



# Classic Retirement Products

## Classic Retirement Annuity Fund Classic Preservation Pension/Classic Preservation Provident Plan Application Form

**Please note:** A copy of this form must be sent to STANLIB and the Intermediary must also retain a complete copy of the application. In terms of the FAIS Act, the financial services provider that dealt with the Client must deliver the original to the CLIENT for safe custody.

Investment proposal number

### Client's details

Title

First name

Middle name(s)

Surname

Identity number  (copy of identity document required)

Date of birth   -   -

SA Resident  Yes  No Gender  Male  Female

Passport number

Country of residence

Telephone (home)  -  Cellphone  -

Telephone (work)  -  Fax  -

Email address

Income tax number

Source of funds

Source of income

### Physical address

Street

Suburb

City/town

Country  Postal code

### Postal address

As above

Box/Street

Suburb

City/town

Country  Postal code



## Plan details

Upfront spread charge  Yes  
 No

Optional death benefit  Yes  
 No

To qualify for the optional death benefit, the Client must select at least 4 collective investment portfolios, with a minimum of 15% in each.

## Phase-in option

Where phasing-in of the investment has been selected the investment amount will be held in a Standard Bank call account. The investment amount will be divided by the number of phase-in periods selected and the amounts so derived will be withdrawn from the call account and invested proportionately in the portfolios selected on the selected phase-in dates.

Is phasing-in required?  Yes (please complete the phase-in frequency below)  
 No

Phase-in frequency  3 months  
 6 months  
 9 months  
 12 months  
 15 months  
 18 months  
 24 months

Commencing on the  or  -   -

## Statement of wishes (all retirement products)

Although it is my wish to nominate the following dependants, I understand that this matter shall be dealt with on the instruction of the trustees of the fund.

First name	<input type="text"/>																				
Surname	<input type="text"/>																				
Identity number	<input type="text"/>								Date of birth	<input type="text" value="D"/>	<input type="text" value="D"/>	-	<input type="text" value="M"/>	<input type="text" value="M"/>	-	<input type="text" value="C"/>	<input type="text" value="C"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>		
Relationship	<input type="text"/>								Percentage	<input type="text"/>	<input type="text"/>	%									
First name	<input type="text"/>																				
Surname	<input type="text"/>																				
Identity number	<input type="text"/>								Date of birth	<input type="text" value="D"/>	<input type="text" value="D"/>	-	<input type="text" value="M"/>	<input type="text" value="M"/>	-	<input type="text" value="C"/>	<input type="text" value="C"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>		
Relationship	<input type="text"/>								Percentage	<input type="text"/>	<input type="text"/>	%									
First name	<input type="text"/>																				
Surname	<input type="text"/>																				
Identity number	<input type="text"/>								Date of birth	<input type="text" value="D"/>	<input type="text" value="D"/>	-	<input type="text" value="M"/>	<input type="text" value="M"/>	-	<input type="text" value="C"/>	<input type="text" value="C"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>		
Relationship	<input type="text"/>								Percentage	<input type="text"/>	<input type="text"/>	%									
First name	<input type="text"/>																				
Surname	<input type="text"/>																				
Identity number	<input type="text"/>								Date of birth	<input type="text" value="D"/>	<input type="text" value="D"/>	-	<input type="text" value="M"/>	<input type="text" value="M"/>	-	<input type="text" value="C"/>	<input type="text" value="C"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>		
Relationship	<input type="text"/>								Percentage	<input type="text"/>	<input type="text"/>	%									

## STANLIB's bank account details

Account name: **Classic Preservation Pension Plan**  
Bank: Standard Bank  
Branch code: 018105 (Sandton)  
Account number: 22-0405-190  
Reference: Surname and identity number

Account name: **Classic Preservation Provident Plan**  
Bank: Standard Bank  
Branch code: 018105 (Sandton)  
Account number: 22-0405 -255  
Reference: Surname and identity number

Account name: **Classic Retirement Annuity**  
Bank: Standard Bank  
Branch code: 018105 (Sandton)  
Account number: 02-305-7882  
Reference: Surname and identity number

## Preservation pension/provident plan details

Employer name

New employer

## Transfer details

A recognition of transfer **must** be submitted in all instances.

Transferring fund

Amount accessible to member **R**  .

Commencement date of membership of transferring funds   -   -

Date of withdrawal from transferring fund   -   -

Amount preserved for retirement **R**  .

