

**SWAZILAND**

**INVESTOR DETAILS**

THIS SECTION MUST BE COMPLETED BY ALL APPLICANTS

**COMPULSORY INFORMATION**

NEW INVESTOR     EXISTING INVESTOR     STAFF ACCOUNT

ACCOUNT NUMBER	STAFF NUMBER
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<b>LAST NAME/SURNAME OR NAME OF INSTITUTION</b>		TITLE (IF AN INDIVIDUAL)
<b>FULL NAMES/NAME OF AUTHORISED CONTACT PERSON</b>		MARITAL STATUS
<b>POSTAL ADDRESS</b>		POSTAL CODE
<b>PHYSICAL ADDRESS - RESIDENTIAL/REGISTERED</b>		POSTAL CODE
<b>TELEPHONE NO. (HOME) - PLEASE INCLUDE DIALLING CODE</b>		<b>TELEPHONE NO. (WORK) - PLEASE INCLUDE DIALLING CODE</b>
<b>FACSIMILE NO. (HOME) - PLEASE INCLUDE DIALLING CODE</b>		<b>FACSIMILE NO. (WORK) - PLEASE INCLUDE DIALLING CODE</b>
<b>CELLULAR NO.</b>	<b>E-MAIL ADDRESS</b>	
<b>PASSPORT NUMBER/RESIDENT PERMIT NUMBER</b>		
<b>IDENTITY NUMBER/INSTITUTION REGISTRATION NUMBER (ATTACH PROOF AS PER SWAZILAND ID REQUIREMENTS)</b>		<b>DATE OF BIRTH</b> C   C   Y   Y   M   M   D   D
<b>OCCUPATION</b>	<b>NATURE OF BUSINESS</b>	

**SOURCE OF WEALTH**

Indicate below the origin of the funds being invested e.g. saving, inheritance, investment switch, etc.

STANDARD BANK     OTHER

**SOURCE**

<b>SWAZI RESIDENT</b> <input type="checkbox"/> YES <input type="checkbox"/> NO	<b>IF NO, PLEASE PROVIDE THE NAME AND ADDRESS OF YOUR FOREIGN EXCHANGE DEALER; AND</b>  <b>COUNTRY OF PERMANENT RESIDENCE</b>
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**STATEMENTS**

By default all statements, reports and notices will be sent via e-mail. Please indicate if you would prefer hard copies or e-mail.

Hard Copy     E-mail  
**FREQUENCY:**     Monthly     Quarterly     Annually

**FINANCIAL ADVISOR'S DETAILS - OFFICE USE ONLY**

<b>FINANCIAL ADVISOR'S NAME</b>	<b>ADVISOR NO.</b>
<b>BROKERAGE NAME</b>	<b>BANK BRANCH CODE</b>
<b>FINANCIAL ADVISOR'S SIGNATURE</b>	<b>INVESTOR SIGNATURE (OR DULY AUTHORISED REPRESENTATIVE)</b>



# STATUTORY DISCLOSURE AND GENERAL TERMS AND CONDITIONS

## Pricing

### Purchase Price

The purchase price is made-up of the total value of the assets in the unit portfolio including any income accruals, less any permissible deductions, plus compulsory charges, plus the initial charge that would have become payable in respect of all units in issue on any particular day, divided by the number of units in issue.

### Repurchase Price

The purchase price is made-up of the total of the assets in the unit portfolio including any income accruals, less any permissible deductions, plus compulsory charges, divided by the number of units in issue.

### Compulsory Charge

Any charge in connection with the creation and issue of units and any necessary charge payable for the benefit of a person other than the Management Company or its agents in connection with the acquisition of the underlying securities included or to be included in a unit portfolio.

### Permissible Deductions

This include Audit Fees, Amortisation, any taxes payable and the annual management charge.

## Initial Charges

The initial charge is deducted from the full investment value and the remaining amount is allocated to the selected investment options. Commissions paid to financial advisors are incorporated in the initial charge.

## Annual Service Charge (Levied Monthly)

The annual service charges for the individual funds are accrued daily and levied monthly on the market value of the unit portfolio.

For further details regarding charges please refer to the latest Fund Fact sheet(s).

