C)8. Sa	lary / b	onus						
03. Credit	(06. Chil	d / spou	sal supp	ort payr	nents						C)9. Tax	refund							
*Compulsory Section																					
PURPOSE OF INVESTMENT *																					
CODE:																					
01. Start and expand a business 0	2. Educatio	n savin	gs	03. Fo	reign ex	change	hedging		04	4. Sav	e for re	etireme	ent / fi	nancial	goals		05.	Windi	ing up	estate	ð
*Compulsory Section																					
IF YOUR CELL NUMBER AND EM		RESS	5 HAVE	E CHAI	NGED,	PLEA	SE UP	DATE	e bel	_OW											
CELL NO																					
EMAIL																					
FATCA/CRS SELF-CERT	IFICAT	ION	DEC	LAR		N FC	RIN	DI	/IDI	JAL	.S										
As part of STANLIB's obligation to comply w reporting (AEOI) we require you to provide u per the FATCA and CRS regulations. The i specific tax or legal advice. • Failure to complete all fields in t	us with your i nformatio i	tax info	ormatior ained u	n. This ta I nder th	x inform is secti	nation w ion is n	ill be kep ot tax a	ot on re dvice	ecord a	and w r ecorr	ill be d	isclose	ed to t	he rele	vant ta	x auth	orities	as and	d wher	n requ	uired as
UNITED STATES OF AMERICA CI	TI ZENS	*																			
ARE YOU A CITIZEN OF THE UNITED S	STATES OF	F AMEI	RICA?			NO	YI	-5											entifica /irs-pd		
TAX INFORMATION FOR AEOI/0	CRS REPO	ORTIN	NG *																		
*ARE YOU REGISTERED FOR TAX IN S • By ticking 'No' you confirm that yo • If you are registered or not registe require confirmation of country(ies	u are not reg red for taxa	gistered ation in	South A	frica, we			NO		YE	≣S	tax II Nume	BER									
*ARE YOU REGISTERED FOR TAX IN T	HE UNITE	ED STA	TES OF	AMER	ICA?		NO		YE		tax II Nume		IFICA	TION							
*ARE YOU A REGISTERED TAX PAYER	IN ANY OT	THER C	COUNT	RY?			NO		YE	S											
• TAX RESIDENCY: Please list all	countries	, incluc	ling So	uth Afri	ca ,in v	which ye	ou are c	onsid	lered a	a RES	SIDEN'	T for 1	TAXA	FION p	urpos	es, an	d pro	vide t	he ass	socia	ted



Tax Identification Numbers in the table below,

• By ticking 'Not applicable' on the table below, you confirm that the country specified does not issue Tax Identification Numbers.

Country(ies) of Tax Residency *	Tax Identification Number *	Not Applicable
1.		
2.		

*Compulsory Section

INVESTMENT DETAILS

PAYM	ENT	TYPE

LUMP SUM: DIRECT DEPOSIT (PROOF OF DEPOSIT REQUIRED)

LUMP SUM: ONCE OFF DEBIT (45 DAY CLEARANCE APPLIES) RECURRING PLAN: RECURRING DEBIT ORDER (45 DAY CLEARANCE APPLIES)

The minimum ad-hoc amount is determined by the fund selection. Please refer to our website for more information regarding funds and fees. If the initial manager charge is not specified, zero fees will be applied. If the initial manager charge specified is higher than the maximum fee, the maximum will be applied.

A clearance period of 45 calendar days for recurring and once-off debit orders will apply before funds can be withdrawn.

UNIT TRUST INVESTMENT SELECTION

'ADDITIONAL INVESTMENT' INSTRUCTIONS

Please note the following when investing into a specific fund:

• If the initial and/or ongoing financial adviser fees are not specified, STANLIB will apply zero percent fee.

