Client Compliance Certification

Existing Investor

Legal Entity

NEDGROUP INVESTMENTS

1. What you need to know

1. In order to comply with regulation, you are required to confirm your details periodically even if no changes have occurred. All fields are mandatory. Before completing this form, please read the latest relevant Investment Agreement, which can be accessed from our website: www.nedgroupinvestments.com, your financial planner or our Client Services Centre.
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 all regulatory documentation for the legal entity and all related parties as specified in the application form and the FICA check list
   - 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 Client Relationship team, financial planner or our Client Services Centre on 0800 123 263 (from within SA) or on +27 21 412 2003 (from outside SA).

Please note:
All fields must be completed to process your instruction.

2. Investor details

Investor number

Entity type

- ☐ South African listed company
- ☐ Public Company
- ☐ Private Company before May 2011
- ☐ Private Company after May 2011
- ☐ Close corporation
- ☐ Non-profit company
- ☐ Foreign company
- ☐ Government entity / SOE
- ☐ Retirement fund
- ☐ Investment schemes manager *
- ☐ Medical aid
- ☐ Long-term insurer
- ☐ Unregulated fund / Association
- ☐ Partnership
- ☐ Professional Partnership/ Incorporated Company
- ☐ Higher education institution
- ☐ Intervivos Trust created in South Africa
- ☐ Intervivos Trust created outside of South Africa
- ☐ Testamentary Trust created in South Africa
- ☐ Testamentary Trust created outside of South Africa

* If acting as Investment Scheme Manager, in terms of Exchange Control, are you categorised as: ☐ Retail ☐ Institutional

Entity details

Registered name

Trading name local

Trading name foreign

Registration number

Country of organisation or incorporation

Date of incorporation D D M M Y Y Y Y

Contact details

Registered address		Physical business address	
Code		Code	
Country	South Africa	Country	South Africa
If other		If other	

Please note:
Place of effective management is the **country** in which the most senior persons make key and strategic decisions for the entity.

Place of effective management

3. Income verification and FICA

This information is an anti-money laundering requirement enforced by the Financial Intelligence Centre Act, 38 of 2001 (FICA).

What is your source of wealth?

- ☐ Business proceeds / Company profits / Client contributions
- ☐ Investments / Maturing investments / Encashment Claim
- ☐ Share capital
- ☐ Sale of assets
- ☐ Property investment portfolio
- ☐ Legal settlement
- ☐ Loan

How are you funding your investment contributions?

- ☐ Business proceeds / Company profit / Client contributions
- ☐ Donations
- ☐ Dividend and interest income
- ☐ Government grants and subsidies
- ☐ Sale of assets
- ☐ Rental / Leasing income
- ☐ Venture capital
- ☐ Royalties and licence fees
- ☐ Shareholding in other legal entity
- ☐ Trading in financial instruments

Nature of legal entity activity

- ☐ Customer service
- ☐ Distribution
- ☐ Educational institution
- ☐ Entertainment / Hospitality
- ☐ Financial services
- ☐ Maintenance
- ☐ Management
- ☐ Marketing
- ☐ Non--profit organisation
- ☐ Production and supply
- ☐ Trust management
- ☐ Sales
- ☐ Wholesale and retail

What industry do you operate in (excluding Trusts)?

- [ ] Accommodation / Hospitality services
- [ ] Administrative / Support services
- [ ] Adult entertainment industry
- [ ] Agriculture / Forestry / Fishing
- [ ] Art dealers
- [ ] Arts / Entertainment / Recreation
- [ ] Banking
- [ ] Cannabis industry
- [ ] Cash aggregators
- [ ] Construction
- [ ] Craft / Trade / Artisanal
- [ ] Cryptocurrency exchanges
- [ ] 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
- [ ] Money service bureaus
- [ ] Non-profit / Religious
- [ ] Other non-bank financial institutions
- [ ] Pawn brokers
- [ ] Professional / Scientific / Technical services
- [ ] Public sector financial corporations
- [ ] Real estate
- [ ] Scrap metal merchants
- [ ] Second-hand dealers
- [ ] Sports
- [ ] Third-party payments
- [ ] Transportation / Storage
- [ ] Wholesale / Retail trade

For Trusts only:

What is the purpose of the Trust?

