

FUND LINKED NOTE

NEW BUSINESS APPLICATION FORM VERSION NUMBER 1.1

INVESTMENT PROCESS

STEP 1 Complete the form and agree to the terms and conditions	<ul style="list-style-type: none"> To ensure there is no delay in processing your investment, please complete the form accurately and ensure you understand the terms and conditions you are entering into. Depending on the investment type and/or product you may be required to complete and provide additional forms.
STEP 2 Send documents to Itransact via Email Additional forms and FICA requirements for juristic investors (i.e companies and trusts) are available on our website in the 'Forms & Downloads' section. www.itransact.co.za	Email your documents to: newbus@itransact.co.za If you experience difficulties transmitting your documents to us, please call us on 0861 468 383 during business hours and we will gladly assist you. Document Checklist for Individual Investors <ul style="list-style-type: none"> <input type="checkbox"/> Completed application form <input type="checkbox"/> Copy of your bar coded South African ID, valid passport (if a foreign national) or birth certificate (if a minor) <input type="checkbox"/> Proof of your residential address less than three months old <input type="checkbox"/> Proof of your bank details (e.g. cancelled cheque or bank statement) <input type="checkbox"/> Additional forms that may be requested from you in this application form
STEP 3 Fulfilment	<ul style="list-style-type: none"> We will acknowledge receipt of your documents and contact you if there are any outstanding requirements. Transactions will only be acted upon after confirmed receipt by the Administrator of a completed and signed investor mandate, investor FICA verification, relevant supporting documentation, and investment funds which have been cleared and made available for investment in the Administrators bank account. You will receive confirmation once your instruction has been processed. You will receive an email welcoming you to Itransact. You will automatically be provided with a secure Itransact online servicing account. New investors are requested to activate their online account by registering on our website within 3 business days. Subsequent products will automatically appear in your online account.
CUT OFF TIMES	<ul style="list-style-type: none"> Instructions received before 11h00 on a business day will start processing on that day. Instructions received after 11h00 on a business day will start processing on the next business day. Instructions received on a weekend or public holiday will start processing on the next business day.

SECTION 1: INVESTOR DETAILS

Investor Type Individual Company CC Trust Partnership

Other

Title Mr Ms Mrs Dr Prof The Hon

First Name or Trading Name (If a legal entity)

Surname/Registered Name

Company/Trust Registration Number

Identity/Passport Number

Resident of South Africa Yes No

Date of Birth

Gender Male Female

Income Tax Number (if applicable)

Withholdings Tax Status Exempt Not Exempt (If you selected Exempt, please complete the Administrators Dividend Withholding Tax Form.)

Occupation

VAT Registration Number (if applicable)

Residential/Trading Address

Code

Tick if postal address is same as residential

Postal Address

Code

Cell Phone Number

Other Contact Number

Email Address

Are you a foreign prominent public official or a domestic prominent influential person? If yes, please specify: Yes No

SECTION 2: THIRD PARTY APPLICANT/AUTHORISED REPRESENTATIVE OF A LEGAL BODY

(If you are opening an account for a person other than yourself, the name of this person, in whose name the investment is made is filled in under Section 1. The details of the authorised representative who is responsible for the investment must be filled in under Section 2.)

First Name

Surname

Identity/Passport Number

Gender Male Female

Relationship

Cell Phone Number

Other Contact Number

Email Address

SECTION 3: PARENT/LEGAL GUARDIAN

(Where an investment is made on behalf of a minor, the particulars of the parent or legal guardians must be furnished here.)

First Name

Surname

Identity/Passport Number

Gender Male Female

Relationship

Cell Phone Number

Other Contact Number

Email Address

SECTION 4: FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

(The Foreign Account Tax Compliance Act (FATCA) is a United States federal law requiring United States persons (including those living outside the U.S.) to have yearly reported themselves and their non-U.S financial accounts to the Financial Crimes Enforcement Network (FINCEN), and requires all non-US (Foreign) Financial Institutions (FFI's) to search their records for suspected US persons for reporting their assets and identities to the US Treasury)

For Natural Persons

Are you a tax resident of another county other than South Africa? Yes No

If you have answered 'Yes' to any of the previous questions, please complete the Foreign Account Tax Compliance Act -Self-certification Form available from the Administrators website or from your Financial Advisor.

Is your Country of birth or Nationality not South Africa?

Yes No **For Juristic Persons**

Is the Juristic person or its beneficiaries or shareholders registered for tax in another country other than South Africa?

Yes No

Is your Country of birth or Nationality of any other beneficiaries or shareholders not South Africa?

Yes No **All juristic persons are required to complete the Foreign Account Tax Compliance Act - Self Certification Form available on the Administrators website****SECTION 5: METHOD OF COMMUNICATION & PRIVACY OF PERSONAL INFORMATION****Communication**

Please note that email will be used as the default method of communication by the Administrator. All communication with the Administrator by the Investor must also be via electronic means, which includes email and telephonic communications using the contact details provided in the last section of this form.

Protection of personal information

You acknowledge that Itransact requires your personal information, as defined in the Protection of Personal Information Act of 2013 ('POPIA'), and consent to Itransact processing such information to open and administer your investment accounts. In addition, you expressly consent that Itransact may verify and process your personal information (including your voice and or biometric data) for security purposes and so as to comply with its obligations in terms of legislation. Itransact may transmit your personal information to third-party service providers for the purposes of storing and maintaining that information. Where information is transmitted to offshore providers, Itransact has confirmed that sufficient legislation and agreements are in place to ensure the protection of that information. Where directed by your financial adviser, Itransact will transmit your information to third-party service providers appointed by your adviser. We will only use personal information about you, your beneficiaries, and dependants in line with the Itransact Privacy Policy. Please refer to the Privacy Policy on the website for information about your rights and obligation in relation to your personal information.

