

# ITRANSACT SECURITIES INVESTMENT PLAN

## NEW BUSINESS APPLICATION FORM

### VERSION NUMBER 9.0

### IMPORTANT INFORMATION YOU NEED TO KNOW BEFORE YOU INVEST

#### Financial Advice

Research has proven that receiving good independent financial advice can make a substantial difference to an investment outcome. If you are not comfortable making your own investment decisions, consider using the services of an independent financial adviser (IFA). To locate an IFA in your area, refer to the 'Find an adviser' section of our website. Itransact is a licensed financial services provider for the purposes of distributing and administering this investment product. Itransact does not provide financial advice.

#### Product Information

Please ensure that you choose the right product before you invest. Refer to our product fact sheets, brochures, fee disclosures and research made available on our website.

### INVESTMENT PROCESS

<b>STEP 1</b> 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.
<b>STEP 2</b> 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.  <b>www.itransact.co.za</b>	Email your documents to: <b>newbus@itransact.co.za</b>  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.  <b>Document Checklist</b> <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
<b>STEP 3</b> Fulfilment	<ul style="list-style-type: none"> <li>• We will acknowledge receipt of your documents and contact you if there are any outstanding requirements.</li> <li>• 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.</li> <li>• You will receive confirmation once your instruction has been processed.</li> <li>• You will receive an email welcoming you to Itransact.</li> <li>• 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.</li> </ul>
<b>CUT OFF TIMES</b>	<ul style="list-style-type: none"> <li>• Instructions received <b>before</b> 11h00 on a business day will start processing on that day.</li> <li>• Instructions received <b>after</b> 11h00 on a business day will start processing on the next business day.</li> <li>• Instructions received <b>on</b> a weekend or public holiday will start processing on the next business day.</li> </ul>

**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

**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 Section2.)

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

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 **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 Administrator and/or its website or from your financial advisor.****SECTION 5: METHOD OF COMMUNICATION & PRIVACY OF PERSONAL INFORMATION**

(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, fax and telephonic communications using the contact details provided in the last section of this form)

**Protection of Personal Information**

- We will not collect, collate, process or disclose your personal information without your express written consent, unless legally required to do so or it is for the maintenance of your investment.
- We will only electronically request, collect, collate process or store your personal information if it is lawful for us to do so.
- Should your personal information be required, we will disclose to you in writing the specific purpose for which it is needed. Furthermore, we will not disclose your personal information for any purpose other than the one disclosed to you, nor will we disclose any of your personal information to a third party without your express written consent, unless it is required of us by law or it is for the maintenance of the investment.
- We will keep a record of your personal information and the purpose for which it was used.
- We will take all reasonable steps to ensure that your personal information remains confidential and secure by storing it on our secure database.
- We keep all financial and investment information that it records strictly confidential and will not disclose it to any third party that has no right or title to the information.
- We will endeavour to take all reasonable and necessary precautions to secure access to your transactions.

**Do you agree 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 Recurring Investment R150** (per Security)**Minimum Lump Sum Investment of R1 000** (per Security)

**SECTION 7: INVESTMENT DETAILS**

**Note to Financial Services Provider/Advisor:** Please take note of the applicable FAIS license(s) below which are required to market non-discretionary Exchange Traded Products