INVESTMENT SELECTION INTO AN EXISTING FUND

		Lump Sum	Debit Order	Only Applicable i through a Financ	
Fund Name	Account Number	Amount to be Invested (excl. phase-in)	Amount to be Invested	Lump Sum Initial Financial Adviser Fee (excl. VAT)	Recurring Investment Initial Financial Adviser Fee (excl. VAT)
		R	R	%	%
		R	R	%	%
		R	R	%	%
		R	R	%	%
	TOTAL	R	R	%	%

INVESTMENT SELECTION INTO A NEW FUND

				nly Applicable if Investir rough a Financial Advis	
Fund Name	Lump Sum Amount to be Invested (excl. phase-in)	Debit Order Amount to be Invested	Fina Advis	tial ncial er Fee VAT)	Ongoing Financial Adviser Fee
			Lump Sum Investment	Recurring Debit Order	(excl. VAT)
	R	R	%	%	%
	R	R	%	%	%
	R	R	%	%	%
	R	R	%	%	%
TOTAL	R	R			



ONGOING FINANCIAL ADVISER FEES

Fee deductions

You can choose to have your Ongoing Financial Adviser Fees (where applicable) deducted from any of your fund selection. If you would like to make use of this option, please specify the fund below.

	Fund selected	for Ongoing	Adviser Fee dedu	iction				
DEPOSIT REFERENCE - P	PROOF OF	DEPOSI	T REQUIRE	D				
Note: To identify the applicable de	posit referer	nce number	to be used, plea	ase refer to poin	ts 5 & 6 of th	e Terms and	Conditions.	
DEPOSIT AMOUNT	R			·				
DEPOSIT DATE	D D			Y Y				
APPLICABLE DEPOSIT REFERENCE								
DEBIT ORDER DETAILS F	FOR A ON	CE-OFF D	DEBIT ORDE	R COLLECTI	ON			
ONCE-OFF DEBIT AMOUNT	R							
ONCE-OFF DEBIT DATE		-	-					
* If no debit date is supplied the requirements.	р р e debit orde	м м er will run tv		ΥΥ receipt of a full	y completed	l applicatio	n form witho	ut any outstanding

By submitting this form, I consent to the Manager making arrangements with my bank for payment of the investment amounts as indicated above, including any amendments made during the investment's life. Investors may request collection of a maximum of R1 million per debit order mandate. To collect more than R1 million, the investor must submit more than one signed debit order mandate, alternatively transfer any amount greater than R1 million rands. Debits can only be loaded 2 business days after receiving the completed information.

Subject to a clearance period of 45 calendar days for recurring and once-off debit orders will apply before funds can be withdrawn. This is because you have up to 40days to dispute a collection with your bank.

DEBIT ORDER DETAILS FOR A NEW RECURRING DEBIT ORDER

DEBIT ORDER PREFERRED DATE		1ST (DE	FAULT	DATE)		1	15TH			25TH	СОМ	MENC	EMEN	T DATE				- [
PAYMENT FREQUENCY		MONTH	ILY		QU	ARTE	RLY			BI-ANNU	IALLY		ANNL	JALLY		Μ	М		Y	Y	Y	Y
*If no date is selected, we will default to the 1st *If the payment frequency is not selected, we w		-																				
ANNUAL CONTRIBUTION I	INCI	REASE	e fof	r a f	REC	URF	RIN	G D	DEB		RDER											
Should you wish to increase your red	currin	g debit	order	premi	um a	auton	natic	ally (eac	h year,	please	e indio	cate th	is belo	ow:							
PERCENTAGE INCREASE PER ANNUM		5%				10%	, 0				15%				20%							
AMOUNT INCREASE PER ANNUM	R								·													
EFFECTIVE DATE		-			-																	
	D	D	M	M		Y	Y	Y	Y													

BANKING DETAILS FOR A ONCE-OFF DEBIT COLLECTION/ RECURRING DEBIT ORDER / LINK TO E-TRADE

E-trade refers to the electronic portal designed to provide Investors with a service to actively manage their portfolios and instruct trades at their discretion. Transactions are executable with a computer or smartphone device and are made quickly with no paperwork required. Typically the user will login to the STANLIB Online website and process transactions on their portfolios. These transactions can be additional investments, switches, redemptions and regular cash flow plans (CFPs). This service is appealing to investors as it allows more control and easier transactability over their portfolios. "You may want to link to E-trade so that you can always get a trade in quickly when you need to."