Actual retirement date   -   -

If transferring from another Provident Fund, what were the member's "own" contributions?

Member contribution amount **R**  .

## Deposit details

Payment type  Transfer

The **Electronic Fund Transfer Form** must be completed by the transferring fund and faxed to STANLIB New Business on 0867 277 505.

## Tax details

Income tax number

Tax directive number

Tax directive commencement date   -   -

Tax office



## Terms and conditions

- 1.8 An optional investment guarantee on death may be selected by the Client. A charge as indicated under point 8 will be calculated and charged by STANLIB in respect of this benefit. The benefit will be payable on death of the Client, provided that the Client does not die by his/her own hand. The benefit will be paid, subject to the instruction of the trustee, to the dependants/nominees of the Client. The benefit will be an amount equal to the greater of the investment value at the immediately preceding anniversary of the investment or the investment value at the date of death. The amount of all withdrawals from the Client's investment account and all charges levied against the Client's investment account will be deducted for purposes of determining the value of the benefit.
- 1.9 Please note that the South African Reserve Bank prescribes that the foreign investment allowance for institutions, such as the Classic Retirement Annuity Fund/ Classic Preservation Pension Plan or Classic Preservation Provident Plan, is limited to a maximum of 20% of its retail assets. In adhering to these requirements, the members of the Classic Retirement Annuity Fund/Classic Preservation Pension Plan or Classic Preservation Provident Plan hereby understand that the trustees of the Classic Retirement Annuity Fund/Classic Preservation Pension Plan or Classic Preservation Provident Plan may instruct STANLIB as administrator, to cap certain collective investment portfolios with foreign exposure where investments into those portfolios would result in the Classic Retirement Annuity Fund/Classic Preservation Pension Plan or Classic Preservation Provident Plan exceeding the 20% limit. The members affected shall be required to select other funds in these instances.
- 1.10 STANLIB does not guarantee the performance of the investment, and any guarantees, which are secured, are derived from the investment itself.
- 1.11 The Client agrees that STANLIB shall be entitled to implement all signed instructions and applications received by facsimile. STANLIB is indemnified against any losses, claims or damages arising from STANLIB acting on such instructions and/or applications.
- 1.12 Should a portfolio or other investment that the Client has selected no longer be offered on STANLIB's platform, STANLIB shall give the Client a reasonable period of notice within which to switch the investment. Should STANLIB not receive such notification from the Client, STANLIB shall disinvest the Client from the discontinued portfolio or other investment and place the proceeds into a similar portfolio selected and deemed appropriate by STANLIB.
- 1.13 Either party is entitled to terminate the mandate after notice in writing of not more than 60 days.
- 1.14 STANLIB does not give advice. The Client confirms that no advice was given by STANLIB in respect of this application.
- 1.15 This contract will become effective once all requirements have been received from the Client and STANLIB has matched the money received from the Client to the application form. The Client understands that any transactions that are mistakenly processed without all the requirements being satisfied will be reversed.
- 1.16 The Classic Retirement Annuity Fund/Classic Preservation Pension Plan or Classic Preservation Provident Plan has appointed STANLIB to administer investments on behalf of its Clients and to administer the affairs of the fund. The charges payable to STANLIB in terms hereof are charges payable in respect of the Administration of the Fund.
- 1.17 No payments will be made to third parties.
- 1.18 **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 intermediaries 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.
- 2. Specific terms and conditions**
- 2.1 By applying to invest in the Classic Retirement Annuity Fund/Classic Preservation Pension Plan or Classic Preservation Provident Plan, the Client becomes a member of the relevant Fund if the Trustees of the Fund accept the application. The investment will be subject to the Rules of the Fund. A summary of the Rules of the Fund will be forwarded to the Client on acceptance of the Client's application by the Trustees of the Fund.
- 2.2 The Rules of the Fund permit the Member ("the Client") to select the investments in which the Trustees of the Fund will invest his Member's Share of the Fund. Any instruction in terms of this Mandate will be deemed to be an instruction to the Trustees to invest the Member's Share of the Fund in the elected investments.
- 2.3 Any indemnity given by the Client in favour of STANLIB in terms hereof is given in favour of the Trustees of the Fund as well.
- 2.4 A maximum of 9 collective investment portfolios may be selected.
- 2.5 To qualify for the optional death benefit, the Client must select at least 4 collective investment portfolios, with a minimum of 15% in each.
- 2.6 STANLIB shall not be liable in respect of any discrepancy in the number and/or value of units reflected on the statements provided by another Linked Investment Service Provider and the number and/or value of units transferred by such Linked Investment Service Provider to STANLIB at the Client's instruction.
- 2.7 Although the Client may nominate the dependants as set out in the Statement of Wishes, it is the duty of the trustees to determine the dependants of the Client and make the necessary award.