Marketing

Do you consent to receive occasional marketing information relating to your investment from the Administrator?

Yes No **SECTION 6: GENERAL INVESTMENT DETAILS****Source of Funds**

Salary Policy Donation Saving Investment
 Inheritance Other (Please Specify below)

Minimum Investment Amounts (Lump Sum Only) R100 000

Note that a minimum investment amount will be required to invest in the Product. The Product will also have minimum additions and withdrawals. It means that you might have to wait for cash to accumulate to comply with the minimums. Please make sure you have discussed the latest Product minimum's with your Financial Service Provider before deciding how much money to invest.

SECTION 7: INVESTMENT DETAILS

Note to Financial Services Provider/Advisor: A valid FAIS license with sub category 1.24 Structured Deposits or 1.25 Securities and Instruments

Product Name	Investment Amount	Cash Deposit	Transfer
<input type="text"/>	R <input type="text"/> . <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	R <input type="text"/> . <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	R <input type="text"/> . <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Lump-sum investment only (Please take note of the restrictions regarding the Itransact bank account details below)

ITRANSACT BANK ACCOUNT DETAILS

For security reasons and to comply with the Financial Intelligence Crime Act (FICA) the Administrator must perform certain security checks with you as the investor before it may provide you with the bank details and investor reference to be used by you when making a lump sum investment.

Once you have received the bank account details and reference number from the Administrator, and have made a payment, you are required to provide the Administrator with the proof of payment (copy of deposit slip or online payment confirmation) by submitting it via email to the email address stated on the first page of this application form. No transaction will be finalised without receiving the proof of deposit.

SECTION 8: INVESTOR BANK DETAILS

This bank account must be a South African bank account in the name of the investor or the Investor’s legal guardian in the case of a minor. If the bank account holder is a third-party applicant, the applicant must provide the Administrator with a copy of their ID/passport and proof of bank account details no older than 3 months.

Bank Details

Name of Account Holder	<input type="text"/>
Name of Bank	<input type="text"/>
Account Number	<input type="text"/>
Branch Name	<input type="text"/>
Branch Code	<input type="text"/>
Account Type	<input type="text"/>

SECTION 9: INVESTOR DECLARATION

General

The Investor, or where applicable, the Investor's authorised signatory, by appending their signature hereto, further states, declares, warrants, acknowledges, understands, confirms and consents that:

1. The latest terms and conditions and the relevant investment media including the features of the Product including, but not limited to, its underlying investments, fees, costs, minimum's, disclosures and risks associated to investing in the Product have been read and fully understood, and that the aforesaid information has been obtained by the Investor itself, and that it is the Investors responsibility to act upon this information.
2. All statements provided by the Investor in this form are true and correct in every respect and that such statements, together with the Administrators investment confirmation, shall form the basis of the contract, which is to be entered into with the Administrator in terms of the Financial Advisory and Intermediaries Services Act (FAIS).
3. Where a Financial Services Provider has been appointed, that neither the Financial Services Provider nor any representative of the Financial Services Provider is an employee or agent of the Administrator and that the appointed Financial Services Provider acts as the Investor's agent and that neither the Administrator nor any other party appointed from time to time to administer the Plan can be held liable for any act or omission of the Financial Services Provider and/or any representative of the Financial Services Provider.
4. If the appointed Financial Services Provider and/or its representative's services are terminated, that it is the Investors responsibility to immediately inform the Administrator in writing of such termination where after the Administrator will cease payment of all fees, other than accrued fees, to the Financial Services Provider.
5. All instructions to the Administrator must be signed by the Investor or the Investor's duly authorised signatory (or guardian in the case of a minor) and may not be signed by the Financial Services Provider on behalf of the Investor, except where the Financial Services Provider is appointed on a discretionary basis and proof of authority has been provided by the Investor to the Administrator.
6. It is the Investor's responsibility to ensure the receipt of any instruction and/or document by the Administrator.
7. There are certain requirements in terms of the Financial Intelligence Centre Act (FICA) which need to be complied with before this investment may be processed and that these requirements have been understood by the Investor and where applicable explained to the Investor by the Financial Services Provider.
8. The Investor is not a United States Person or a resident/national in any of the UN Sanctioned countries jurisdictions or is an entity or a member of an entity, that is owned or controlled by any person or entity that is resident, located, incorporated or registered in the United States or any UN Sanctioned country nor a US person as defined in the Foreign Account Tax Compliance Act of the USA. In terms of the Financial Intelligence Centre Act, 2001, the Insurer or the FSP/ Representative will require a certified copy of the Investor's identity document/passport, appropriate proof of the Investor's current residential address, together with certain personal and financial information. The information required will vary depending on the nature of the investor. The investor further acknowledges that, the Administrator will not be permitted to remit the proceeds of any sale or distribution until acceptable identification is provided. The investor also acknowledges that the money which he is investing is not derived from the "proceeds of unlawful activities", as defined in the Prevention of Organised Crime Act (POCA)
9. To receiving reports from the Administrator on a regular basis.
10. Online services are provided to Investors on a continual basis where Investors apply for such services from the Administrator.
11. Where the value of the investments held under the Product at any time is less than R1000, that the Administrator reserves the right to cancel the Product without informing the Investor and/or where applicable, the appointed Financial Services Provider, and refund the amount to the Investors bank account recorded on this form.
12. Where the Investor has appointed a Financial Services Provider, the Investor agrees that the Financial Service Provider is able to access the Investors information continuously via electronic means made available by the Administrator.

