

3. Child/Nominated student details

First name

Surname

ID number (copy required)

Race of Child/Nominated student Black Coloured Indian White

Investment amount R only once

Debit order amount R Every month (debit order)

4. Child/Nominated student details

First name

Surname

ID number (copy required)

Race of Child/Nominated student Black Coloured Indian White

Investment amount R only once

Debit order amount R Every month (debit order)

Investor's bank account details

Bank Branch

Account number Branch code

Account type Cheque account Savings account/Standard Bank E-Plan Transmission account

Standard Bank ATM Card number*

* Please note your Fundisa account will be linked to your ATM allowing you to obtain balances on Standard Bank AutoPlus machines.

Account holder's name

Debit order authority

Once-off Debit and/or Monthly Debit Order

Once-off Debit

The sum of R

as a once-off debit on the - - - - -

for investment at the ruling price.

Monthly Debit Order

The sum of R

as a monthly debit on the of each month for investment at the ruling price, commencing on the - - - - -

I hereby authorise STANLIB to debit my bank or building society account, wherever it may be conducted, in accordance with the STANLIB debit order system for any amounts due in terms of the contract. I undertake to advise STANLIB in writing of any changes to my account details and accept that STANLIB will not be held responsible should incorrect details be provided. I hereby indemnify STANLIB against any loss or damage it may suffer or incur should a debit order either be reversed or not honoured. Investments made with the proceeds of a debit order instruction may be sold, but the proceeds of such sale will not be paid to you until the expiry of 60 days from the debit order transaction date.

Signature of bank account holder

Date - - - - -

Print name

Signed at

Annual service charge

STANLIB levies an annual service charge of 1.25% (Excl. VAT) on the market value of the portfolio.

Intermediary commission

Please note:

1. In the interest of 'best advice', STANLIB promotes the use of a professional Intermediary. Should an Intermediary be used by the Investor, STANLIB will pay a portion of its upfront manager charge to the Intermediary. This portion is set out below. Where an Investor elects not to use an Intermediary, the upfront manager charge will be reduced to 0%
2. Upfront manager charges are negotiable between the Intermediary and the Investor, and should depend on the level of professional advice/service rendered. The intermediary can only negotiate their portion of the upfront manager charge.
3. A sliding scale is not applicable to the Standard Bank Fundisa Fund.

The Investor and Intermediary have agreed that the following upfront manager charge be levied on all new investments in this account and that this charge will be paid across to the Intermediary as commission.

% A maximum charge of 3.00% may be levied. If no fee is indicated, a default fee of 0% will apply.

Signature of Intermediary	<input type="text"/>	Date	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Print name	<input type="text"/>	Intermediary code	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Statutory Disclosure and General Terms & Conditions

Electronic Transactions

I/we agree that you shall be entitled to implement all instructions and applications of whatever nature received by you on your Internet site, by telephone, by fax or any other electronic medium and which appear to emanate from me. You are indemnified against any losses, claims or damages arising from you acting on such instructions and/or applications, notwithstanding that it may later be proved that any such instruction was not given by me. I agree that the electronic records of all instructions and applications processed by/or on behalf of myself or which purport to be processed on behalf of myself via your Internet site, telefax, telephone or any other electronic medium shall constitute prima facie proof of the contents of such instructions and applications.

Net Asset Value (NAV)

Prices are calculated on a NAV basis, which is the total value of all assets in the Portfolio including any income accrual and less any permissible deductions from the Portfolio divided by the number of participatory interests in issue. Permissible deductions include brokerage, STT, auditor's fees, bank charges, trustee/custodian fees and the service charge levied by STANLIB Collective Investments Limited ("the Manager")

Annual Service Charge (levied monthly incl. VAT)

The annual service charge is accrued daily and levied monthly on the market value of the portfolio. The annual service charge is normally deducted from the income received by the portfolio.

Income Distributions

Income distributions in terms of this offer will automatically be reinvested in the applicable account.

General

The Fundisa Fund is not a bank deposit, but a collective investment scheme (unit trust) which is generally a medium to long term investment. The value of your investment may go down as well as up during the period of investment. Past performance is not

necessarily a guide to future performance. Fundisa is traded at a price that is valued in terms of law, at the end of the day for that same day. Fundisa may borrow money and lend out some of its assets to earn more income. If any commission or incentives are paid, it will be included in the costs disclosed to you. The Fundisa Fund must be administered in terms of law. You can get information on what the law says from the place where you make your investment. The Manager of your investment is STANLIB Collective Investments Limited who is a member of the Association for Savings and Investment of South Africa (ASISA). If you are not satisfied with the manner in which your account is managed, you may contact the Association for Savings and Investment of South Africa on 011 325 6223 or send an email to info@asisa.co.za for assistance.

The proceeds from Fundisa can only be used at public tertiary institutions and FET colleges that are recognised by NSFAS. The learner must start studying before the age of 35.

Conflicts of interest disclosure

- STANLIB shall, wherever possible avoid situations causing a conflict of interest. Where it is not possible to avoid such conflict: STANLIB shall advise the Client, of such conflict in writing at the earliest reasonable opportunity and shall mitigate the conflict of interest in accordance with its Conflict of Interest Management Policy. A copy of this Policy is available on the STANLIB website.
- STANLIB is part of the Standard Bank Group of companies and both the Liberty Agency and SBFC intermediaries are permitted to sell various STANLIB products. Stonehouse Capital holds equity interests in various FSP's which may result in an unavoidable conflict of interest. Clients of StoneHouse Capital partners, are encouraged to familiarize themselves with the conflict of interest disclosures, as required by their FAIS license, prior to engagement.
- The Client may at any time terminate the Intermediary's appointment. It is the Client's responsibility to advise STANLIB of such termination in writing. Upon receipt of such notification STANLIB will cease payment of any further service charge to the Intermediary. However the client understands that this will not result in a lower annual service charge as the full service charge will now be paid to STANLIB.

Disclosure

I/We hereby apply for participatory interests (units) in the above selected portfolio(s) and understand that this investment will be subject to the Deeds governing the scheme(s) administered by STANLIB Collective Investments Limited.

I/We hereby agree to provide all documentation and information required in terms of the Financial Intelligence Centre Act, No. 38 of 2001, and understand that STANLIB is prohibited from processing any transaction on my behalf until all such documentation and information has been provided. Any money received by STANLIB that is not accompanied by the required documentation will be held in the money market portfolio until said documentation is received.

The Client and the Financial Adviser, by signing this form, state and declare that they have each read and understood the terms and conditions pertaining to the investment; including but not limited to Investment objective, Information on Nett Asset Value, Charges, Risk Factors, Income accruals and declare that the STANLIB and Financial Adviser charges as indicated on this application form are correct; warrant that all statements given by each of them in this application form are true and correct in every aspect; and that such statements shall form the basis of the contract which is to be entered into with STANLIB as well as the contract between the Client and the Financial Adviser.

The Client understands that in terms of the Financial Advisory and Intermediary Services Act, 2002 ("FAIS"), his Financial Adviser must be mandated by a licensed Financial Services Provider ("FSP") as a representative with the necessary FAIS sub - categories to act on the Client's behalf and that it is also the Client's responsibility to determine whether his Financial Adviser has the necessary authorization. (FSB toll free number: 0800 110443). If a Financial Adviser is not mandated as required by the Financial Services Board, STANLIB is obliged by law to decline any instructions from such Financial Adviser. STANLIB may and will accept instructions on the strength of the Client's signature.

Signature of investor	<input type="text"/>	Date	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Print name	<input type="text"/>	Signed at	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>