- 2.8 A Client must choose to invest his/her contributions in an investment portfolio or a combination of investment portfolios from a selection of investment portfolios approved (and updated from time to time) by the Trustees. The selection of investment portfolios appropriate to each Client has been delegated by the Trustees to the Intermediary. The Trustees thus highly recommends that each and every Client consults (on an on-going basis) with his/her Intermediary in order to ensure an appropriate investment portfolio selection that will best suit the Client's particular needs at retirement. Whilst the Trustees shall take all reasonable steps to ensure that the interests of Client is protected, they shall not be liable for any loss or prejudice suffered by any Client as a result of or in connection with any investment choice made by the Client. A Client has the right to transfer his membership to another registered (retirement) Fund in the event that the Client is dissatisfied with the administration of his/her investment or that the Client does not find the selection of investment portfolios available in the Fund appropriate to the Client's needs at retirement.
- 3. Total charges**
- 3.1 The collective investment scheme investments will be subject to the deeds of the respective local collective investment scheme/s. An upfront manager charge will be payable to the Manager of the local collective investment scheme/s. The purchase of participatory interests ("units") within products will be at a reduced upfront manager charge compared to the standard charge levied on units purchased directly from the Manager. Statutory charges will also be levied by Managers and will need to be taken into account in calculating the charges for the investment. A service charge based on the portfolio's market value is also payable to the Manager of the local collective investment scheme/s. For a complete list of the underlying portfolios and charges, please visit [www.stanlib.com](http://www.stanlib.com). The service charge is deducted by the Manager from the income before the declaration of distribution/s. All distributions by the Manager will be reinvested in the portfolio from which the distribution is made. For details on income distributions, please refer to the relevant investment's portfolio fact sheet. The Client understands that manager service charges may be increased. STANLIB will give the Client three months prior notice of such increase.
- 3.2 Unit prices are calculated on a net asset value basis by determining the total market value of all assets in the portfolio, including any income accruals, less any permissible deductions from the portfolio, divided by the units in issue. The following costs may be deducted from the portfolio: Intermediary charge, Marketable Securities Tax, Value Added Tax, auditors' charge, bank charges, trustee and custodian charge, Regional Services Council levies and the service charge of the Manager.
- 3.3 The Client hereby authorises STANLIB to repurchase units in the collective investment schemes' portfolios or such other appropriate investments in the Client's Classic Retirement Annuity Fund/Classic Preservation Pension Plan or Classic Preservation Provident Plan contract, as is necessary to comply with the withdrawal, regular income and optional death benefit charge or spread charge requests.
- 3.4 The Client agrees to pay the Intermediary an upfront intermediary charge and intermediary service charge.
- 3.5 The Client agrees to pay STANLIB the charges specified under point 5.2. Such charges shall be calculated and charged as indicated. STANLIB shall be entitled to increase the charges charged to the Client by giving the Client three months prior notice of such an increase.
- 3.6 The Client agrees that all upfront charges, including the Intermediary's upfront charge, will be deducted from the amount remitted on or on behalf of the Client to STANLIB and that the amount remaining after such deduction will be applied to the selected investment, unless the Client selected to spread STANLIB's upfront charge.
- 3.7 Where the Client has selected the spread charge option, the outstanding charges will be deducted from any full withdrawal instruction processed during the spread charge period.
- 3.8 STANLIB will deduct charges from call accounts and money market portfolios first. Thereafter charges will be deducted proportionately from other portfolios.
- 3.9 The platform service charge will be calculated on the last business day prior to the 10th day of each month on the market value of the portfolios selected by the Client.
- 3.10 All service charges and intermediary charges will be calculated and deducted monthly from the Client's investment. These charges will be calculated on the last business day prior to the 10th day of each month, on the market value of the investment on that day. The Client authorises STANLIB to repurchase units in the Collective Investment Scheme's portfolio or make other appropriate investments as is necessary to deduct STANLIB's service charge and intermediary charge.
- 4. Intermediary charges**
- 4.1 **Upfront intermediary charge**  
The Client hereby agrees to pay the Intermediary an upfront Intermediary charge. This upfront Intermediary charge will be deducted from the gross amount remitted by or on behalf of the Client to STANLIB and will be paid by STANLIB to the Intermediary on the Client's behalf.
- 4.2 **Intermediary service charge for Classic portfolios and Select portfolios**  
The Client hereby agrees to pay the Intermediary a service charge. The service charge will be calculated on the last business day prior to the 10th day of each month at the rate agreed by the client on the value of the portfolios selected by the Client. STANLIB will pay the charge to the Intermediary on behalf of the Client. The Client hereby authorises STANLIB to repurchase units in the collective investment scheme portfolios or such other appropriate investments in the Client's Retirement Annuity Plan contract as is necessary to make payment of the service charge to the Intermediary. STANLIB will recover service charges in order of priority from call accounts and money market portfolios and thereafter proportionately from other portfolios. Should the Client cancel the appointment of the Intermediary, referred to in paragraph 1.7 then STANLIB will after receipt of written notification from the Client of such termination, cease paying the service charge to the Intermediary.
- 5. Upfront charges**
- 5.1 **Upfront intermediary charge**  
The Client hereby agrees to pay the Intermediary an upfront Intermediary charge. This upfront Intermediary charge will be deducted from the gross amount remitted by or on behalf of the Client to STANLIB and will be paid by STANLIB to the Intermediary on the Client's behalf.
- 5.2 **Platform upfront charge**  
STANLIB will levy an upfront charge (excl. VAT) on receipt of the total investment amount. These charges (excl. VAT) are as follows:

