

**Submit the completed form to:**

E-mail [UTinstructions@satrixsupport.co.za](mailto:UTinstructions@satrixsupport.co.za)

Fax 011 263 6155

**If you have any questions, contact us at:**

Tel 0860 111 401

E-mail [unittrusts@satrix.co.za](mailto:unittrusts@satrix.co.za)

**Important information**

- Please read all the information in this form carefully, including the terms and conditions in Annexure A, and ensure you understand it.
- The investment will only be finalised once we receive the fully completed, dated and signed form, with all the necessary supporting documents. This includes your verified bank account details, Financial Intelligence Centre Act 38 of 2001 (FICA), and Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS) requirements, if applicable. Your funds also need to reflect in our bank account.
- Any writing/instruction outside of the allocated fields will not be processed.

**1. Investor details (all fields are compulsory)**

Investor code \_\_\_\_\_  
Title Mr  Mrs  Miss  Other (specify) \_\_\_\_\_  
Full name(s) and surname \_\_\_\_\_  
ID / Passport/ entity reg number \_\_\_\_\_ Passport expiry date \_\_\_\_\_ (ddmmccyy)  
Residential address \_\_\_\_\_  
Country \_\_\_\_\_ Postal code \_\_\_\_\_  
Contact telephone (\_\_\_\_) (\_\_\_\_) \_\_\_\_\_  
Specify country and area codes, e.g. +27 21 555 5555  
E-mail address \_\_\_\_\_

These contact details will only be used to process your additional investment instruction. Should your contact details change, you will need to complete an **Investor Details Update** form, available on [www.satrix.co.za](http://www.satrix.co.za)

**2. Source of funds for the investment**

**Please advise where the funds for this investment comes from:(compulsory)**

Salary  Inheritance  Savings  Bonus Other (please specify): \_\_\_\_\_

Initial \_\_\_\_\_

### 3. Investor banking details

The details specified below will only be used when selling unit trusts (ad hoc and recurring withdrawals) and for income distribution (interest and/or dividend) payments.

- Please supply us with proof of bank details (e.g. cancelled cheque or bank statement not older than 3 months).
- We will only make payments into the account of the registered investor. We cannot make payments to third parties.
- We are unable to make payments into credit cards, money market and bond accounts.

Name of account holder \_\_\_\_\_

Identity number / passport number /  
entity registration number \_\_\_\_\_

Date of birth \_\_\_\_\_ (ddmmccyy)      Passport expiry date: \_\_\_\_\_

Name of bank \_\_\_\_\_      Account number \_\_\_\_\_

Name of branch \_\_\_\_\_      6-digit branch code \_\_\_\_\_

Type of account      Current  Savings

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### 4. Ways to pay

- **Cheque deposits:** All cheques must be endorsed as non-transferable and deposited directly into Satrix's bank account. The maximum amount that can be processed per cheque is R1million. For amounts greater than this, please write additional cheques. Please supply proof of deposit with your application form.
- **Electronic transfers:** These may take up to two days to reflect in our bank account. Please supply proof of deposit with your application form.
- **Once-off debit orders:** Once-off electronic collection is restricted to a maximum of R1million per debit. The alternative payment method for amounts exceeding R1million is an electronic fund transfer directly into our bank account.
- **Recurring debit orders**
- **Transfer in from another Product Provider:** A Tax Free Savings Account Transfer form is required to be completed.

Transferring Product Provider name \_\_\_\_\_

Tax Free Savings Account number to be transferred from \_\_\_\_\_

**Note:**

- For cheque deposits and electronic transfers, please supply a proof of deposit with your application form.
- We do not accept cash deposits.
- All deposits must be in South African Rand or we will return your funds.
- Your transaction will only be processed when your funds reflect in our bank account and when we have received all the relevant documents.
- There may be a delay between when you deposit the funds and when it reflects in our account.

