Client Details

New to Nedgroup Investments

Individual

NEDGROUP INVESTMENTS

1. What you need to know

1. Before completing this form, please read the latest relevant Investment Agreement, Minimum Disclosure Document and Portfolio Characteristics document, which can be accessed from our website: www.nedgroupinvestments.com, your financial planner or our Client Services Centre. To understand the charges that may be incurred when investing with us i.e. incurred when investing with us, please use the Effective Annual Cost calculator, also available from our website.

2. Your investment will be allocated into the unit trust portfolio class specified on the relevant Portfolio Characteristics document.

3. Please email your completed and signed instruction to instructions@nedgroupinvestments.co.za. We will process your instruction once:

   - We have received, reviewed, and accepted your completed and signed form
   - We have received a copy of your green bar-coded identity document or Smart ID (front and back), birth certificate (if minor) or valid passport and proof of residency (if foreign national)
   - We have performed all checks, verifications and assessments required in terms of regulation
   - The money reflects in our bank account

4. The daily cut-off for receipt of instructions is 14:00, except for Money Market Funds for which the cut-off is 12:00 on any business day.

5. Information filled in outside of the relevant fields will not be considered when processing your instruction.

6. If you have any questions about this form, please contact your financial planner or our Client Services Centre on 0800 123 263 (from within SA) or on +27 21 412 2003 (from outside SA).

2. Online access to your investment

Please note:

A valid cell phone number is required to register.

For secure access to your investment details, please register by going to www.nedgroupinvestments.com and clicking on the 'Login' button on the top right-hand corner of the screen once you have received your investor number.

3. Investor details

Please note:

- All fields must be completed to process your instruction
- If you are completing this form on behalf of an investor, please complete and attach the 'Appoint a person to act on your behalf' form, available from our Client Services Centre

Investor type

Please note:

Product restrictions apply per investor type:

- **Unit Trust**: South African individual, Deceased estate, Foreign individual, Asylum seeker, Sole proprietor or Refugee
- **Tax-Free Investment**: If in possession of a South African ID or income tax number - South African individual, Foreign individual, Asylum seeker or Refugee
- **Endowment:** South African individual, Foreign individual, Asylum seeker, Sole proprietor or Refugee
- **Retirement Annuity Fund / Preservation Funds**: South African individual
- **Living Annuity / Living Annuity Plus:** South African individual

☐ South African individual ☐ Deceased estate ☐ Foreign individual

☐ Asylum seeker ☐ Sole proprietor ☐ Refugee

Ethnic group

This information is required by our regulator for demographic reporting purposes.

☐ Black / African ☐ Coloured

☐ Indian / Asian ☐ White

Personal details

Title and surname	
First names	
Preferred name	
Date of birth	D D M M Y Y Y Y
SA ID number	
Passport number (if foreign national)	

Passport expiry date D D M M Y Y Y Y Passport country

Country of birth * Place of birth (city or town)

Country of residence

*** If you were born in the US, including a US territory, or you were a US citizen or US national and you have renounced your US citizenship, you will be required to submit an IRS W-8 BEN form which can be found on www.irs.gov.**

Do you have more than one nationality / citizenship? ☐ Yes ☐ No

Nationality / citizenship 1

Nationality / citizenship 2

Nationality / citizenship 3

Nationality / citizenship 4

Nationality / citizenship 5

Contact details

Cell phone number (mandatory) + (0)

Email address (mandatory)

Alternative contact number + (0)

Residential address

Postal address (if different)

Code

Code

Country South Africa

If other

Country South Africa

If other

Please note:

- If you have a US physical or postal address, please submit an IRS W-8 BEN form
- Forms can be found on www.irs.gov – the website of the Internal Revenue Service for the United States

4. Preferred method of correspondence

We will send you, or the person acting on your behalf, all correspondence (e.g. statements, fund updates, ballot letters pertaining to your investment) via email. If you haven't provided an email address, your quarterly statement will be sent via SMS.

You may choose who receives your quarterly investment statement:

☐ You / The person acting on your behalf ☐ Your financial planner ☐ Both

You will receive our Quarterly Insights newsletter if you have provided an email address.