First R100 000	1,75%
Next R200 000	1,60%
Next R400 000	0,50%
Next R500 000	0,35%
Thereafter	0,25%

The upfront charge is based on a sliding scale, i.e. the first R100 000 attracts an upfront charge of 1.75%, the next R200 000 attracts an upfront charge of 1.60%, etc. STANLIB reserves the right, in its sole discretion, to reduce the Platform upfront charge. STANLIB shall advise the Client in writing of any reduction in the Platform upfront charge.

### Illustrative Example:

Investment amount		R250 000
	Upfront Charge	Amount
First R100 000	1.75%	R1 750.00
Next R150 000	1.60 %	R2 400.00
<b>Total</b>		<b>R4 150.00</b>

The charges on the Client's investment are fully disclosed in the welcome pack (new business document) that STANLIB will send to the Client.

### 6. Service charge

- 6.1 **Platform service charge for Classic portfolios**  
STANLIB will levy a platform service charge (excl. VAT) on the total investment value within the Classic portfolios according to the sliding scale below:

Platform service charge	
First R250 000	0.75%
Next R750 000	0.50%
Thereafter	0.25%

### Illustrative Example:

Investment balance		R950 000
	Platform Service Charge	Amount
First R250 000	0.75%	R1 875.00
Next R700 000	0.50 %	R3 500.00
<b>Total</b>		<b>R5 375.00</b>

- 6.2 **Platform Service charge for Select portfolios**  
The platform service charge is determined as: 0.50% less any portfolio charge discount received by STANLIB Wealth Management from the relevant Collective Investment Scheme (CIS). This is a discount on the platform service charge paid by the fund manager company to STANLIB Wealth Management. This discount is disclosed and is passed on to the investor by reducing the platform service charge. Should the Manager for any reason whatsoever cease paying the portfolio discount to STANLIB, then STANLIB will not be liable for the portfolio charge discount to the Client.
- 6.3 The platform service charge will be calculated on the last business day prior to the 10th day of each month on the value of the Select and Classic portfolios selected by the Client.
- 6.4 All service charges and distribution fees will be calculated and deducted monthly from the Client's investment. These charges will be calculated on the last business day prior to the 10th day of each month, on the market value of the investment on that day. The Client authorises STANLIB to repurchase units in the Collective Investment Scheme's portfolios or make other appropriate investments in the Client's Classic Retirement Annuity/Classic Preservation

## Terms and conditions

Pension Plan or Classic Preservation Provident Plan contract as is necessary to deduct STANLIB's service charge. STANLIB will deduct charges from call accounts and money market portfolios first. Thereafter charges will be deducted proportionately from other portfolios.

### 7. Interest

Bank interest at current account rates will be allocated pro rata to the Investors' account in respect of the Clients' contributions awaiting investment in bank accounts. The deposit date is included and date of investment is excluded from the calculation.