**ETFs which are Collective Investment Schemes**

Category 1(1.14) Participatory interests in collective investment schemes

<b>Fund</b>	<b>Type</b>	<b>Debit Order</b>	<b>Lump Sum</b>
<b>ABSA CAPITAL</b>			
NewFunds Volatility Managed Defensive Equity	ETF	R <input type="text"/>	R <input type="text"/>
NewFunds Volatility Managed High Growth Equity	ETF	R <input type="text"/>	R <input type="text"/>
NewFunds Volatility Managed Moderate Equity	ETF	R <input type="text"/>	R <input type="text"/>
NewFunds Low Volatility	ETF	R <input type="text"/>	R <input type="text"/>
NewFunds Value Equity	ETF	R <input type="text"/>	R <input type="text"/>
NewFunds S&P GIVI SA Financial	ETF	R <input type="text"/>	R <input type="text"/>
NewFunds S&P GIVI SA Industrial	ETF	R <input type="text"/>	R <input type="text"/>
NewFunds S&P GIVI Top 50	ETF	R <input type="text"/>	R <input type="text"/>
NewFunds S&P GIVI SA Resources	ETF	R <input type="text"/>	R <input type="text"/>
NewFunds Equity Momentum	ETF	R <input type="text"/>	R <input type="text"/>
NewFunds GOVI	ETF	R <input type="text"/>	R <input type="text"/>
NewFunds ILBI	ETF	R <input type="text"/>	R <input type="text"/>
NewFunds MAPPS Growth	ETF	R <input type="text"/>	R <input type="text"/>
NewFunds MAPPS Protect	ETF	R <input type="text"/>	R <input type="text"/>
NewFunds SWIX 40	ETF	R <input type="text"/>	R <input type="text"/>
NewFunds TRACI (3 Months)	ETF	R <input type="text"/>	R <input type="text"/>
NewFunds New SA	ETF	R <input type="text"/>	R <input type="text"/>
NewFunds Shari'ah Top 40	ETF	R <input type="text"/>	R <input type="text"/>
New Gold	ETF	R <input type="text"/>	R <input type="text"/>
New Palladium	ETF	R <input type="text"/>	R <input type="text"/>
New Plat	ETF	R <input type="text"/>	R <input type="text"/>
<b>ASHBURTON</b>			
Ashburton Inflation	ETF	R <input type="text"/>	R <input type="text"/>
Ashburton Top 40	ETF	R <input type="text"/>	R <input type="text"/>
Ashburton MidCap	ETF	R <input type="text"/>	R <input type="text"/>
Ashburton Global 1200 Equity Fund	ETF	R <input type="text"/>	R <input type="text"/>
Ashburton World Government Bond	ETF	R <input type="text"/>	R <input type="text"/>

<b>Fund</b>	<b>Type</b>	<b>Debit Order</b>	<b>Lump Sum</b>
<b>CLOUD ATLAS</b>			
Cloud Atlas AMI Big50 ex-SA	ETF	R <input type="text"/>	R <input type="text"/>
Cloud Atlas AMI Real Estate ex-Africa	ETF	R <input type="text"/>	R <input type="text"/>
<b>CORESHARES</b>			
Coeshares S&P 500	ETF	R <input type="text"/>	R <input type="text"/>
Coeshares Global Dividend	ETF	R <input type="text"/>	R <input type="text"/>
Coeshares Global Property	ETF	R <input type="text"/>	R <input type="text"/>
Coeshares Top 50	ETF	R <input type="text"/>	R <input type="text"/>
Coeshares Dividend Aristocrats	ETF	R <input type="text"/>	R <input type="text"/>
Coeshares Preftrax	ETF	R <input type="text"/>	R <input type="text"/>
Coeshares Proptrax SAPY	ETF	R <input type="text"/>	R <input type="text"/>
Coeshares Proptrax Ten	ETF	R <input type="text"/>	R <input type="text"/>
Coeshares Top 40 - Equally Weighted	ETF	R <input type="text"/>	R <input type="text"/>
<b>SATRIX</b>			
Satrix 40	ETF	R <input type="text"/>	R <input type="text"/>
Satrix DIVI	ETF	R <input type="text"/>	R <input type="text"/>
Satrix FINI	ETF	R <input type="text"/>	R <input type="text"/>
Satrix INDI	ETF	R <input type="text"/>	R <input type="text"/>
Satrix RAFI	ETF	R <input type="text"/>	R <input type="text"/>
Satrix RESI	ETF	R <input type="text"/>	R <input type="text"/>
Satrix SWIX	ETF	R <input type="text"/>	R <input type="text"/>
Satrix PROP	ETF	R <input type="text"/>	R <input type="text"/>
Satrix ILBI	ETF	R <input type="text"/>	R <input type="text"/>
Satrix MSCI World	ETF	R <input type="text"/>	R <input type="text"/>
Satrix MSCI Emerging Markets	ETF	R <input type="text"/>	R <input type="text"/>
Satrix S&P 500	ETF	R <input type="text"/>	R <input type="text"/>
Satrix Quality South Africa	ETF	R <input type="text"/>	R <input type="text"/>
Satrix Nasdaq 100	ETF	R <input type="text"/>	R <input type="text"/>
<b>STANLIB</b>			
Stanlib 40	ETF	R <input type="text"/>	R <input type="text"/>
Stanlib Property	ETF	R <input type="text"/>	R <input type="text"/>
Stanlib Swix 40	ETF	R <input type="text"/>	R <input type="text"/>
Stanlib Global Government Bond Index Feeder	ETF	R <input type="text"/>	R <input type="text"/>