**Satrix's bank account details:**

Should you wish to make an additional investment in any of your existing funds reflected in your portfolio summary, you can use the bank accounts below:

**Bank:** ABSA  
**Branch code:** 632005  
**Account number:** 408 120 9364  
**Deposit reference:** Deposit reference number

*Your deposit reference number for the relevant fund(s) should be quoted as your deposit reference.*

Please supply proof of deposit with this instruction form.

Initial \_\_\_\_\_

## 5. Investment Instruction

Please specify the fund(s) you would like to invest in, and how much you would like to invest. Fund minimums apply (see our Minimum Disclosure Documents (fund fact sheets)). If you are unsure about which funds to invest in or which suit your needs, please speak to your broker or financial adviser.

If you intend to transfer money into your existing Tax Free Savings Account from another institution, please confirm your fund choice and an estimate of the amount under "Tax Free Savings Account Transfer".

\* If you do not specify a fund class, your investment will be allocated to a default class.

Full name of unit trust fund(s)	*Class	Tax Free Savings Account Transfer	Lump sum deposit (You deposit)	Lump sum debit order collection (We collect)	Monthly debit order collection	Income distribution	
						Reinvest	Payout

Income payment(s) will only be paid out to a client's bank account if the investment transaction (e.g. debit orders and deposits) used to purchase units have been cleared by the bankers on the income reinvestment date. If the units have not been cleared, income payment(s) will automatically be reinvested.

## 6. Debit order instructions

- We accept payments from third party accounts (e.g. grandparent investing on behalf of a grandchild).
- The investment remains the property of the registered **investor**, regardless of who made the payment.
- If the debit order is paid from a third party account, the following documents must accompany this form:
  - Individuals:** A copy of the third party's identity document, a utility bill less than 3 months old plus proof of banking details (cancelled cheque or a copy of a bank statement, not older than 3 months) that includes a bank logo and date stamp.
  - Non-individuals:** A letter from the legal entity stating the list of authorised signatories and proof of banking details (cancelled cheque or a copy of a bank statement, not older than 3 months).
- We do not draw funds from credit cards, money market or bond accounts.
- Please allow 3 - 4 business days' notice to process once-off and recurring debit orders.
- Monthly debit orders will automatically be cancelled if funds are returned from the bank after 3 consecutive occasions.

### Investment options

Please deduct the total investment amount, as indicated in section 5, as follows

- Once-off debit order \_\_\_\_\_ (ddmmccyy)
- Monthly debit order on the \_\_\_\_\_ (dd) day of each month starting \_\_\_\_\_ (mmccyy)  
 (if you don't specify the day of the month, we will default deductions to the 1st day of each month)
- Annual increase \_\_\_\_\_ %      Annual increase date \_\_\_\_\_ (mmccyy)

Please pay this debit order

- from my own account specified in section 3      OR       from the following third party account

### Particulars of account holder

Full names and surname of legal entity name of account holder \_\_\_\_\_

Date of Birth \_\_\_\_\_ (ddmmccyy)

Identity number / Entity registration number \_\_\_\_\_

Address of bank account holder \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postal code \_\_\_\_\_

Bank name \_\_\_\_\_ Bank account number \_\_\_\_\_

Branch name \_\_\_\_\_ Branch code \_\_\_\_\_

Type of account      Current       Savings

I instruct and authorise Satrix or its agents to draw direct debits against my bank account as per the instruction in section 5 and 6

Signature \_\_\_\_\_ Date signed \_\_\_\_\_ (ddmmccyy)

Second signature(if applicable) \_\_\_\_\_

Initial \_\_\_\_\_

## 8. Financial adviser

### 8.1 Broker / Sanlam financial adviser details (if applicable)

Only one broker/adviser is applicable per investor code

Full name(s) \_\_\_\_\_ Code \_\_\_\_\_  
Surname \_\_\_\_\_ Biblife code \_\_\_\_\_  
Identity number \_\_\_\_\_ Contact telephone number (\_\_\_\_\_) \_\_\_\_\_  
E-mail address \_\_\_\_\_

#### Commission instruction:

I wish to appoint the broker / financial adviser whose details appear above as my preferred intermediary.

