

- 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.
6. Money will not be allocated to portfolios if:
 6.1. 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. 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.
9. 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.
10. **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 Financial Advisor and 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/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.
11. **Privacy:** It is important to us that you understand how we obtain, process, store, and share your information. This will apply to all the products and/or services which we provide to you, including any products and/or services provided by our affiliates and associates. When you open an investment with us, you give us permission to disclose information for the purposes described herein, including the information of dependents and beneficiaries. You consent to STANLIB collecting, processing, storing, and disclosing this information for the purposes of:
 11.1. Administering your investment account and processing any instructions on the account.
 11.2. Communicating with you and your Financial Adviser/ broker.
 11.3. Providing your information to any entity within Standard Bank Group Limited, including its subsidiaries and affiliates, where you already have a relationship with, or where you have applied for a product or benefit from, such entity. This information will only be shared for the administration of your products or benefits by this entity.
 11.4. Providing relevant information to a contracted third party who requires the information to provide a service to you for your investment. We will ensure that the third party agrees to keep your information confidential and appropriately secured.
 11.5. Transferring your Personal Information outside the borders of the Republic of South Africa. We will ensure that anyone to whom we pass on your Personal Information agrees to treat your information with the same level of protection as we do.
 11.6. Providing 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.
 11.7. Providing your information to regulatory authorities, governmental departments, local and international tax authorities and other persons that STANLIB under the law have to share your information with.
 11.8. Payment processing for services providers, merchants, banks and other persons that assist with the processing of your payment instructions.
 11.9. Assisting law enforcement and fraud prevention agencies and other persons tasked with the prevention and prosecution of crime.
 11.10. Persons to whom STANLIB cede their rights or delegate their obligations to under agreements.
 11.11. Conducting research or servicing products. Where appropriate, this information will be de-identified such that it cannot be linked back to you personally.
 11.12. 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 contact us and object.
 11.13. We will take reasonable steps to ensure that all Personal Information you provided to us is kept secure and confidential.
 11.14. We will keep your Personal Information until such time as we are compelled to delete it, as prescribed by applicable law.
 11.15. If we become involved in a proposed or actual merger, acquisition, or any form of sale of assets, we may use and disclose your Personal 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 Personal Information, which would continue to be subject to these terms.
 11.16. You have the right to request a copy of the Personal Information we hold about you. We are allowed to charge you a fee to provide this information to you.
 11.17. You have the right to request that we update, correct, or delete your Personal Information.
12. **Query Support and Middle Office:** STANLIB Compliance and Complaints, PO Box 202, Melrose Arch, 2076 Telephone: 0860 123 003.
13. **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.
14. **FAIS Ombudsman details:** Block B, Sussex Office Park, 473 Lynwood Road, Pretoria, 0081. Telephone 012 470 9080.

DECLARATION

We are required to collect, process, store, disclose and share your Personal Information (PI). Your PI is collected and processed by our staff, representatives or third-party 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.

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 my/our 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.

I/We acknowledge and accept that the information contained in this form and information about the Account Holder may be provided to SARS. Further, that SARS may also exchange the information with the tax authorities of another country or countries in which the Account Holder may be tax resident. **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 / AUTHORISED SIGNATORY *		DATE	<table border="0" style="margin: auto;"> <tr> <td style="padding: 0 5px;">D</td><td style="padding: 0 5px;">D</td><td style="padding: 0 10px;">-</td><td style="padding: 0 5px;">M</td><td style="padding: 0 5px;">M</td><td style="padding: 0 10px;">-</td><td style="padding: 0 5px;">Y</td><td style="padding: 0 5px;">Y</td><td style="padding: 0 5px;">Y</td><td style="padding: 0 5px;">Y</td> </tr> </table>	D	D	-	M	M	-	Y	Y	Y	Y
D	D	-	M	M	-	Y	Y	Y	Y				
		SIGNED AT											
SIGNATURE OF FINANCIAL ADVISER		DATE	<table border="0" style="margin: auto;"> <tr> <td style="padding: 0 5px;">D</td><td style="padding: 0 5px;">D</td><td style="padding: 0 10px;">-</td><td style="padding: 0 5px;">M</td><td style="padding: 0 5px;">M</td><td style="padding: 0 10px;">-</td><td style="padding: 0 5px;">Y</td><td style="padding: 0 5px;">Y</td><td style="padding: 0 5px;">Y</td><td style="padding: 0 5px;">Y</td> </tr> </table>	D	D	-	M	M	-	Y	Y	Y	Y
D	D	-	M	M	-	Y	Y	Y	Y				
		SIGNED AT											