<b>Fund</b>	<b>Type</b>	<b>Debit Order</b>	<b>Lump Sum</b>
<b>SYGNIA ITRIX</b>			
Stanlib Global REIT Index Feeder	ETF	R <input type="text"/>	R <input type="text"/>
Stanlib S&P 500 Index Feeder	ETF	R <input type="text"/>	R <input type="text"/>
Stanlib S&P 500 Info Tech Index Feeder	ETF	R <input type="text"/>	R <input type="text"/>
ITRIX Eurostoxx 50	ETF	R <input type="text"/>	R <input type="text"/>
ITRIX FTSE 100	ETF	R <input type="text"/>	R <input type="text"/>
ITRIX MSCI Japan	ETF	R <input type="text"/>	R <input type="text"/>
ITRIX MSCI USA	ETF	R <input type="text"/>	R <input type="text"/>
ITRIX MSCI World	ETF	R <input type="text"/>	R <input type="text"/>
ITRIX Top 40	ETF	R <input type="text"/>	R <input type="text"/>
ITRIX Global Property	ETF	R <input type="text"/>	R <input type="text"/>
ITRIX S&P 500	ETF	R <input type="text"/>	R <input type="text"/>
ITRIX SWIX	ETF	R <input type="text"/>	R <input type="text"/>
ITRIX 4th Industrial Revolution Global Equity	ETF	R <input type="text"/>	R <input type="text"/>

<b>OTHER</b>			
<input type="text"/>	R	<input type="text"/>	R <input type="text"/>
<input type="text"/>	R	<input type="text"/>	R <input type="text"/>
<input type="text"/>	R	<input type="text"/>	R <input type="text"/>

**Please note that:**

- Distributions of less than R100.00 per security, will automatically be re-invested;
- Investors investing into Shari’ah funds, are required to donate 5% of any distributions declared to a charity of their choice whether the investor elects to re-invest these distributions or not;
- Shari’ah funds may not earn interest;
- All income from total return funds is automatically re-invested in the portfolio on the date of receipt by the asset manager;
- Securities structured as debentures declare no dividends;

**Method of Payment** (Note that Itransact does not accept cheques)

**Monthly Debit Order**

Debit Order Deduction Date      3<sup>rd</sup> of the Month     15<sup>th</sup> of the Month     25<sup>th</sup> of the Month

Debit Order Deduction Intervals      Monthly       Quarterly

Debit Order Deduction Annual Increase       0%     5%     10%     15%     20%

(Note that annual increases are limited to whole percentage increments only. No fractionalised percentage increments or monetary amounts will be accepted)

**Distribution Instructions**

Reinvest     Payout

**Once Off Electronic Collection by the Administrator (Lump Sums Only)**

Please choose the date that the Administrator should collect your once off lump sum amount.