#### Ongoing advice fee:

Ongoing financial advice fee \_\_\_\_\_ % per annum (negotiable up to a maximum of 1%, excluding VAT).

Signature of investor / authorised signatory /(ies) (compulsory) \_\_\_\_\_

Signature of broker / financial advisor \_\_\_\_\_

#### Please note:

- This annual advice fee is based on the daily market value of the investment portfolio, paid to the broker / financial adviser monthly, in arrears from the sale of units (unit reduction).
- This is not part of the normal annual management fee charged by Satrix.
- To cancel the ongoing advice fee, please complete an Investor Details Update form, available from [www.satrix.co.za](http://www.satrix.co.za)
- This annual advice fee is not applicable to funds / classes where a trailer fee is already included in the service fee, as explained in the Minimum Disclosure Documents (fund fact sheets).

### 8.2 Preferred Broker

I confirm that I wish to appoint the above broker / financial adviser as my preferred financial intermediary on all my Satrix unit trust funds. All future commission and ongoing financial advice fees (if applicable) must be paid to this newly-appointed broker / financial adviser until further notice.

I am aware that the financial intermediary, who previously introduced me to Satrix unit trusts, will now be replaced with this new appointment. I also understand that the above appointed (preferred) new broker / financial adviser will now receive the commission on the recurring contribution(s), ad hoc investments, trailer and ongoing financial advice fees (if applicable) that was previously paid.

Signature of investor / authorised signatory /(ies) (compulsory) \_\_\_\_\_

Initial \_\_\_\_\_

### 8.3 Declaration by broker / Sanlam financial adviser

#### Sanlam financial adviser

##### Financial advice

It is the adviser's responsibility to complete the advice documents for this transaction and forward them, with this application form, to Satrix.

##### FICA declaration

I confirm that the investor recorded in this application, or the person acting on their behalf, confirmed his / her identity and address with original, acceptable FICA documents. Copies of these documents are attached.

Does this application replace the whole or part of an existing product? Yes  No

If "Yes" please submit a completed AEB2065 and E2794 form with the FAIS documents.

\_\_\_\_\_  
Signature of Sanlam financial adviser

#### Broker:

##### FSP license

I declare that I am a licensed financial services provider or a representative of a financial service provider. I am authorised to sell unit trusts.

FSP license number \_\_\_\_\_

##### FICA declaration

I confirm that I have identified the investor of this application, as well as the person acting on their behalf (if applicable). I have verified their identity in line with the requirements of the Financial Intelligence Centre Act, 38 of 2001 ("FICA"), and any legislation, regulations or guidelines related to it

I will keep a record of the verification documents as required in terms of FICA. I will make available, on request, copies of these documents as well as details of the verification procedures followed.

\_\_\_\_\_  
Signature of broker

## 9. Investor declaration

1. I / We confirm that I / we have the authority and am / are legally competent to enter into and conclude this transaction, with any legal assistance that may be required.
2. I / We understand that this application is subject to the Satrix unit trust Scheme Deed (the Deed) and that this application, read together with the Deed, constitutes the entire agreement between Satrix and myself / ourselves. A copy of the Deed is available upon request.
3. In terms of the Prevention of Organised Crime Act (No 121 of 1998), I / we confirm that the funds for this investment come from a legitimate source. I / we further agree to answer any questions on the source of the funds used for investment and to provide additional information if required.
4. I am / We are aware of and consent to all costs and charges relating to this investment. I / We understand that there is no guarantee with regards to the capital investment. I / We am / are aware that there are further allowable deductions from the fund (e.g. an annual management fee) that may impact the value of the investment.
5. I / We confirm that I am / we are familiar with the content and I / we understand the relevant Minimum Disclosure Document(s) (fund fact sheet(s)).
6. I / We confirm that the risk profile of the investment has been explained to me / us and I / we understand that it is my / our obligation to familiarise myself / ourselves with and accept the risks associated with this investment.
7. I / We accept full responsibility for informing Satrix of any changes in my / our personal information (e.g. change of address, change of surname and contact details).
8. I / We have read and I / we understood the contents of this application form and Annexure A and I / we agree to its terms and conditions.