Should you require to be linked to e-trade functionality, please tick the box below.

STALITADDEXP0092												ĿŸ		5
BANK														
AUTO LINK ME TO E-TRADE														

BRANCH

ACCOUNT NUMBER

ACCOUNT TYPE

ACCOUNT HOLDER'S ID NUMBE

ACCOUNT HOLDER'S NAME

						BF	RANC	сн со	DDE						
CHEQUE			SAV	INGS						TRA	NSM	ISSIC	DN		

SIGNATURE OF BANK ACCOUNT HOLDER/ AUTHORISED SIGNATO

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 - Bank Letter confirming signing authority and a certified copy of identity document with a specimen signature.

* Market links, Credit cards, Call accounts and Notice deposit accounts are not permitted for debit collections.

FINANCIAL SERVICES PROVIDER

1. The investor acknowledges that any fee stipulated on this instruction will be paid to the Financial Services Provider (FSP) on record. 2. If a different adviser needs to be paid the fee for this instruction, a new fully completed change of financial adviser instruction is to be submitted first.

3. The Investor confirms that he/she has appointed a Financial Services Provider (FSP) whose registered with the Financial Sector Conduct Authority (FSCA) for purposes of his/her dealings with the Manager.

4. The Investor 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 Investor 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 Sector Conduct Authority (FSCA).

5. Where the Investor has terminated his FSP's appointment, it is the Investor'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.

6. The Investor understands that where he/she changes FSP the consequences of such change may result in different or new fund and fees structures.

TERMS AND CONDITIONS

1. The terms and conditions signed and agreed to in the Investment Application form will remain in force and apply to this transaction. Refer to your Investment application form for the detailed terms and conditions. Alternatively you can request a copy of the terms and conditions from your Financial Adviser or the Contact Centre on 0860 123 003.

2. Some of the terms and conditions are set out in the Investment Application Form and the remainder is set out in this form. The Client agrees to be bound by the terms and conditions as set out in the Investment Application Form as well as those set out in this form. In the event of a conflict between the terms and conditions in the Investment Application Form and the terms and conditions contained in this Additional Investments form, the terms and conditions in this form will apply.

3. The Client agrees to provide all documentation and information in terms of the Financial Intelligence Centre Act, No 38 of 2001, and understand that the Manager is prohibited from processing any transaction on the Client's behalf until all such documentation and information has been received. (Access the STANLIB website on www.stanlib.com to view the applicable FICA requirements).

4. The Manager reserves the right in its sole discretion to reduce or increase the service charges depending on circumstances. it is the Client's responsibility, or where applicable that of the Client's Financial Adviser, to determine the relevant charge structures applicable to the investment. The charges on the Client's Investment will be reflected in Client's quarterly statements. (For further details please refer to STANLIB online on www.stanlib.com to view the applicable charges).

5. Payment references used for deposits should be according to the requested reference on the Additional investment form. Funds will be allocated if:

5.1. The account number supplied as a payment reference, 5.2. An entity number is supplied and only one UT portfolio exists

5.3. An ID number was used as a payment reference and only one UT portfolio exists.

Money will not be allocated to portfolios if:
An entity number is supplied as payment reference but multiple UT portfolios exist,

6.2. No Entity or UT account number was supplied.

7. Financial Adviser negotiates the initial charge with the Client, and should depend on the level of professional advise/service rendered. The Manager may at its sole discretion, vary the percentage of the initial charge that it pays to the Financial Adviser.

8. Retail clients:

- 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.
- 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.