3<sup>rd</sup> of the Month  15<sup>th</sup> of the Month  25<sup>th</sup> of the Month

Once off lump sum collection instructions must be received by the Administrator at least 3 Business Days prior to the chosen collection date. Instructions received after that period will be processed on the next sequential collection date. Note that each lump sum collection is limited to increments of R500 000 per collection.

**Lump-sum Investment (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.**

Electronic fund transfers are recommended. If you make a deposit by cheque it may undergo a clearing period of between 10 and 15 business days with your bank before the funds are made available for investment.

**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)

Name of Account Holder

Name of Bank

Account Number

Branch Name

Branch Code

Account Type

**Debit Order Bank Details**

(Tick the box if debit order bank details are the same as the investor bank details above)

Name of Account Holder

Name of Bank

Account Number

Branch Name

Branch Code

Account Type



**Debit Order Authority**

- 1 I/We hereby request, instruct and authorise Automated Outsourcing Services (Pty) Ltd, its successors or its assignees (“the Administrator”) to draw against my/our account with the bank noted above (or any bank or branch to which I/we may transfer my/our account).
- 2 I/We understand that all such withdrawals from my/our bank account shall be treated as though they have been signed by me/us personally.
- 3 I/We agree to pay any bank charges and costs relating to the debit order authority, including debit order rejection fees.
- 4 I/We acknowledge that I/we may cancel this authority by giving the Administrator not less than 10 business days written notice.
- 5 I/We agree that receipt of this instruction by the Administrator shall be regarded as receipt thereof by my/our bank.
- 6 I/We acknowledge that in order to activate the debit order, the Administrator must receive the debit order authority at least 10 business days prior to the first debit order date.

**Please note that the debit order instruction will be accepted upon the signing of this authority by the bank account holder.**

\_\_\_\_\_ Date (ddmmyyyy) 

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**Signature of Bank Account Holder**

Print Initials and Surname


**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;

**(Select one option only)**

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

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 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.

**Fees and Charges**

**The Investor acknowledges, confirms, consents to, and instructs the Administrator to pay the following fees and charges;**

1. Initial advice fee (Levied against all investment contributions)
 

Lump sum	<input style="width: 30px; height: 20px;" type="text"/> . <input style="width: 30px; height: 20px;" type="text"/> % (Maximum of 3%)
Debit order	<input style="width: 30px; height: 20px;" type="text"/> . <input style="width: 30px; height: 20px;" type="text"/> % (Maximum of 3%)
  
2. Ongoing annual financial advice fee (Calculated as a percentage of the daily market value of the investment)
 

	<input style="width: 30px; height: 20px;" type="text"/> . <input style="width: 30px; height: 20px;" type="text"/> % (Maximum of 1%)
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3. An annual administration fee (calculated as a percentage of the daily market value of the investment) according to the table below.

Market Value of Investments	Rate per Annum
On the first R500 000	0.39%
On the next R500 000	0.30%
On the amount over R1 000 001	0.20%

A trading fee of 0.08% shall be charged on the value of all purchase and sale transactions. A nominal Investor Protection Levy and Central Securities Depository fee shall be charged for all securities purchase and sale transactions. Value added tax shall be charged on all fees and charges.

**Further conditions applicable to fees and charges**

- Fees and charges specified above are subject to the terms and conditions contained in the application form.
- Fees and charges are subject to change (see terms and conditions).
- VAT will be levied on fees and charges.



**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 11: FINANCIAL SERVICES PROVIDER AND FINANCIAL ADVISOR DETAILS**

**Financial Service Provider Details**

Name of Financial Services Provider (The Company)   
  
Telephone   
Facsimile   
Email

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

Name of Financial Advisor/Representative   
  
Telephone   
Cell   
Facsimile   
Email

**SECTION 12: IMPORTANT CONTACT DETAILS**

**Financial Advisor Support Centre**  
Telephone 086 143 2383 | Fax 086 743 6959 | Email info@itransact.co.za

**Investor Support Centre**  
Telephone 086 146 8383 | Fax 086 743 6959 | Email investor@itransact.co.za

**www.itransact.co.za**