Investor signature \_\_\_\_\_ Date signed \_\_\_\_\_ (ddmmccyy)

\* Authorised signatory \_\_\_\_\_ Date signed \_\_\_\_\_ (ddmmccyy)

**\*Authorised signatory/(ies) acting on behalf of the investor (e.g. parents / guardians of a minor, and all persons authorised to act on behalf of the investor).**

#### Authorised signatory details

Title Mr  Mrs  Miss  Other (specify) \_\_\_\_\_

Full name(s) and surname \_\_\_\_\_

Capacity \_\_\_\_\_

Identity number / Passport number \_\_\_\_\_ Passport expiry date \_\_\_\_\_ (ddmmccyy)

Contact telephone (\_\_\_\_) (\_\_\_\_) \_\_\_\_\_

Specify country and area codes, e.g. +27 21 555 5555

Initial \_\_\_\_\_



## Important notes and Terms and Conditions

Please read all the information in this annexure carefully and ensure you understand it. The Annexure A section does not have to be returned with your completed additional investment form.

### About unit trusts

- When you invest in a unit trust (also called a collective investment scheme), your money is pooled with the money of other investors. This pool of money is used to buy a portfolio of assets, such as shares (equities), bonds or listed property. As an investor, the value of the units you own is calculated by taking the number of units you own and multiplying them by the latest ruling price per unit.
- For information on unit trusts and how they work, along with our full range of funds and the relevant Minimum Disclosure Documents (fund fact sheets), please visit our website at [www.satrix.co.za](http://www.satrix.co.za) or alternatively you can call us on 0860 111 401.
- When you complete this form, you apply to buy units in the funds of your choice in line with the Trust Deed and mandate of the relevant funds. The Minimum Disclosure Documents (fund fact sheets) explain how each fund invests and what applicable fees will be charged.

### Fees and charges

- A full list of our funds, a schedule of fees and charges and maximum commissions is available from the Minimum Disclosure Documents (fund fact sheets) available on [www.satrix.co.za](http://www.satrix.co.za)
  - The following charges are levied against the portfolio: brokerage, auditors' fees, service fees, applicable taxes, custodian fees, bank charges and trustees' fees.
  - These fees are charged to the client: Satrix manager's fees as well as broker advice fees.
- Commission and incentives may be paid and if so, will be included in the overall costs. The fund manager may borrow up to 10% of the portfolio to bridge insufficient liquidity.
- Monthly debit orders will automatically be cancelled if funds are returned from the bank after 3 consecutive occasions. If a debit order or direct debit is returned by the bank due to insufficient funds being available or for any other reason, the units purchased for that transaction will be reversed (at no cost to the client) and the client's unit trust account will be debited with the units allocated.
- The client will be liable for any bank charges incurred as a result of a direct debit or monthly debit order being rejected by the bank.
- An additional investment, switch or transfer within a current portfolio may result in a change to the Effective Annual Costs (EAC) calculation. An updated calculation can be obtained by contacting our call centre on 0860 111 401.

### Transaction cut-off times

- Please make sure you send us your completed instruction (including supporting documents) before the transaction cut-off time. The SA business day transaction cut-off times for our funds are:
  - 13:00 for money market funds and,
  - 15:00 for all other funds.
- We can only process your instruction once we have received the correct and accurately completed form and the required supporting documents. If an instruction is issued incorrectly, is unclear, incomplete, or if the supporting documents are not received by the cut-off time, the processing of the transaction will be delayed.
- Your transaction will be priced using the ruling price of the fund for the day the transaction is processed ie the day we receive all of the required information. Any loss will be for the investor's account.
- Any interest earned on:
  - money deposited for investment in a fund after the specified cut-off time,
  - incorrect deposits or,
  - deposits for applications with outstanding requirements, will not be paid to the client as we are unable to transfer the money in the fund(s) account.
- If a debit order collection date falls on a non-business day, we will collect it on the first available business day thereafter.