9. Institutional clients:

- All portfolios are valued daily at 15h00, except for fund of funds which are valued at 24h00.
- Investments in money market funds, will receive the price of the same day if a complete instruction is received prior to 13h45 for the 14h00 cut-off. For non-money market funds, investments will receive the price of the same day if a complete instruction is received prior to 15h00.

10. Overnight Interest Allocation: Interest earned by STANLIB in its bank account (subscription) on deposits made by you will be added to the investment amount if it takes longer than 1 Business Day, after the receipt of the deposit and/or the fulfilment of any outstanding requirements, to process the transaction. Deposits made on a non-business day (i.e. public holidays, Saturdays and Sundays) will also not attract any interest. 11. Electronic Transactions: the Client agrees that the Manager shall be entitled to implement all instructions and applications of whatever nature received on their Internet site, by telephone or

any other electronic medium and which appear to emanate from the Client. The Manager and/or Financial Adviser 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/or on behalf of him/her or which purport to be processed on behalf of the Client via the Manager's Internet site, telephone or any other electronic medium shall constitute prima facie proof of the contents of such instructions and applications. STANLIB will not be held responsible for any failure, malfunction or delay of any networks, electronic or mechanical device or any other form of communication used in the submission, acceptance and processing of applications and/or transactions. STANLIB will not be liable to make good or compensate any investor or third party for any damages, losses, claims or expenses resulting there from.

12. Processing of personal information : It is important to us that you understand how and why we obtain, use, process, store, verify and share (collectively "processing" as defined in POPIA) your personal information.

STANLIB will only process your information for the following purposes:





12.1. To provide you with products and services:

12.2. To manage and administer your investments; 12.3. To communicate with you and/or your financial adviser;

12.4. To comply with your instructions or the instructions of your financial adviser;

12.5. To monitor and/or record telephone calls and electronic transactions with you (including the collection of your biometric data where necessary) in order to accurately carry out your instructions or those of your financial adviser and for your protection.

12.6. For payment processing for services providers, merchants, banks and other persons that assist with the processing of your payment instructions;

12.7. To provide your information to an entity within the Standard Bank Group, including its subsidiaries and affiliates, for the purpose of improving our business and services or the business and services of the Standard Bank Group;

12.8. To provide relevant information to a contracted third party who requires the information to provide a service to you for your investment:

12.9. To send your information to the Financial Services Exchange (Pty) Ltd trading as Astule where this is necessary to fulfil our servicing obligations and/or where your financial adviser has instructed us to do so.

12.10. To send your information to a third party to perform verification checks on the information provided by you to STANLIB.

12.11. To assist in enhancing our services and your client experience; 12.12. For analysis in order to assess and improve our business and services or the business and services of the Standard Bank Group;

12.13. To verify your identity;

12.14. To detect and prevent fraud or money laundering: 12.15. To comply with laws and public duties;

12.16. In the interests of security and crime prevention;

12.17. For operational, marketing, audit, legal and record keeping purposes:

12.18. To transfer your personal information outside the borders of the Republic of South Africa where this is necessary to fulfil our servicing obligations. Where your personal information is transferred offshore, STANLIB confirms that adequate measures are in place to ensure the protection of your personal information and shall transfer your personal information offshore in accordance with the applicable requirements for trans-border information flow in terms of POPIA

12.19. To provide your information to industry registers such as ASISA, and contracted third parties, such as tracing agents, attorneys, debt collectors and other persons that assist with the enforcement of agreements;

12.20. To provide your information to regulatory authorities, governmental departments, local and international tax authorities and other persons that STANLIB under the law has to share your information with:

12.21. To provide your information to persons to whom STANLIB cedes its rights or delegates its obligations to under agreements; and;

12.22. If we become involved in a proposed or actual merger, acquisition, or any form of sale of assets, we may use and disclose your information to third parties in connection with the evaluation of the transaction. The surviving company, or the acquiring company in the case of a sale of assets, would have access to your information, which would continue to be subject to these terms

We will take reasonable steps to ensure that your information is kept secure and confidential. We will ensure that a third party that we share your information with agrees to keep your information confidential and appropriately secured. We will keep your information until such time as we are compelled to delete it, as prescribed by applicable law.