☐ I do not want to receive the Quarterly Insights newsletter

Would you like to receive information about new and/or existing Nedgroup Investments products?	☐ Yes	☐ No
Would you like to receive information from the Nedbank Group about their financial services products?	☐ Yes	☐ No
Would you like to participate in research run by research organisations to improve our service offering to you?	☐ Yes	☐ No

5. Income verification and FICA

This information is an anti-money laundering requirement prescribed by the Financial Intelligence Centre Act, 38 of 2001 (FICA). Supporting documentation may be requested.

What is your source of wealth?

☐ Salary / Commission
☐ Business earnings
☐ Self-employed
☐ Pension / Annuity
☐ Court order / Maintenance
☐ Inheritance / Donation / Trust / Family-funded

How are you funding your investment contributions?

☐ Salary / Commission / Bonus / Resignation benefit
☐ Business earnings
☐ Court order / Maintenance / Divorce settlement/ Road accident fund
☐ Inheritance / Donations / Winnings / Gifts / Family
☐ Investments / Savings / Rental income / Insurance
☐ Loyalty programme
☐ Pension / Annuity / Retirement savings
☐ Sale of assets
☐ Self-employed
☐ Transfer from another investment

Employment type

☐ Permanent salaried employee
☐ Contractor
☐ Diplomatic care
☐ Not employed
☐ Part-time
☐ Self employed
☐ Student

What is your occupation?

- [ ] Academic / Educator / Skills developer
- [ ] Administrator / Assistant / Client services consultant
- [ ] Artist / Performer / Media / Hospitality personnel
- [ ] Care giver / Domestic worker / Cleaning services personnel
- [ ] Casual worker / Contract worker
- [ ] Crafter / Trader / Artisan
- [ ] Executive / Director
- [ ] Farmer / Agriculturist / Conservationist
- [ ] Government employee / Judge
- [ ] Health professional / Community worker
- [ ] Manager
- [ ] Minor / Student / Scholar
- [ ] Professional
- [ ] Religious leader
- [ ] Retiree / Pensioner
- [ ] Safety / Security personnel
- [ ] Sales / Marketing professional
- [ ] Self-employed / Business owner
- [ ] Sports professional
- [ ] Technician / Scientist / IT professional / Researcher
- [ ] Unemployed / Home executive / Medically boarded

What industry do you work in?

- [ ] Accommodation / Hospitality services
- [ ] Administrative / Support services
- [ ] Agriculture /Forestry / Fishing
- [ ] Arts / Entertainment / Recreation
- [ ] Banking
- [ ] Construction
- [ ] Craft / Trade / Artisanal
- [ ] Defence / Social security
- [ ] Financial / Investment / Insurance activities
- [ ] Gambling
- [ ] Government / Municipal services / SOE
- [ ] Human health / Social work / Education
- [ ] Information / Technology / Communication
- [ ] Manufacturing
- [ ] Mining – General
- [ ] Mining – Precious and Semi-precious metals/stones
- [ ] Non-profit / Religious
- [ ] Other non-bank financial institutions
- [ ] Professional / Scientific / Technical services
- [ ] Public sector financial corporations
- [ ] Real estate
- [ ] Sports
- [ ] Transportation / Storage
- [ ] Unemployed
- [ ] Wholesale / Retail trade

6. Tax information

1. The Tax Administration Act 28 of 2011 (adopting aspects of the U.S.A Foreign Account Tax Compliance Act (FATCA), and the OECD Common Reporting Standard (CRS) for Automatic Exchange of Financial Information) require us to collect information about our investors' tax arrangements:

   - In certain circumstances we may be legally obliged to share this information, and other financial information with respect to an investor's investment, with SARS who may in turn share this information with other relevant tax authorities
   - If any of the information below changes in the future, please advise us of these changes promptly

2. Please consult your professional tax advisor with respect to your entity's tax residency and any related guidance on the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS).

Is South Africa your country of primary tax residence? ☐ Yes ☐ No

Are you registered to pay tax in South Africa? ☐ Yes ☐ No

If 'Yes', please provide your South African tax number:

Are you a United States (US) citizen, a US person, or a US national? ☐ Yes ☐ No

Please note:

- If 'Yes', please submit an IRS W-9 form with this instruction
- Forms can be found on www.irs.gov – the website of the Internal Revenue Service for the United States

Do you have tax obligations, tax liabilities or tax residencies outside of South Africa? ☐ Yes ☐ No

If 'Yes', please complete the following for each country of tax residency:

Country of tax residency	Tax identification number (TIN)	TIN not applicable reason		
		A	B	C
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

Please note:

If you are unable to provide a TIN number, please indicate the relevant reason:

Reason A: Your country does not issue TIN's to its tax residents. (This does not apply to US tax residents.)
Reason B: Your tax authority does not need you to provide a TIN. (This does not apply to US tax residents.)
Reason C: You have not or did not register for a TIN with your tax authority.