### 8. Optional death benefit

Where the Client has selected the optional death benefit, STANLIB will levy the following service charge on the total investment value:

Age at Next Anniversary	Service charge (excl. VAT)
Below age 65 next	0.10%
65 next to 74 next	0.20%
75 next to 84 next	0.50%

### 9. Value Added Tax (VAT)

All charges quoted have been quoted exclusive of Value Added Tax, which will be levied at the applicable rate from time to time.

### 10. The Classic portfolio charge structures do not include charges charged by Intermediaries and Asset Management Companies. Details are available on request.

### 11. The Client understands that where he/she switches to other products/portfolios, different or new cost structures could apply and that it is the Client's responsibility, or where applicable, that of the Client's Intermediary, to determine the relevant cost structures prior to conducting a switch.

### 12. Registration of the investment

STANLIB shall register this investment in the name of the Classic Retirement Annuity Fund/ Classic Preservation Pension Plan or Classic Preservation Provident Plan in its capacity as an

independent custodian except in the case where law prescribes that the investment is held in the name of the Client.

### 13. Reporting to the Client

13.1 STANLIB will provide the Client with a statement on a quarterly basis, unless the Client consents not to receive the report in writing, because the Intermediary or Client is able to access the information continuously through another medium such as the internet or a facsimile service.

13.2 Notwithstanding the above, the Client or Intermediary may request a written report (or electronic report where STANLIB is able to provide it) concerning the Client's investment from STANLIB from time to time. The Client authorises STANLIB to when necessary, furnish the Intermediary with a written report concerning the Client's investments.

13.3 STANLIB must obtain and transmit to the Client any information which a Collective Investment Scheme or listed company must disclose in terms of law (such as financial statements) unless the Client specifically requests STANLIB not to provide such information. The Client hereby requests that he/she does not want to receive the relevant information but, notwithstanding the above the Client may request the information from STANLIB from time to time.

### 14. FICA

The Client hereby agrees to provide all documentation and information required in terms of the Financial Intelligence Centre Act, No. 38 of 2001, and understands that STANLIB is prohibited from processing any transactions on the Client's behalf until all such documentation and information has been received.

### 15. Financial Services Provider ("Financial Consultancy")

The Client hereby confirms that he/she has appointed a representative ("Intermediary") for purposes of his/her dealings with STANLIB: (Note: If commission is shared, specify the servicing Intermediary first. Commission can only be shared by Intermediaries from the same FSP [Financial Consultancy].

### 16. Limited discretion

The administrative FSP (STANLIB Wealth Management) shall obtain instruction from the Client before entering into a transaction on behalf of the Client.

## Intermediary

The Client understands that his/her Intermediary must be mandated by a licensed FSP as a representative, as explained in paragraph 1.7. If an Intermediary is not mandated as set out above, STANLIB is obliged by law to decline any instructions from such Intermediary. STANLIB may and will accept instructions on the strength of the Client's signature. The Client understands that he/she must, together with the intermediary, sign the STANLIB FSP Authorisation Form to give effect to his/her appointment of the Intermediary to act on his/her behalf.

### Intermediary 1

Full name of Intermediary i.e. Brokerage	<input type="text"/>										
Brokerage Id	<input type="text"/>										
Herein represented by (i.e. Adviser)	<input type="text"/>										
STANLIB Id	<input type="text"/>										
FSP licence number	<input type="text"/>										
Telephone (work)	<input type="text"/>	-	<input type="text"/>	Fax (work)	<input type="text"/>	-	<input type="text"/>				
Street address	<input type="text"/>										
City/town	<input type="text"/>										
Country	<input type="text"/>								Code	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>										
Lump sum upfront intermediary charge	<input type="text"/>	,	<input type="text"/>	%	Percentage split (if applicable)	<input type="text"/>	%				
Recurring plan upfront intermediary charge	<input type="text"/>	,	<input type="text"/>	%	Percentage split (if applicable)	<input type="text"/>	%				
Intermediary service charge	<input type="text"/>	,	<input type="text"/>	%							

### Intermediary 2 (Only applicable to Advisers for the same Brokerage)

Full name of Intermediary i.e. Brokerage	<input type="text"/>										
Brokerage Id	<input type="text"/>										
Herein represented by (i.e. Adviser)	<input type="text"/>										
STANLIB Id	<input type="text"/>										
FSP licence number	<input type="text"/>										
Telephone (work)	<input type="text"/>	-	<input type="text"/>	Fax (work)	<input type="text"/>	-	<input type="text"/>				
Street address	<input type="text"/>										
City/town	<input type="text"/>										
Country	<input type="text"/>								Code	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>										
Lump sum upfront intermediary charge	<input type="text"/>	,	<input type="text"/>	%	Percentage split (if applicable)	<input type="text"/>	%				
Recurring plan upfront intermediary charge	<input type="text"/>	,	<input type="text"/>	%	Percentage split (if applicable)	<input type="text"/>	%				