- [ ] Administration and allocation of the assets of an estate
- [ ] Asset / Investment ownership (tangible / intangible)
- [ ] Body Corporate
- [ ] Charitable and Educational (for the benefit of class or third-party)
- [ ] Empowerment Trust
- [ ] Hedge Fund
- [ ] Maintenance of a spouse and/or children
- [ ] Maintenance of disabled persons / minors
- [ ] Public Benefit Activities
- [ ] Rehabilitation or Environmental
- [ ] Research and Development
- [ ] Security Trust
- [ ] Share incentive scheme
- [ ] Trading / Carrying on of a business
- [ ] Wealth preservation / Asset protection / Estate plan
- [ ] Other activity

Court where the Trust was established

Address of Master of the High Court: ______

______

Country: South Africa

If other: ______

Intended purpose of investment

Nature of relationship with Nedgroup Investments

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

Unit trust

- [ ] Invest for 0 – 3 years
- [ ] Invest for 3 – 5 years
- [ ] 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

Endowment

- [ ] 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

4. Tax information

Please note:

- It is **mandatory** to classify yourself in this section, for guidance please refer to the Legal entities tax residency classification (FATCA and CRS) available from your Client Relationship team or consult your professional tax advisor with respect to the entity's tax residency and any related guidance on 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)
- 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

Is the entity VAT registered in South Africa? ☐ Yes ☐ No

If 'Yes', please provide the entity's VAT number: ____________________

Part 1: Certify country of residence for tax purposes

Is the entity incorporated, organised or have a place of effective management outside of South Africa? ☐ Yes ☐ No

Does the entity have tax obligations, tax liabilities or tax residencies outside of South Africa? ☐ Yes ☐ No

Do any of the controlling persons of the entity:
(a) hold US citizenship, or are they a US person or a US national and/or
(b) have tax obligations, tax liabilities or tax residencies outside of South Africa? ☐ Yes ☐ No

Part 2: Certify United States (US) tax residency

Is the entity incorporated or organised in the US? ☐ Yes ☐ No

Is the entity a trust that a US court would have jurisdiction over or a trust where one or more US person(s) would have the authority to control decisions of the trust? ☐ Yes ☐ No

Does the entity have any tax obligations in the US? ☐ Yes ☐ No

Please note:

- If **'Yes'** is selected for any of the questions in Part 2 above, please complete an IRS W-9 form for the entity
- If the entity is NOT incorporated or does NOT have a place of effective management in the United States (US), but has a US physical or postal address, please complete an IRS W-8BEN-E form
- Forms can be found on www.irs.gov – the website of the Internal Revenue Service for the United States

Please declare all of the entity's tax obligations, liabilities or residencies in the table below

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

Declaration for exemption from Dividend Withholding Tax in respect of withholding agent tax reference number 9567186847 registered name Nedgroup Collective Investments (RF) Pty Ltd.

☐ I/We declare that the legal entity is a resident for tax purposes in South Africa and therefore Interest withholding Tax (IWT) will not apply to the legal entity's investment and that distributions from real estate investment trust constitute income that needs to be filed in the legal entity's annual tax return as Nedgroup Investments will not withhold tax on its behalf.

