STRUCTURED NOTE

ADDITIONAL INSTRUCTION FORM FOR AN EXISTING INVESTORS

VERSION NUMBER 1.0

The purpose of this form
This short-form Reinvestment Instruction Form is for use by existing Itransact investors only. It allows you to reinvest all or part of the proceeds of an existing or matured structured note investment into a new structured note product, without the need to complete a full new application form. Your personal information, banking details, FICA / KYC information, and FATCA / tax information already held on record by Itransact will be carried forward and applied to the new investment, subject to confirmation that no material changes have occurred.

INVESTMENT PROCESS

STEP 1 Complete the form and agree to the terms and conditions	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** ☐ Completed instruction form ☐ Proof of your bank details if the account differs from that used previously (e.g. bank statement) ☐ Additional forms that may be requested from you in this application form *Important: This form may only be used where the investor's details held on record by Itransact remain current and accurate. If any of your personal details, residential address, banking details, or FATCA / tax information have changed since your original application, you must notify Itransact of those changes Itransact reserves the right to require a full new application form if it considers this necessary.*
STEP 3 Fulfilment	• 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	• 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 Number

First Name or Trading Name (If a legal entity)

Surname

ID Number/Passport Number/Entity Number

If any of your contact details have changed since your initial investment, please provide updated details in the spaces below.

Cell Phone Number

Other Contact Number

Email Address

Residential Address

Code

Postal Address

Code

Please confirm whether there has been any change to any of the following details since your initial application with Itransact:

Personal Details	☐ No change	☐ Changed
Residential Address	☐ No change	☐ Changed
Postal Address	☐ No change	☐ Changed
FATCA / Tax Residency Information	☐ No change	☐ Changed

If yes, please provide the relevant copies of the supporting documents and submit it together with this reinvestment instruction.

SECTION 2: SOURCE OF INVESTMENT FUNDS

Please select the source of your investment funds:

☐ 100% from a maturity on the Itransact platform
→ Complete Sections 3 and 4

☐ 100% new cash / external funds (no platform maturity involved)
→ Complete Section 4 only

☐ Partly from a platform maturity and partly from new cash / external funds
→ Complete Sections 3 and 4 and specify the amounts applicable to each source

SECTION 3: EXISTING INVESTMENT DETAILS

PLEASE NOTE: If this is a new investment instruction for an existing Itransact investor, you are only required to complete Section 4.

Please identify the existing or matured Itransact investment from which the reinvestment proceeds will be sourced. Itransact is hereby authorised to apply the proceeds of the identified investment toward the new investment specified in Section 4.

Which currency are you invested in? (Choose one only) ZAR ☐ USD ☐ GBP ☐ EURO ☐ CHF ☐

Name of Existing / Matured Product	
Investment / Account Number of Existing Product	
Maturity / Redemption Date (if known)	
Estimated Maturity Amount	

Name of Existing / Matured Product	
Investment / Account Number of Existing Product	
Maturity / Redemption Date (if known)	
Estimated Maturity Amount	

Name of Existing / Matured Product	
Investment / Account Number of Existing Product	
Maturity / Redemption Date (if known)	
Estimated Maturity Amount	

Authority to Apply Reinvestment Proceeds
By signing this form, I/we hereby irrevocably authorise and instruct Itransact to apply the proceeds of the existing investment identified above (in the amount specified) toward the new investment specified in Section 4 below, subject to the terms and conditions of the Itransact Retail Structured Product Plan and the product-specific terms and conditions of the new product.

SECTION 4: NEW INVESTMENT / PRODUCT DETAILS

Please provide the details of the new structured note product into which you wish to reinvest.

Which currency are you investing in? (Choose one only)

ZAR ☐ USD ☐ GBP ☐ EURO ☐ CHF ☐

Product Name

Lump Sum Amount *

*this is the total sum of any reinvestment and/or new lump sum deposits

ISIN / Product Code (if available)

* Please ensure you understand the fee structure explained in “Fees & Charges” further below.

Note to Financial Services Provider/Advisor (where applicable)
Please ensure you hold the applicable FAIS licence category required to market the structured note product being recommended.

Category 1.8 - Shares

Category 1.10 - Debentures and Securities Debt

Category 1.11 - Warrants, Certificates and other instruments acknowledging debt

Category 1.12 - Bonds

Category 1.24 - Structured Deposits

Category 1.25 - Securities & Instruments

SECTION 5: BANK DETAILS

If the supplied bank details are different from those which the Administrator has on record for the investor, please include proof of bank account details in the form of a current bank statement, not older than 3 months, which reflects the bank name, the account holder's full name and the bank account number. Please note that no credit card or Internet statements will be accepted.

Investor Bank Account Details

Name of Account Holder

Name of Bank

Account Number

Branch Name

Branch Code

Account Type

Foreign Bank Account Details

Beneficiary Bank Account Details

Name of Account Holder

Name of Bank

Full Address of Bank

Account Number

IBAN

Currency of account

Correspondent Bank Account Details

Name of Bank

Full Address of Bank

BIC / SWIFT

SECTION 6: 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;

(Select one option only)

☐ A Financial Services Provider has been appointed to assist with this investment on a non-discretionary basis.

☐ No Financial Services Provider has been appointed and that all references made to such shall not be applicable for as long as no such appointment is made.

