Initial Investment funded by a transfer

Tax-free Investment

NEDGROUP INVESTMENTS

1. Receiving product provider

Product provider name	Nedgroup Collective Investments (Pty) Limited		
Registration number	1996/017075/07	SARS reference number	9567186847
Tax free savings account product name	Nedgroup Investments Tax-free Investment		

2. What you need to know

1. Before completing this form please read the latest relevant Investment Agreement, Fund Fact sheet and Portfolio Characteristics document - which can be obtained from our website: **www.nedgroupinvestments.com**, your financial planner or our Client Service Centre.
2. Your investment will be invested into the unit trust portfolio class specified on the relevant Portfolio Characteristics document.
3. We will process your instruction once:
   - we have received, reviewed and accepted your completed and signed form;
   - we have received a copy of your South African ID or birth certificate (if investor is a minor);
   - we have performed all checks, verifications and assessments required in terms of FICA; and lastly
   - the money reflects in our bank account.
4. The daily cut-off for receipt of instructions is 14:00.
5. Information filled in outside of the relevant fields will not be considered when processing your instruction.
6. Return the completed and signed form with the relevant supporting documents to us via email to **nedgroupinvestments@silica.net** (please print and sign the form before scanning and emailing it to us, as an authorised signature is required for processing).
7. If you have any questions about this form please contact your financial planner or our Client Service Centre on **0860 123 263** (from within RSA) or on **+27 21 416 6011** (from outside RSA).

3. Tax-free investments notes

1. The tax-free investment is only open to individuals and not legal entities.
2. Total contributions are limited to R36 000 per tax year (R500 000 over your lifetime) across all tax-free investments, regardless of product provider, including monthly debit orders.
3. Should your contributions **exceed** R36 000 per tax year, SARS will tax the over contributions at a flat rate of 40%. Please refer to the latest Investment Agreement for further clarity.
4. You can withdraw from your tax-free investment at any time.
5. Withdrawn amounts that are reinvested will be treated as additional contributions and therefore be subject to your annual contribution threshold of R36 000 as well as your lifetime R500 000 threshold.
6. Income distributions will be reinvested.

4. Online Access to Your Investment

Information regarding your investment may also be accessed from our secure site. Once you have received your investor number, you may register on the Nedgroup Investments website. To access the site go to www.nedgroupinvestments.co.za and click on 'Register/Login' in the top right hand corner of the landing page.

Please note

- We will need to have a valid cell phone number and email address on record in order for you to register successfully.

5. Investor details

Please note
- All fields must be completed in order to process your instruction.
- If you are completing this form on behalf of an investor, please complete and attach the Appoint a person to act on your behalf form, available from our website.

INVESTOR TYPE

☐ South African individual

PERSONAL DETAILS

Title and surname

First names

Preferred name

Date of birth
D D M M Y Y Y Y

SA ID number

Passport number
(if foreign national)

Passport expiry date
D D M M Y Y Y Y

Passport country of issue

Nationality

Country of birth

CONTACT DETAILS

Cell + (0)

Email address

Please note
- This email address will be used for correspondence pertaining to this investment.
- Should you not complete this field, please acknowledge and accept that you will not receive email notifications about this investment. ☐

Alternate telephone + (0)

Residential address

Code

Country South Africa

If other

Postal address
(if different)

Code

Country South Africa

If other

NEDGROUP INVESTMENTS

6. Income, tax and residency

TAX STATUS

Is South Africa your country of primary tax residence? ☐ Yes ☐ No

Are you registered to pay tax in South Africa? ☐ Yes ☐ No

If yes, please indicate your South African tax number: ☐☐☐☐☐☐☐☐☐☐

INCOME VERIFICATION

This information is an anti-money laundering requirement prescribed by the Financial Intelligence Centre Act, 38 of 2001 (FICA). Supporting documentation may be requested.

WHAT IS YOUR SOURCE OF WEALTH?

- ☐ Salary / Commission
- ☐ Pension / Annuity
- ☐ Court order / Maintenance
- ☐ Business earnings
- ☐ Inheritance / Donations/ Trust
- ☐ Self-employed

WHAT IS YOUR OCCUPATION?

- ☐ Government employee / Judge
- ☐ Professional, scientific and technical services
- ☐ Management
- ☐ Executive
- ☐ Academic
- ☐ Technical and sciences
- ☐ Administration
- ☐ Sales and marketing
- ☐ Safety and security personnel
- ☐ Arts, performance and hospitality
- ☐ Crafter, trader or artisan
- ☐ Sport professional
- ☐ Self-employed
- ☐ Religious leader
- ☐ Retired
- ☐ Unemployed

Other: ____________________

WHAT INDUSTRY DO YOU WORK IN?