☐ We further declare that the legal entity qualifies for the DWT exemption for the following reason:

Please indicate the reason for the exemption by ticking the relevant block

A	☐	A company which is a resident
B	☐	The government, a provincial administration or municipality
C	☐	Public Benefit Organisations (approved in terms of section 30(3) of the Act)
D	☐	Mining rehabilitation trusts (section 37 of the Act)
E	☐	Section 10(1)(cA) persons
F	☐	Section 10(1)(d) funds (e.g. pension funds, provident funds and medical schemes)
G	☐	Section 10(1)(t) persons (e.g. CSIR and SANRAL)
H	☐	Shareholders in a registered micro business (6th Schedule to the Act) (insofar as dividends do not exceed R200,000 per year)
I	☐	A small business funding entity as contemplated in section 10(1)(cQ)
J	☐	Non-residents receiving dividends from foreign companies listed on the Johannesburg Stock Exchange
K	☐	Portfolios of collective investment schemes in securities
L	☐	Any person to the extent that the dividend constitutes income of that person
M	☐	Any person to the extent that the dividend was subject to the STC
N	☐	Fidelity or indemnity funds contemplated in section 10(1)(d)(iii)

☐ I/We declare that the legal entity is not a South African resident for tax purposes and therefore will be subject to the default DWT rate of 20% and default of 15% on local interest.

☐ I/We declare that the legal entity is not a South African resident for tax purposes but there is a double taxation agreement (DTA) in place between South Africa and its country of tax residence.

Please specify the country with which the double taxation agreement exists ____________________

Entity classification under FATCA and CRS

Please note:

The entity would be regarded as a financial institution where the entity:

- Has a banking, credit or similar license and is regulated by a financial services oversight body
- Offers any of the following types of accounts: deposit accounts, custodial accounts, cheque accounts, savings accounts, etc
- Primarily exists to hold shares (i.e. the entity is a holding company), including shares of banks, investment entities or custodial entities
- Is a treasury centre that holds shares in banks, investment entities or custodial entities
- Issues cash value insurance or annuity contracts
- Provides clients with investment advice, administration services or management services
- Primarily conducts business or markets itself as an investment entity or similar vehicle (i.e. the entity invests, reinvests or trades in financial assets)
- Is a retirement or pension fund
- Is a fiduciary structure (e.g. trust, foundation, domiciliary company, partnership, etc.) that is professionally managed. (An entity will be regarded to be "managed by an entity" if the entity who manages it has the discretionary authority to manage the first-mention entity's assets)

Is the entity a financial institution? ☐ Yes ☐ No

If 'Yes', please select one of the following:

Financial institutions

FATCA In this section the word "foreign" includes South African legal entities.		Entity	Description	CRS
South African financial institution or a partner jurisdiction financial institution	☐	Financial institution - Investment entity	Any entity or an entity that is managed by an entity that trades in money market instruments or manages individual or collective portfolio management or otherwise invests, administers or manages funds or money on behalf of other persons.	Financial institution under CRS
	☐	Financial institution - Depository institution	Any entity that accepts deposits in the ordinary course of a banking or similar business.	
	☐	Financial institution - Custodial	Any entity that holds, as a substantial portion of its business (being 20% or more), financial assets for the accounts of others, which relates to safe keeping or record keeping of such assets on behalf of investors (e.g. CSDP).	
	☐	Financial institution - Insurance company	Any entity that is an insurance company that issues, or is obligated to make payments with respect to, a cash value insurance contract or an annuity contract (e.g. life insurance company).	
Non-participating foreign financial institution	☐	* Investment entity of a non-participating jurisdiction	An investment entity that is resident in a non-participating jurisdiction and is managed by another financial institution in a participating jurisdiction.	A non-participating professionally managed investment entity
	☐	Non-reporting financial institution	A financial institution that meets the definition of a non-participating foreign financial institution (NPFFI).	Not reportable for CRS

*** Please complete all relevant sections for controlling persons on the 'Related party addendum'**

Please provide a Global Intermediary Identification Number (GIIN):

GIIN | | | | | | | | | | | | | | | | |

If 'No', please select one of the following:

