Minor at age 18

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, please use the Effective Annual Cost calculator, also available from our website.

2. 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 (back and front) or valid passport (if foreign national); and
   - We have performed all checks, verifications and assessments required in terms of regulation.

3. The daily cut-off for receipt of instructions is 14:00 on any business day.

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

5. 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).

Your guardian will be removed as the person acting on your behalf on you reaching the age of 18.

Do you wish to appoint a new person to act on your behalf? ☐ Yes ☐ No

If 'Yes', please complete the 'Appoint a person to act on your behalf' form available from our Client Services Centre. If you appoint your parent you will need to do so under a special power of attorney. A 'Special power of attorney' form is also available from our Client Services Centre.

2. Online access to your investment

Information regarding your investment may be accessed from our secure site. Once this instruction has been processed, please register on the Nedgroup Investments website. To access the site, go to www.nedgroupinvestments.com and click on 'Login' in the top right-hand corner of the landing page.

3. Investor details

Investor number

Investor type

- [ ] 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

Code

Country South Africa

If other

Postal address (if different)

Code

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

Please complete only for the product(s) you are invested in and for which you are applying for in this application if applicable.

Intended purpose of investment

Nature of relationship with Nedgroup Investments

Unit trust

Intended purpose of investment	Nature of relationship with Nedgroup Investments
☐ Invest for 0 – 3 years	☐ Invest a single amount with frequent withdrawals
☐ Invest for 3 – 5 years	☐ Invest multiple amounts with frequent withdrawals
☐ Invest for over 5 years	☐ Invest a single amount with occasional withdrawals
	☐ Invest multiple amounts with occasional withdrawals

Tax-Free investment

Intended purpose of investment	Nature of relationship with Nedgroup Investments
☐ Invest for 0 – 3 years	☐ Invest a single amount with frequent withdrawals
☐ Invest for 3 – 5 years	☐ Invest multiple amounts with frequent withdrawals
☐ Invest for over 5 years	☐ Invest a single amount with occasional withdrawals
	☐ Invest multiple amounts with occasional withdrawals

Endowment

Intended purpose of investment	Nature of relationship with Nedgroup Investments
☐ Invest for over 5 years	☐ Invest a single amount with frequent withdrawals
	☐ Invest multiple amounts with frequent withdrawals
	☐ Invest a single amount with occasional withdrawals
	☐ Invest multiple amounts with occasional withdrawals

Retirement Fund

Intended purpose of investment	Nature of relationship with Nedgroup Investments
☐ Invest for retirement	☐ Invest a single amount
	☐ Invest multiple amounts

Preservation Fund

Intended purpose of investment	Nature of relationship with Nedgroup Investments
☐ Invest for retirement	☐ Invest a single amount
	☐ Invest multiple amounts

Living Annuity / Living Annuity Plus

Intended purpose of investment	Nature of relationship with Nedgroup Investments
☐ Invest for over 5 years	☐ Invest a single amount with frequent withdrawals

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)	OR Not applicable
1			☐
2			☐
3			☐
4			☐

Please note:

By ticking 'Not applicable' you confirm that the country specified does not issue a tax identification number.

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. Beneficiary nominations

Please note:

If you hold investments in any of these products, it is mandatory to complete and submit the relevant beneficiary nominations forms which can be obtained from our Client Services Centre:

- Endowment
- Retirement annuity Fund
- Pension Preservation Fund
- Provident Preservation Fund
- Living Annuity
- Living Annuity Plus

8. Investor bank account details

It is mandatory to complete this section.

Please note:

- The following bank account details will be used if 'payout' has been selected as your income distribution payment method and for all other withdrawal requests unless notified of new bank account details
- No third-party payments will be processed
- Payments will be delayed if the name of the account holder as registered with the bank is different from that completed below
- If the bank account provided is different to what we have on record, you will receive an SMS from Nedgroup Investments prompting you to authorize this instruction. In order to finalise your request you will need to respond to this SMS prompt

Name of account holder (as registered with bank)

Name of bank

Account number

Name of branch

Code

Account type ☐ Current ☐ Savings Country

9. Financial planner details and declarations

☐ I would like to retain the services of the financial planner linked to my investment

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

Please note:

Please confirm the fees that are to be paid to your financial planner. If you are invested in a unit price class, the annual financial planner fee specified in the Portfolio Characteristics document will be paid to your new financial planner.

		Only applicable if investing with a Financial Planner	
Unit trust portfolio	**Account number**	Initial fee (excl VAT) Debit order	Annual fee (excl VAT)
		%	%

10. 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: I Ruggiero, NA Andrew, RC Williams

www.nedgroupinvestments.com