### Ownership, information security and instructions

- The legal owner of the investment is the person in whose name the investment is registered, regardless of who the payer is. If the legal owner is a minor, we will only accept instructions from their legal guardian. We will only release information to, and act on instructions from, the investor, the authorised signatory or the appointed financial intermediary.
- We can only process your instructions once we have received the correct and accurately completed form and required supporting documents.
- We permit ring fencing for large withdrawals in terms of Notice 573 of the Collective Investment Schemes Control Act. Ring fencing is the separation of assets and the delayed sale of units in a unit trust fund, in the event of a large sale of units within the fund, subject to certain conditions. This ensures that the sale of a large number of units will not force us to sell the underlying investments at a price in the market which could have a negative impact on other investors. We may delay paying the proceeds of the sale of units. If your sell instruction is affected by this ringfencing, the payment and the value of your withdrawal could be impacted. In the event of this, we will contact you to discuss the process, where applicable.

Initial \_\_\_\_\_

## Unclaimed assets and how they affect you

- More information on the ASISA Standard on Unclaimed Assets and the processes is available on [www.asisa.org.za](http://www.asisa.org.za) or from our client service centre on 0860 111 401.

## How we process your personal information

- We collect personal information about you to offer you the best service. We will not share this information outside of the Sanlam Group, its associated groups or agents, without your explicit consent. In order to provide you with an effective service, we may be required to share this information with our administrators or agents who perform certain services for us (e.g. mail houses who post your statements on our behalf), members of the Sanlam Group, your financial adviser or broker, as well as with any regulatory bodies as the law requires. We may share your information with foreign regulatory bodies if required.
- Your information is used for administrative, operational, audit, marketing, research, legal and record keeping purposes. We will take all reasonable steps necessary to secure the integrity of any personal information which we hold about you and to safeguard it against unauthorized access. If you don't consent to us using your personal information, there may be delays or some instructions might not be carried out. You can have access to your information at any time and ask us to correct any information we have in our possession. Please feel free to write to us to obtain a copy of this information. We keep relevant documents for a period of five years or more as required by the law. If you consent to us retaining your personal information for periods of longer than 5 years, we will restrict access to your information. It will only be processed for storage or for purposes of proof (with your consent).

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## Important information

Sanlam Group is a full member of the Association for Savings and Investment SA. Collective investment schemes are generally medium to long term investments. Please note that past performances are not necessarily an accurate determination of future performances, and that the value of investments / units / unit trusts may go down as well as up. A schedule of fees and charges and maximum commissions is available from the Manager, Satrix Managers (RF) Pty Ltd, a registered and approved Manager in Collective Investment Schemes in Securities. Additional information of the proposed investment, including brochures, application forms and annual or quarterly reports, can be obtained from the Manager, free of charge. Collective investments are traded at ruling prices and can engage in borrowing and scrip lending. Collective investments are calculated on a net asset value basis, which is the total market value of all assets in the portfolio including any income accruals and less any deductible expenses such as audit fees, brokerage and service fees. Actual investment performance of the portfolio and the investor will differ depending on the initial fees applicable, the actual investment date, and the date of reinvestment of income as well as dividend withholding tax. Forward pricing is used. The Manager does not provide any guarantee either with respect to the capital or the return of a portfolio. The performance of the portfolio depends on the underlying assets and variable market factors. Performance is based on NAV to NAV calculations with income reinvestments done on the exdiv date. Lump sum investment performances are quoted. The portfolio may invest in other unit trust portfolios which levy their own fees, and may result in a higher fee structure for our portfolio. All the portfolio options presented are approved collective investment schemes in terms of Collective Investment Schemes Control Act, No 45 of 2002 ("CISCA"). International investments or investments in foreign securities could be accompanied by additional risks as well as potential limitations on the availability of market information. The Manager has the right to close any portfolios to new investors to manage them more efficiently according to their mandate. The portfolio management of all the portfolios is outsourced to financial services providers authorized in terms of the Financial Advisory and Intermediary Services Act, 2002. Standard Bank of South Africa Ltd is the appointed trustee of the Satrix Unit Trust Scheme.

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