☐ A Financial Services Provider has been appointed to assist with this investment on a discretionary basis (in which case proof of authority must be provided by the investor to the Administrator)

And that;

1. The latest terms and conditions and the relevant investment media including the features of the Plan including, but not limited to, its underlying investments, fees, costs, disclosures and risks associated to investing in the Plan 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, whether a Financial Service Provider has been appointed or not.
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 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 Plan at any time is less than R1000, that the Administrator reserves the right to cancel the Plan without informing the Investor and/or where applicable, the appointed Financial Services Provider, and refund the amount to the Investor's 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 Investor's information continuously via electronic means made available by the Administrator.

Fees and Charges

Please take special care in understanding how the financial advice and administrative fees differ from each other, how they are applied and subsequently deducted from this investment.

Financial advice fee

Financial advice fees may or may not be integrated into the structure of the underlying investment instrument. Please read the product marketing material carefully and confirm the fees with the financial services provider you have appointed in this application form.

Administration fee

Administration fees may or may not be integrated into the structure of the underlying investment instrument. Please read the product marketing material carefully and confirm the fees with the financial services provider you have appointed in this application form.

Initial Advice Fee (paid once only and upfront to the Financial Advisor, inclusive of VAT)	. %
Administration Fee (paid once only and upfront to the Administrator, inclusive of VAT)	. %
TOTAL FEES (inclusive of VAT)	. %

Additional fees and charges:

I/we acknowledge that if I/we elect to:

a) redeem my/our investment in the Product earlier than the scheduled maturity date of the Product; or
b) cede my/our rights in respect of the investment into the Product to a third party,

I/we will not receive the full amount back that I/we initially invested (in any event and depending on the nature of the Product, I accept that I might not get my full investment back) and in addition I/we may be liable to pay the Administrator the following additional charges and/or fees*:

- An early redemption fee of 1.00% (One Percent incl VAT) may apply
- A cession fee of R570.00 (Five Hundred & Seventy Rand incl VAT) may apply

PRODUCT TERMS AND CONDITIONS

Acceptance of product terms and conditions

By signing this application form, you acknowledge that you fully understand the latest terms and conditions associated to this product and the implications thereof. The terms and conditions are displayed separately from this application form and are available from (1) your financial advisor (2) from the Forms and Downloads section on the Administrator's website (www.itransact.co.za)or (3) by contacting the Administrator directly on the details available at the end of this application form.

Date (ddmmyyyy)

Signature of Investor or duly authorised person/s for minor investors

Print Initials and Surname

Date (ddmmyyyy)

Signature of third party applicant or authorised representative of a legal body

(if Section 2 or 3 of this application form is applicable)

Print Initials and Surname

SECTION 7: FINANCIAL SERVICES PROVIDER DECLARATION (IF APPLICABLE)

General

1 The Financial Services Provider ("FSP") through whom the application for an investment is being made confirms that the FSP and the Financial Advisor named in section 10 are licensed (in the case of the FSP) and authorised (in the case of the Financial Advisor) to provide the relevant financial services in respect of the financial products to which this application relates. A certified copy of the FSP licence in terms of the Financial Advisory and Intermediary Services Act, 2002, ("FAIS") must be supplied.

2 The FSP specifically confirms that the FSP and the Financial Advisor are "fit and proper", as required by FAIS, to provide the relevant financial services in respect of the financial products to which the application relates.

3 The FSP/authorised representative of the FSP by appending his/her signature hereto, states and declares the FSP/authorised representative of the FSP has read and understood the terms and conditions pertaining to this investment product and that the FSP shall be bound by these terms and conditions insofar as such terms and conditions affect the FSP. The FSP warrants that all statements given by him/her/it in the application form are true and correct in every respect.

4 The FSP further warrants and confirms that he/she/it has explained all the features of the Itransact Retail Structured Product Plan and its underlying investments to the Investor, including, but not limited to all the fees, costs and risks involved and has made all disclosures required in terms of FAIS to the Investor.

5 The FSP declares and confirms that:

- The FSP is the primary accountable institution in terms of the regulations to the Financial Intelligence Centre Act, 2001 ("FICA"), in respect of the Investor;
- The FSP has established and verified the identity of the Investor, as required in terms of section 21 of FICA;
- The FSP will keep records of information relating to the Investor as is required in terms of section 22 of FICA;
- The FSP will provide Automated Outsourcing Services (Pty) Ltd with any information and documentation requested by it in relation to the Investor, immediately on request.

Please Select Applicable Option:

The FSP is appointed: ☐ On a non-discretionary basis

☐ On a full discretionary basis, in which case proof of authority must be provided

____

Signature of Authorised Financial Service Provider/Representative

Date (ddmmyyyy) | | | | | | | | |

Print Initials and Surname ____________________

SECTION 8: FINANCIAL SERVICES PROVIDER DETAILS (IF APPLICABLE)

Financial Service Provider Details

Name of Financial Services Provider (The Company) ____________________

FSP house code with Itransact ____________________

PRI Code (For ABSA advisors Only) ____________________

Telephone ____________________

Email ____________________

Tick the box if the details below are the same as the FSP details above ☐

Name of Financial Advisor/Representative	
Advisor/Representative code with Itransact	
Telephone	
Cell	
Email	

SECTION 9: IMPORTANT CONTACT DETAILS

Financial Advisor Support Centre
Telephone 086 143 2383 | Email info@itransact.co.za

Investor Support Centre
Telephone 086 146 8383 | Email investor@itransact.co.za

www.itransact.co.za