## Switching

A "switch" involves selling units in one fund and investing the proceeds in another fund. The Management Company does not charge initial charges twice. However, if the original entry was paid into a fund with lower charges than the fund into which the investor will be investing, the investor will have to pay in the difference in the initial charges. As costs may change from time to time, please consult with your intermediary.

## Income Distributions

Income distributions are made at regular intervals for all funds. Distribution payments will only be made if the value of the payment is above E 50.00. Please refer to the latest fact sheet.

## General

- Unit trusts are generally medium to long-term investments.
- The value of units may go down as well as up and past performance is not necessarily a guide to the future.
- An investment in a unit trust is not the same as a deposit with a banking institution.
- A constant price will be maintained for all the units of all Money Market Portfolios.
- It is advisable that one consult a financial advisor before making an investment.
- A schedule of fees and charges and maximum commissions is available on request from the Management Company.
- Commission and incentives may be paid and if so, would be included in the overall costs.
- A Fund of Funds Portfolio only invests in other unit trust schemes, which levy their own charges, which could result in a higher fee structure for these portfolios.
- A Feeder Fund Portfolio only invests in the participatory interests of a single Portfolio of a

unit trust scheme apart from assets in liquid form.

- The Management Company reserves the right to close certain funds from time- to-time in order to manage them more efficiently. More details are available from the Management Company.
- The holdings of offshore investments in certain portfolios may be subject to current Swaziland Reserve Bank regulations.
- Forward pricing is used.
- Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down.
- The Management Company undertakes to repurchase units at the price calculated according to the requirements of the Act and on the terms and conditions of the relevant Trust Deeds.
- Payment will be made within 14 days of receipt of a valid repurchase form. Please note that there is a 30-day clearance period for cheques and direct deposits.
- The Regulatory Authority of Swaziland shall not be liable by virtue of its licensing of this undertaking or by reason of its exercise of the functions conferred on it by legislation in relation to this undertaking, for any default of the undertaking.
- The licensing of this undertaking does not constitute a warranty by the Regulatory Authority as to the credit worthiness or financial standing of the various parties to the undertaking.
- A valuation given by the Management Company is at the previous trading day and is not a realisation value.
- All unit portfolios are valued on a daily basis at 15h30 (South African time).
- Investments and repurchases will receive the price of the same day if received prior to 15h30 (South African time). The price, which will apply to an instruction received on a Saturday/Sunday or a public holiday, will be that of the following Monday/trading day. A repurchase instruction may be faxed but must be confirmed by sending the Management Company the original of the same.
- In the case of a change of name/signature(s), a certified copy of the relative document with specimen signatures (new and previous) must accompany this request.
- If this form is signed under Power of Attorney, a certified copy of such Power must be attached unless previously recorded.
- In all cases, where the registered owners is a trust, a company or institution, a copy of the Letter of Authority, Company Resolution or similar is required to support the request.

## Money Market Portfolios

- The Management Company will endeavour to give clients access to their cash within a minimum period of 48-hours, provided that there are no outstanding administrative issues between the Management Company and the client, and that the client's repurchase request has reached the Management Company before 12h00 on any business day.
- The Management Company will not accept responsibility for not being able to make payment to the client within 48-hours if the above-mentioned requirements have not been met, or the delay was caused due to circumstances beyond the control of the Management Company.

## Electronic Transactions

I/we agree that you shall be entitled to implement all instructions and applications of whatever nature received by you on your internet site, by telephone, by fax or any other electronic medium and which appear to emanate from me. You are indemnified against any loss, claims or damages arising from you acting on such instructions and/or applications, notwithstanding that it may later be proven that any such instructions were not given by me. I agree that the electronic records of all instructions and applications processed by/or on behalf of myself or which purport to be processed on behalf of myself via your internet site, telefax, telephone or any other electronic medium shall constitute prima facie proof of the contents of such instructions and applications.

