

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:

| | | |
|---|---|---|
| <input type="checkbox"/> 01. Gifts / inheritance / winnings | <input type="checkbox"/> 04. Passive income (Rental, Dividends, Interest) | <input type="checkbox"/> 07. Retirement / insurance pay out |
| <input type="checkbox"/> 02. Trade / business | <input type="checkbox"/> 05. Savings | <input type="checkbox"/> 08. Salary / bonus |
| <input type="checkbox"/> 03. Credit | <input type="checkbox"/> 06. Child / spousal support payments | <input type="checkbox"/> 09. Tax refund |

***Compulsory Section**

PURPOSE OF INVESTMENT *

CODE:

| | | | | |
|--|--|---|--|--|
| <input type="checkbox"/> 01. Start and expand a business | <input type="checkbox"/> 02. Education savings | <input type="checkbox"/> 03. Foreign exchange hedging | <input type="checkbox"/> 04. Save for retirement / financial goals | <input type="checkbox"/> 05. Winding up estate |
|--|--|---|--|--|

***Compulsory Section**

IF YOUR CELL NUMBER AND EMAIL ADDRESS HAVE CHANGED, PLEASE UPDATE BELOW

CELL NO

EMAIL

INVESTMENT DETAILS

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A clearance period of 45 calendar days for recurring and once-off debit orders will apply before funds can be withdrawn.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

| Fund Name | Account Number | Lump Sum Amount to | Debit Order Amount to | Only Applicable if Investing through a Financial Advisor |
|-----------|----------------|--------------------|-----------------------|--|
|-----------|----------------|--------------------|-----------------------|--|



| | | be Invested (excl. phase-in) | be Invested | Lump Sum Initial Financial Adviser Fee (excl. VAT) | Recurring Investment Initial Financial Adviser Fee (excl. VAT) |
|--------------|--|---------------------------------|-------------|---|---|
| | | R | R | % | % |
| | | R | R | % | % |
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| | | R | R | % | % |
| | | R | R | % | % |
| TOTAL | | R | R | % | % |

INVESTMENT SELECTION INTO A NEW FUND

| Fund Name | Lump Sum Amount to be Invested (excl. phase-in) | Debit Order Amount to be Invested | Only Applicable if Investing through a Financial Advisor | | |
|--------------|--|---|---|--------------------------|--|
| | | | Initial Financial Adviser Fee (excl. VAT) | | Ongoing Financial Adviser Fee (excl. VAT) |
| | | | Lump Sum Investment | Recurring Debit Order | |
| | R | R | % | % | % |
| | R | R | % | % | % |
| | R | R | % | % | % |
| | R | R | % | % | % |
| | 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 deduction |
|---|
| |

DEPOSIT REFERENCE - PROOF OF DEPOSIT REQUIRED

Note: To identify the applicable deposit reference number to be used, please refer to points 5 & 6 of the Terms and Conditions.

DEPOSIT AMOUNT R

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DEPOSIT DATE

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APPLICABLE DEPOSIT REFERENCE

DEBIT ORDER DETAILS FOR A ONCE-OFF DEBIT ORDER COLLECTION

ONCE-OFF DEBIT AMOUNT R

| | | | | | | | | | | | | | | |
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ONCE-OFF DEBIT DATE

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* If no debit date is supplied the debit order will run two days after receipt of a fully completed application form without any outstanding requirements.

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 R2 million per debit order mandate. To collect more than R2 million, the investor must submit more than one signed debit order mandate, alternatively transfer any amount greater than R2 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 (DEFAULT DATE) 15TH 25TH COMMENCEMENT DATE -
M M Y Y Y Y

PAYMENT FREQUENCY MONTHLY QUARTERLY BI-ANNUALLY ANNUALLY

*If no date is selected, we will default to the 1st of the following month.
 *If the payment frequency is not selected, we will default to monthly.

ANNUAL CONTRIBUTION INCREASE FOR A RECURRING DEBIT ORDER

Should you wish to increase your recurring debit order premium automatically each year, please indicate this below:

PERCENTAGE INCREASE PER ANNUM 5% 10% 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.

AUTO LINK ME TO E-TRADE

BANK

BRANCH BRANCH CODE

ACCOUNT NUMBER

ACCOUNT TYPE CHEQUE SAVINGS TRANSMISSION

ACCOUNT HOLDER'S ID NUMBER

ACCOUNT HOLDER'S NAME

SIGNATURE OF BANK ACCOUNT HOLDER/ AUTHORISED SIGNATORY

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 its 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.

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. 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 "process" or "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 Astute 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



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 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.
2. 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.
3. 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.
4. 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.
5. By signing this form, the client consents to STANLIB processing their personal information in accordance with the terms and conditions.
6. I/We hereby authorise the Manager to repurchase participatory interests from my investment account on a monthly basis, calculated as per the method prescribed in the new business terms and conditions and pay this amount over monthly to Financial Adviser, into an account nominated by Financial Adviser in writing from time to time.

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.

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| CAPACITY | | SIGNED AT | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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