- ☐ Financial, investment and insurance activities
- ☐ Information, technology and communication
- ☐ Accommodation and hospitality services
- ☐ Wholesale and retail trade
- ☐ Arts, entertainment and recreation
- ☐ Craft, trade or artisanal
- ☐ Manufacturing
- ☐ Construction
- ☐ Non-profit / religious
- ☐ Government, Municipal services or SOE
- ☐ Unemployed
- ☐ Professional, scientific and technical services
- ☐ Administrative and support services
- ☐ Human health, social work and education
- ☐ Transportation and storage
- ☐ Real estate
- ☐ Sport
- ☐ Mining
- ☐ Agriculture, forestry and fishing
- ☐ Gambling
- ☐ Public administration, defence and social security

7. Preferred correspondence

We will send you, or the person acting on your behalf, all correspondence (e.g. statements, fund updates, ballot letters pertaining to your investment) via email. If you haven't provided an email address your quarterly statement will be sent via SMS.

You may choose who receives your quarterly investment statement:

☐ You / the person acting on your behalf ☐ Your financial planner ☐ Both

You will receive our quarterly Insights newsletter if you have provided an email address.

I do not want to receive the quarterly Insights newsletter ☐

Would you like to receive information about new and/or existing Nedgroup Investments products?	Yes ☐	No ☐
Would you like to receive information from the Nedbank Group about their financial services products?	Yes ☐	No ☐
Would you participate in research run by research organisations to improve our service offering to you?	Yes ☐	No ☐

8. Transferring product provider details

Product provider name	
Product name	
Product type	
	☐ Full transfer ☐ Partial transfer
Contact person at transferring product provider	
Contact number	+ ☐☐ (0) ☐☐☐☐☐☐☐☐☐
Email address	

9. Investment details

INTENDED PURPOSE OF INVESTMENT

☐ Invest for 0 – 3 years ☐ Invest for 3 - 5 years ☐ Invest for over 5 years

NATURE OF RELATIONSHIP WITH NEDGROUP INVESTMENTS

☐ Invest a single amount with frequent withdrawals
☐ Invest multiple amounts with frequent withdrawals
☐ Invest a single amount with occasional withdrawals
☐ Invest multiple amounts with occasional withdrawals

HOW ARE YOU FUNDING THIS TRANSACTION?

☐ Transfer in

UNIT TRUST PORTFOLIO SELECTION

Please note

- Income distributions will be reinvested (after tax if applicable).

		Only applicable if investing with a Financial Planner	
Unit trust portfolio	**Percentage allocation**	**Initial FP fee (excl VAT)**	**Annual FP fee (excl VAT)**
	%	%	%
Total (must equal 100%)	%		

FEE ACCOUNT SELECTION (IF REQUIRED)

Indicate the unit trust portfolio for which the fee is to be recovered. ____________________

Please note

- If the funds are depleted in the specified unit trust portfolio, the fees will be recovered from the original unit trust portfolio.

FINANCIAL PLANNING FEES

- If no fees have been specified, 0% will apply.
- If a fee is higher than the maximum is specified, the maximum will apply.

10. Investor bank account details

It is mandatory to complete this section.

Please note

- No third party payments will be processed.
- If the bank account used to fund this investment differs from the one below please provide us with alternate bank account details by completing the Alternate bank account form available on our website.
- Payments will be delayed if the name of the account holder as registered with the bank is different from that completed below.

Name of account holder (as registered with bank)

Name of bank

Account number

Name of branch

Branch code

Account type ☐ Current ☐ Savings

Country

11. Financial planner details and declarations

Name of financial planning business

Name of financial planner

Code

Contact number + (0)

I confirm that:

- I have made the disclosures required in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002 (FAIS) to the investor.
- I have used the Effective Annual Cost calculator and explained all fees and charges that relate to this investment to the investor
- I am authorised by the financial planning business to sell this investment / product in terms of FAIS.

Financial planner signature

Date D D M M Y Y Y Y

12. Complete only if the investor is a Nedbank employee or direct family member of a Nedbank employee

Nedbank employee number

If not a Nedbank employee, please specify the relationship to Nedbank employee

13. Investor declaration

I confirm and certify that:

- I am responsible for my investment decisions and have considered whether this investment is right for my needs.
- I confirm that all information provided in this application is true and correct and that I am not aware of any other information that may affect this application negatively.
- Where I am acting on behalf of another person, or as a representative of a legal entity, I confirm that I am duly authorised to complete and sign this form.
- I understand and agree that this application will be governed by the relevant and latest Investment Agreement and I have read and understood the Portfolio Characteristics document and the fund fact sheet that relates to the unit trust portfolios I am investing in.
- I have used the Effective Annual Cost calculator and I am aware of the charges that may be incurred.
- I authorise Nedgroup Investments to accept this instruction as submitted (electronically or otherwise) and agree that Nedgroup Investments will not be held liable for acting on this application and/or any instructions contained herein.
- The information contained in this form may be reported to the South African tax authorities.

Where the financial planning details section has been completed:

- The financial planning business is my appointed financial planning business until I instruct otherwise.
- The financial planner listed, as authorised representative of the financial planning business, is my appointed financial planner.
- My appointed financial planning business must be paid the initial and annual financial planning fees.
- Annual financial planning fees may be recovered via the sale of units from my investment and paid to my financial planning business as long as it remains registered to render services in respect of my investment.
- My appointed financial planning business will have access to my investment details via Nedgroup Investments' secure online website.

Investor / Authorised signatory		Date	D D M M Y Y Y Y
Name		Capacity	

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