## FICA declaration and confirmation (Retirement annuity fund only)

### Confirmation by the Intermediary

I \_\_\_\_\_ hereby confirm that I have satisfied myself as to the identity of the Client, and I have verified the identity in accordance with the requirements set out in the Financial Intelligence Centre Act and any related legislation, regulations or guidelines.

I have forwarded copies of all the documents to STANLIB

I undertake to keep records

### Declaration by the Client and Intermediary

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 a call 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 Nett 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 Adviser 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 Adviser has the necessary authorization. (FSB toll free number: 0800 110443). The Client understands and confirms that STANLIB is entitled to act on his Financial Adviser's instructions, whether in written or electronic format, as if they were the Client's own instructions. The Client hereby indemnifies STANLIB against all losses or damage, which he may sustain, as a result of transactions entered into on the basis of this delegation of authority by the Client to the Financial Adviser. Where the Client has terminated his Financial Adviser'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 Financial Adviser. The Client agrees that STANLIB will pay to such Financial Adviser the agreed charges as set out in this Application Form. If a Financial Adviser is not mandated as required by the Financial Services Board, STANLIB is obliged by law to decline any instructions from such Financial Adviser. STANLIB may and will accept instructions on the strength of the Client's signature.

Signature of client	<input type="text"/>	Date	<input type="text" value="DD"/> - <input type="text" value="MM"/> - <input type="text" value="20"/> <input type="text" value="YY"/>
		Signed at	<input type="text"/>
Signature of intermediary	<input type="text"/>	Date	<input type="text" value="DD"/> - <input type="text" value="MM"/> - <input type="text" value="20"/> <input type="text" value="YY"/>
		Signed at	<input type="text"/>

## FICA requirements

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

### Individuals

#### If South African

- Identity document, OR if not available;
- Valid reason why identity document could not be provided AND
- Valid driver's licence; OR
- Valid passport
- Proof of physical residential address
- Document authorising person/s to act (if applicable)

#### If Foreign

- Valid passport
- Proof of physical residential address
- Document authorising person/s to act (if applicable)

### RSA unlisted companies

- Certificate of Incorporation (CM1)
- Notice of Registered Office and Postal Address (CM22)
- Identity document, details of residential address and contact numbers of principal executive officer of company, of person/s authorised to act and of person/s holding more than 25% of voting rights in company
- Document authorising person/s to act
- Proof of physical business address

### Partnerships

- Partnership agreement
- Identity document, details of residential address and contact numbers of partners and persons authorised to act, if not a partner
- Document authorising person/s to act

### Close corporations

- Founding Statement and Certificate of Incorporation (CK1)
- Amended Founding Statement (CK2), if applicable
- Document authorising person/s to act
- Identity document, details of residential address and contact numbers of each member, person authorised to act and person holding more than 25% of the voting rights in the CC
- Proof of physical business address

### Trusts

- Trust deed or other founding document
- Letter of authority from Master of High Court
- Document authorising person/s to act
- Identity document, details of residential address and contact numbers of each trustee, each beneficiary, the founder and the person/s authorised to act
- Proof of registered address of Master of High Court (stamp on letter of authority)

## FICA requirements

### Foreign unlisted companies

- Official document of incorporation
- If trading in RSA, documents for RSA Unlisted Companies
- Document authorising person/s to act
- Identity document, details of residential address and contact numbers of person/s authorised to act
- Proof of physical business address

### Other legal persons

- Constitution or founding document
- Document authorising person/s to act
- Identity document, details of residential address and contact numbers of person/s authorised to act
- Proof of physical business address

### Proof of address

**We require any of the following documents reflecting the name and physical address** (must be less than 6 months old, unless otherwise specified)

- Utility bill
- 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 share-block association
- Payslip or salary advice

#### 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

#### OR if not available

- Visit to physical address by a STANLIB employee or authorised agent

#### OR as a last resort

- Affidavit from client, providing:
  - Name, identity number and physical residential address
  - Confirmation that client resides at physical residential address