<table>
<tr><th colspan="5">Non-financial institutions</th></tr>
<tr><th>FATCA
In this section the word "foreign" includes South African legal entities.</th><th></th><th>Entity</th><th>Description</th><th>CRS</th></tr>
<tr><td rowspan="10">Active non-financial Entity</td><td>☐</td><td>Non-profit entity registered as a Public Benefit Organisation</td><td>A non-profit entity that is registered as a public benefit organisation (PBO) with the South African Revenue Service.</td><td rowspan="10">Active non-financial entity</td></tr>
<tr><td>☐</td><td>Entity earning active income</td><td>An entity that earns more than 50% of its income from business activities and not from passive income (e.g. dividends, interest, royalties and rent) and more than 50% of its assets are assets that produce business income and not passive income.</td></tr>
<tr><td>☐</td><td>International non-profit</td><td>An international organisation (e.g. European Union, World Health Organisation or NATO) that includes any intergovernmental organisation primarily comprised of governments and the income of which does not benefit private persons.</td></tr>
<tr><td>☐</td><td>Regularly traded</td><td>An entity whose shares are regularly traded on an established stock exchange or an entity that is related (e.g. related by ownership greater than 50%) to another entity whose shares are regularly traded on an established stock exchange.</td></tr>
<tr><td>☐</td><td>Governmental entity</td><td>A political subdivision of such government (which includes a state, province, county or municipality) or a public body performing a function of such government or a political subdivision thereof.</td></tr>
<tr><td>☐</td><td>Central bank</td><td>A central bank.</td></tr>
<tr><td>☐</td><td>Group financing company</td><td>The entity provides primarily financing for related entities (e.g. related by ownership greater than 50%) that are not financial institutions and does not provide financing to any entity that is not a related entity</td></tr>
<tr><td>☐</td><td>Startup trading entity</td><td>The entity is not yet operating a business and has no prior operating history but is investing capital in assets with the intent of operating a business other than that of a financial institution</td></tr>
<tr><td>☐</td><td>Treasury centre</td><td>A treasury centre or holding company of a non-financial group whose activities consist of holding shares and providing financing to one or more subsidiaries that engage in businesses other than the business of a financial institution.</td></tr>
<tr><td>☐</td><td>Liquidated or reorganised</td><td>An entity that is in the process of liquidation or reorganization or that is already in liquidation or has been reorganized into a business other than that of a financial institution.</td></tr>
<tr><td rowspan="2">Specified US Person</td><td>☐</td><td>US entity</td><td>The entity is organized in a US territory and of which all owners are bona fide residents of that US territory</td><td rowspan="2">Not reportable for CRS</td></tr>
<tr><td>☐</td><td>Direct US ownership</td><td>An entity that reports information about its direct or indirect substantial US owners</td></tr>
<tr><td rowspan="2">Passive non-financial entity</td><td>☐</td><td>* Trustee-documented trust</td><td>A trust that has appointed a financial institution in a fiduciary capacity to carry out the day-to-day functions of the trust. The trust can therefore be seen as professionally managed by another financial institution.</td><td rowspan="2">Passive non-financial entity</td></tr>
<tr><td>☐</td><td>* Entity earning passive income</td><td>An entity that earns more than 50% of its gross income from passive income (e.g. dividends, interest, royalties, annuities and rent).</td></tr>
</table>

*** Please complete all relevant sections for controlling persons on the 'Related party addendum'**

Identification of the Legal Entity's Related Parties for the purpose of Regulatory Requirements

The Financial Intelligence Centre Act 38 of 2001 (FICA), requires us to identify investors, prospective investors and their beneficial / controlling persons and to confirm their identities before accepting an application. We do this to prevent identity theft or fraud and to prevent money laundering and terrorist financing.

The Tax Administration Act 28 or 2011 (adopting aspects of FATCA and CRS for Automatic Exchange of Financial Information) requires us to collect certain information about certain investors and its Controlling Persons' tax arrangements.

Please note that in certain circumstances we may be legally obliged to share this information, and other financial information with respect to an investor's investment, with relevant authorities.

The Related Parties identified below will be verified against the relevant documentation, which will be required to accompany this application form.

For definitions of the related parties please refer to the **Addendum: related party definition** and for detailed FICA requirements please refer to the **Addendum: FICA check list** both of which can be accessed from our website: www.nedgroupinvestments.com.

Please complete the relevant sections of the related party addendum for each person listed below.