# INVESTOR DECLARATION

I/We hereby apply for units in the above selected unit portfolio(s) and understand that this investment will be subject to the Trust Deeds governing the scheme(s) administered by STANLIB Swaziland Unit Trust Management Company (Pty) Ltd. I/We further confirm that I/we have received the following information from my/our advisor, or from the STANLIB Swaziland Unit Trust Management Company (Pty) Ltd., before completion of this application form:

- INVESTMENT OBJECTIVE
- INFORMATION ON NET ASSET VALUE (NAV)
- CHARGES
- RISK FACTORS
- INCOME ACCRUALS
- ADDITIONAL INFORMATION

I/We hereby agree to provide all documentation and information required and understand the STANLIB Swaziland Unit Trust Management Company (Pty) Ltd., is prohibited from processing any transactions on my behalf until all such information and 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 application form.

SIGNATURE OF INVESTOR	DATE	ASSISTED BY (FOR PERSONS WITHOUT CONTRACTUAL CAPACITY)
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# SWAZILAND IDENTIFICATION REQUIREMENTS

Unless previously provided, please send verified/certified copies of the documents set out below which have been used to verify the identify of the client.

## NATURAL PERSONS (includes individual investor and any person/s authorised to act)

### PROOF OF IDENTITY

#### If Swazi

- Identity document, OR if not available;
- Valid reason why identity document could not be provided AND

#### If Foreign

- Valid passport

### PROOF OF PHYSICAL ADDRESS (Swazi and Foreign)

We require any of the following documents reflecting the name and residential 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
- Telephone account
- Letter from bank manager, medical practitioner, accountant, or attorney on a formal letterhead stating that they know the client for three years, and confirming residential address
- Any of the above documents for the spouse together with the marriage certificate
- OR if not available
- Affidavit from person co-habiting with client providing:
  - Name, residential address, identity number of the client and co-habitant
  - Relationship between client and co-habitant
  - Confirmation of the fact that residential address is shared

### PROOF OF AUTHORITY TO ACT (If applicable)

We require any of the following document that provide proof of authority to act (e.g. guardian, curator, liquidator or duly authorised representative)

- Power of Attorney
- Mandate
- Resolution (duly executed by authorised signatories)
- Court order (authorising the third party to conduct business on behalf of another person)

## LEGAL PERSONS

### EXEMPTIONS (Any of the following entities are exempt)

We require a reason for exemption together with proof in the form of a registration certificate

- Company listed on recognised stock exchange (refer to [www.stanlib.com](http://www.stanlib.com) for list of recognised exchanges)
- Approved Life Assurance Fund
- Approved Linked Investment Service Provider

### SWAZI UNLISTED COMPANIES

- Certificate of incorporation (CM 1)
- Notice of Registered Office and Postal Address (CM 22)
- Personal details 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 (use template for natural persons)

### PARTNERSHIPS

- Partnership agreement
- Personal details of each partner (use template for natural persons)
- Partners' resolution authorising person/s to act
- Proof of physical business address

### CLOSE CORPORATIONS

- Founding Statement and Certificate of Incorporation (CK 1)
- Amended Founding Statement (CK 2), if applicable
- Members' resolution authorising person/s to act
- Personal details of each member, duly authorised representative and all person/s holding more than 25% of voting rights in the CC (use template for natural persons)

### TRUSTS

- Trust deed or other founding document
- Letter of authority
- Trustees' resolution authorising person/s to act
- Personal details of each trustee, each beneficiary, the founder and the person/s authorised to act (use template for natural persons)

### PHYSICAL BUSINESS ADDRESS

We require any of the following documents reflecting the trade 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
- Telephone account
- Tax return (less than 1 year old)
- Letter from bank manager, medical practitioner, accountant, or attorney on a

### OTHER LEGAL PERSONS

- Constitution or founding document
- Document authorising person/s to act
- Personal details of person/s authorised to act (use template for natural persons)

THE FINANCIAL ADVISOR MUST COMPLETE THIS SECTION WHEN THE VERIFICATION DOCUMENTS ARE INCLUDED WITH THIS APPLICATION

### DECLARATION BY FINANCIAL ADVISOR

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 this application and any related legislation, regulations or guidelines. I have forwarded all copies of all the documents to STANLIB Swaziland Unit Trust Management Company (Pty) Ltd.

SIGNATURE OF FINANCIAL ADVISOR	DATE	BRANCH/FINANCIAL ADVISOR CODE
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