



ITRANSACT SECURITIES INVESTMENT PLAN PORTFOLIOS

NEW BUSINESS APPLICATION FORM

VERSION NUMBER 9.1

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 <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 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 (ddmmyyy)

Gender Male Female

Income Tax Number (if applicable)

Withholdings Tax Status Exempt Not Exempt (Refer to the latest Terms and Conditions relating to this product)

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? Yes No

If yes, please specify:

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

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Email Address

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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 country other than South Africa?

Yes No

Is your Country of birth or Nationality 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 Administrators website or from your Financial Advisor.

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

Recurring Investment R 300 (per portfolio)

Lump Sum Investment of R 5 000 (per portfolio)

SECTION 7: INVESTMENT DETAILS

Choose a risk adjusted portfolio below (Switching between portfolios is allowed if your circumstances change over time).

Portfolio Name	Debit Order Amount	Lump Sum Amount
Cautious	R <input style="width: 100px;" type="text"/> . <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	R <input style="width: 100px;" type="text"/> . <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
Conservative	R <input style="width: 100px;" type="text"/> . <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	R <input style="width: 100px;" type="text"/> . <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
Moderate	R <input style="width: 100px;" type="text"/> . <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	R <input style="width: 100px;" type="text"/> . <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
Growth	R <input style="width: 100px;" type="text"/> . <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	R <input style="width: 100px;" type="text"/> . <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
International	R <input style="width: 100px;" type="text"/> . <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	R <input style="width: 100px;" type="text"/> . <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>

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

Debit Order

Debit Order Deduction Date 3rd of the Month 15th of the Month 25th 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)

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.

3rd of the Month 15th of the Month 25th 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.

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.

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"/>

Debit Order Bank Details

(This section should only be completed if the debit order bank account details differ from the investor bank details stated above. This account must be a South African bank account.)

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

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"/>

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).

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.
13. An authorised Category II Investment Manager, Sunstrike Capital (Pty) Ltd, (trading as Index Solutions) and a subsidiary of the Administrator, shall manage the securities held in the selected Portfolio under the terms and conditions of the Investment Manager. The investor appoints the Investment Manager when agreeing to and signing this investment application form, thereby providing the Investment Manager with full discretion to buy and sell securities within the selected Portfolio. If the Investor wishes to choose other securities, then this product is not suitable for the Investor.

Fees and Charges (excluding VAT)

The Investor acknowledges and confirms the fees below and expressly instructs the administrator to deduct and pay the fees for the services rendered in connection with this investment.

1. Financial advice fees

(Only applicable if you have appointed a financial advisor)

a) Initial financial advice fee

Taken upfront each time you invest according to the percentage below.

Lump sum . % (with a maximum of 3%)

Debit order . % (with a maximum of 1%)

b) Annual financial advice fee

Calculated as a percentage of the daily market value of the investment and deducted monthly.

. % (with a maximum of 1%)

2. Annual investment management fee of 0.30%.

Calculated as a percentage of the daily market value of the investment and deducted monthly.

3. Annual administration fee

Calculated as a percentage of the daily market value of the investment and deducted monthly 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%

If your product contains securities, a trading fee of 0.08% shall be charged on the value of all purchase and sale transactions.

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.

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

Date (ddmmyyyy)

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Print Initials and Surname

Signature of third party applicant or authorised representative of a legal body
 (if Section 2 or 3 of this application form is applicable)

Date (ddmmyyyy)

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Print Initials and Surname

SECTION 10: FINANCIAL SERVICES PROVIDER DECLARATION (IF APPLICABLE)

The Financial Services Provider (“FSP”) that has been appointed by the Investor and through whom the application for this investment is being made, by appending their signature hereto, states, declares, warrants, acknowledges, understands, confirms and consents that;

1. The FSP and the Financial Advisor named in this application form is licensed (in the case of the FSP) and authorised (in the case of the Financial Advisor and/or Representative) to provide the relevant financial services in respect of the financial products to which this application relates.
2. The FSP and the Financial Advisor are “fit and proper”, as required by the Financial Advisory and Intermediary Services Act (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 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.
4. The FSP warrants that all statements given by the FSP in this application form are true and correct in every respect.
5. The FSP/Financial Advisor shall not negotiate fees in respect of the Plan which are higher than the maximums stipulated in this application.
6. The FSP has explained 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, to the Investor, in terms of FAIS.
7. 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.
8. The FSP has established and verified the identity of the Investor, as required in terms of section 21 of FICA.
9. The FSP will keep records of information relating to the Investor as is required in terms of section 22 of FICA.
10. The FSP will provide the Administrator with any information and documentation requested by it in relation to the Investor, immediately on request.
11. The FSP shall be provided with access to the Investors information continuously via electronic means made available by the Administrator and warrants that the information may only and exclusively be disclosed to the Investor, or where applicable, the Investor’s authorised signatory.
12. The FSP has fully explained the nature of the appointment of the Category II Asset Manager by the investor and the implications thereof.

Signature of Authorised Financial Service Provider/Representative

Date (ddmmyyyy)

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Print Initials and Surname

SECTION 11: FINANCIAL SERVICES PROVIDER DETAILS (IF APPLICABLE)

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

SECTION 12: ADMINISTRATOR 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