Full Name / Legal Entity Name	Shareholder percentage	Please select the relevant roles applicable to the person / legal entity					
	%	Primary contact person	Alternate contact person	Authorised persons (signatories)	Associated persons*	Beneficial owners**	Controlling persons***
		☐	☐	☐	☐	☐	☐
		☐	☐	☐	☐	☐	☐
		☐	☐	☐	☐	☐	☐
		☐	☐	☐	☐	☐	☐
		☐	☐	☐	☐	☐	☐
		☐	☐	☐	☐	☐	☐
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		☐	☐	☐	☐	☐	☐
		☐	☐	☐	☐	☐	☐

* **Associated person:**

a person included in the management structure of an organization as well as a beneficiary, sponsor or donor

** **Beneficial owner:**

a person or legal entity that has a controlling ownership of more than 25% or who exercises control over the organization

*** **Controlling person:**

this is specifically in terms of FATCA / CRS and applies to the beneficial owners of Passive NFEs, an investment entity resident in a non-participating jurisdiction and is managed by another financial institution in a participating jurisdiction or a Trustee-documented trust

Investor declaration

I/We confirm that:

- I/We am authorised to open and manage this investment on behalf of the legal entity
- I/We have the necessary authority and knowledge to provide the information and documentation relating to the legal entity
- I/We have considered whether this investment is appropriate for the legal entity's needs and circumstances and understand that I/we are responsible for the investment decisions made
- I/We understand and agree that this application is governed by the latest applicable Investment Agreement and confirm that I/we have read and understood the relevant Prospectus, Portfolio Characteristics Document and Minimum Disclosure Document relating to the selected Unit Trust portfolios
- I/We understand the fees, charges and costs applicable to this investment, including the Effective Annual Cost (EAC)
- I/We authorise Nedgroup Investments to act on this application and on any related documents or instructions submitted electronically or otherwise
- I/We acknowledge that Nedgroup Investments may rely on the information and instructions provided by persons authorised to act on behalf of the legal entity
- I/We acknowledge that information relating to this investment may be disclosed to regulators, tax authorities or other parties where required by law
- I/We understand and agree that these declarations apply to all future applications, transactions and forms submitted to Nedgroup Investments
- I/we understand that all information provided to Nedgroup Investments is a regulatory requirement in terms of the Financial Intelligence Centre Act (FICA) and the Tax Administration Act and that Nedgroup Investments has the right to terminate the business relationship if it has a reasonable basis to doubt the veracity of the information and/or suspect that information has been wilfully or negligently withheld.

Declaration for the Identification of Related Parties

I/We confirm that:

- All information and documentation provided to Nedgroup Collective Investments (RF) Pty Ltd (Nedgroup Investments), including the ownership and control structure, contained information that is as accurate and complete as possible, with diligent enquiry having been made to verify its correctness as of the date of declaration.
- I/we have identified any natural person that exercises control of the entity through other means (other than shareholding), contractual or voting pool arrangements, personal connections or family groups.
- I/We confirm that I/we are duly authorised by the legal entity to identify and provide information relating to its controlling persons, including completing and signing any self-certification required in respect of such controlling persons for the purposes of applicable tax and regulatory requirements.
- I/We confirm that, where I/we provide personal information relating to any individual (including controlling persons, beneficial owners, authorised persons or any other natural person), I/we have obtained all necessary consents and/or have the necessary authority to provide such personal information to Nedgroup Investments for the purposes of establishing and administering the investment and complying with applicable legal and regulatory requirements.
- I/we confirm and declare that my/our position or appointment as authorised person(s) place me/us under a fiduciary duty towards the entity and as such I/we confirm and declare my/our position of knowledge regarding the legal entity's ownership and control structure, and other information and documents supplied to Nedgroup Investments.

Authorised signatory 1		Date	D D M M Y Y Y Y
Name		Capacity	
Authorised signatory 2		Date	D D M M Y Y Y Y
Name		Capacity	

Authorised signatory 3		Date	D D M M Y Y Y Y
Name		Capacity	
Authorised signatory 4		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