Withholding tax declaration

Only complete this section if you are investing into a Unit Trust

☐ I declare that I am a South African resident for tax purposes and therefore will be subject to the default Dividend Withholding Tax (DWT) rate of 20% on local dividends and Interest withholding Tax (IT) will not apply. I further declare that I understand that any income earned from interest bearing instruments and Real Estate Investment Trusts (REIT) constitute income that needs to be filed in my annual tax return as Nedgroup Investments will not withhold tax on my behalf.

☐ I declare that I am not a South African resident for tax purposes and therefore will be subject to the default DWT rate of 20% on local dividends and the default IT rate of 15% on local interest.

☐ I declare that I am not a South African resident for tax purposes but there is a double taxation agreement (DTA) in place between South Africa and my country of tax residence. Please specify the country with which the double taxation agreement exists.

Country

7. Financial planner details and declarations

Name of financial planning business

Name of financial planner

Financial planner code

Contact number + (0)

I confirm that:

- I have made the disclosures required in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002 (FAIS) to the investor
- I have used the Effective Annual Cost calculator and explained all fees and charges that relate to this investment to the investor
- I am authorised by the financial planning business to sell this investment / product in terms of FAIS

Financial planner signature

Date D D M M Y Y Y Y

8. Complete only if the investor is a Nedbank employee or direct family member of a Nedbank employee

Nedbank employee number

If not a Nedbank employee, please specify the relationship to Nedbank employee

9. Investor declaration

I confirm and certify that:

- I am responsible for my investment decisions and have considered whether this investment is right for my needs
- I am responsible for the accuracy and completeness of all answers, statements or other information provided by me or on my behalf
- I confirm that all information provided in this application is true and correct
- Where I am acting on behalf of another person, I confirm that I am duly authorised to complete and sign this form (excluding the beneficiary nomination section, if applicable)
- I understand and agree that this application will be governed by the relevant and latest Investment Agreement and all relevant notes included in this form and subsequent transactional forms
- I have read, understood and agree to the latest terms and conditions included in the latest Investment Agreement.
- I have read, understood and agree to the information in the Minimum Disclosure Document and the Portfolio Characteristics document
- I have used the Effective Annual Cost calculator, and I am aware of the charges that may be incurred
- I authorise Nedgroup Investments to accept this instruction and all attachments submitted together with this form (electronically or otherwise) and agree that Nedgroup Investments will not be held liable to acting on this application and/or any instructions contained herein
- The information contained in this form may be reported to the South African tax authorities
- I understand and agree that the above declarations apply to all subsequent applications and forms that I submit to Nedgroup Investments

Where the financial planning details section has been completed:

- The financial planning business is my appointed financial planning business until I instruct otherwise
- The financial planner listed, as the authorised representative of the financial planning business, is my appointed financial planner
- My appointed financial planning business must be paid the initial and annual financial planning fees
- Annual financial planning fees may be recovered via the sale of units from my investment and paid to my financial planning business as long as it remains registered to render services in respect of my investment
- My appointed financial planning business will have access to my investment details via Nedgroup Investments' secure online website

Investor / Authorised signature

Date D D M M Y Y Y Y

Name

Capacity

Nedgroup Investments

Nedbank Clocktower Clocktower Precinct V&A Waterfront Cape Town 8001 PO Box 1510 Cape Town 8000 South Africa

Nedgroup Investments Proprietary Limited (Company registration number 1996/017075/07)
Incorporating Nedgroup Collective Investments (RF) Proprietary Limited (Company registration number 1997/001569/07)
Nedgroup Investment Advisors Proprietary Limited (Company registration number 1998/017581/07) an authorised Financial Services Provider (FSP licence number 1652)

Directors: NA Andrew, RC Williams

www.nedgroupinvestments.com