We undertake solely to collect and process your information as permitted by law. If you feel we have not done so, you have the right to object. You have the right to access, correct and delete the personal information that is held about you.

To object to the processing of your personal information by STANLIB or correct, delete, or obtain a copy of the personal information STANLIB holds about you, you may email us on: contact@stanlib.com or write to STANLIB's Information Officer at: P O Box 202, Melrose Arch, 2076. or a lternatively, you can email STANLIB's information officer at privacy@stanlib.com.

13. Ongoing Advice Fee Adjustment: All requests to change ongoing advice fees requested during the month will be effected on the first day of the following month.

14. Switching: A "switch" involves selling participatory interests (units) in one portfolio and investing the proceeds in another portfolio. The Manager 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. STANLIB monitors account patterns of transactions for practices such as but not limited to market timing where an investor purchases and sells units within a short time period to take advantage of limitations in determining the net asset value of the funds. STANLIB reserves the right to delay or reject such transactions where investors engage in such practices in order to protect and ensure equitable treatment of all investors in the fund.

14. Electronic Signatures: This transaction may be executed by means of a Client's electronic signature. The Client agrees that in accepting these terms and conditions, the Client consents to executing this transaction by means of an electronic signature. The Manager is indemnified against any losses, claims or damages arising from acting on such an electronic signature, notwithstanding that it may later be proved that the electronic signature was not given by the Client.

15. Customer Service Queries: You can contact our Customer Service team to log a query by visiting our website on www.stanlib.com or send all queries to contact@stanlib.com or contact our contact centre on 086 123 003

16. Complaints: Should the you need to lodge a complaint with STANLIB regarding the services being provided, you can log on to www.stanlib.com to submit a complaint or alternatively send complaints to complaints@stanlib.com

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

INVESTOR DECLARATION

- 1. 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.
- 2. 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) Proprietary Limited bank account until said documentation is received.
- 3. 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.
- 4. 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 subcategories 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. (FSCA toll-free number: 0800 110 443). If a Financial Adviser is not mandated as required by the Financial Sector Conduct Authority (FSCA), 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.
- 5. I/We acknowledge that I/We provide consent to STANLIB to collect, process, store, disclose and share my Personal Information for the purpose of servicing my investment.
- 6. I/We agree to provide all documentation and information requested in this document and further required by law and consent to STANLIB processing my information for the purposes stipulated within the Terms and Conditions and understand that STANLIB is prohibited from processing any transaction on our/my behalf until all such documentation has been provided.
- 7. 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.
- 8. I/We hereby authorise the Manager to repurchase participatory interests from my investment account on a monthly basis, calculated as per the method prescribed below and pay this amount over monthly in arrears to Financial Adviser, into an account nominated by Financial Adviser in writing from time to time.
- 9. By signing this form, the client consents to STANLIB processing their personal information in accordance with the terms and conditions.
- 10. I authorise the Manager 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. A maximum of R1 million may be debited from an Investor's bank account, If an Investor requests a once off collection of more than R1 million, the transaction will be loaded over three days at R1 million per day to a maximum of R3 million

If the information you have provided in this form changes in future, please submit a new form within 30 days. If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.

SIGNATURE OF CLIENT/	DATE *	D	D	-	M	м	-]	Y	Y	Y	Y
AUTHORISED SIGNATORY *	SIGNED AT										
SIGNATURE OF FINANCIAL	DATE *		D	- [-]	v	v	v	v
ADVISER	SIGNED AT	D	D		М	М		т 	·	т 	T

Important to Note:

1. If no date is indicated, we will default to the receipt date.

2. If date on the instruction form is older than one month of date received, the instruction will be processed based on date received.

3. An instruction with a future date, will be processed based on the date received.

*Compulsory field

