



Investment Top Up

Collective Investments (Unit Trusts)

This form may only be used by existing investors

Investor details

Investment account number	<input type="text"/>	Entity number	<input type="text"/>
Title	<input type="text"/> Initial/s <input type="text"/>	First name/s	<input type="text"/>
Surname/Name of legal entity	<input type="text"/>		
Identity/Registration number	<input type="text"/>		
Telephone (work)	<input type="text"/> - <input type="text"/>	Telephone (home)	<input type="text"/> - <input type="text"/>
Cellphone	<input type="text"/>		
Email address	<input type="text"/>		
Postal address	<input type="text"/>		Code <input type="text"/>

Investment selection

<input type="checkbox"/>	Cheque attached	} — See page 3 for STANLIB Bank Details
<input type="checkbox"/>	Deposit slip attached	
<input type="checkbox"/>	Once-off debit order	
<input type="checkbox"/>	Monthly debit order	

} — Please complete the debit order authority section

Portfolio name	This is A new account (✓)	Account number (please specify)	Rand amount	Total upfront manager's charge ¹ (ex. VAT)
			R	
			R	
			R	
			R	
			R	

Total R

(This amount must match the cheque or deposit slip)

Signature of investor	<input type="text"/>	Bank branch code	<input type="text"/>
		Broker code	<input type="text"/>
		FSP Licence no.	<input type="text"/>
Signature of intermediary	<input type="text"/>	Intermediary name	<input type="text"/>
		Brokerage name	<input type="text"/>

¹ If no upfront manager charge is indicated, the default scale will apply. Only the commission portion of the upfront manager charge may be adjusted by an approved intermediary

Debit order authority

Recurring debit order

I hereby grant permission for STANLIB Collective Investments Limited to arrange with my bank for the payment of the investment amounts in terms of this application (including amendments that may be made during the life of the investment) from my account on the specified day of each month.

Please debit my account on the of each month**,
for investment at the ruling price on that day, commencing in the month of

Once-off debit order

I/We hereby irrevocably request/"instruct" and authorise STANLIB Collective Investments Limited to draw against my/our account, with the bank (or any other bank or branch to which I/we may transfer my/our account), for

the sum of R
Amount in words

As a once-off debit on* - - 2 0 Y Y

I/We request the bank to debit my/our account with these drawings. I understand that the same terms and conditions apply as set out under the debit order authority.
Please note: In the event of a debit order cancellation, kindly put a stop payment on the next debit order at your banking institution. A maximum of R500 000 can be transferred per once-off debit order transaction - a cancelled cheque should be attached for bank identification purposes (current account only). Normal default charges will apply to debit order investments and 7 days notice is required for implementation.

I/We understand that the withdrawal hereby authorised will be processed by computer through a system known as the ACB Magnetic Tape Service, and I/we also understand that the details of such withdrawal will be printed on my/our bank statement or on an accompanying voucher.

I/We also acknowledge that:

- I/We agree to pay any bank charges relating to this debit order instruction
- Receipt of this instruction by you shall be regarded as receipt thereof by my/our bank (whichever it is or will be)
- I/We hereby indemnify STANLIB Collective Investments Limited against any loss or damage it may suffer or incur should this once-off debit order either be reversed or not be honoured for any reason whatsoever
- Participatory interests (units) purchased with the proceeds of this debit order instruction may be repurchased, but the proceeds of such repurchase will not be paid until the expiry of 60 days from the debit order transaction date
- Investments in participatory interests (units) are made in accordance with the provisions of the relevant trust deed, at the prices ruling on the date of receipt of the funds by STANLIB Collective Investments Limited

Assignment

I/We acknowledge that the party hereby authorised to effect the drawing(s) against my/our account may not cede or assign any of its rights to any third party without my/our prior written consent and that I/we may not delegate any of my/our obligations in terms of this contract/authority to any third party without prior written consent of the authorised party.

Contribution accelerator

The debit order will automatically be increased by 5% on every anniversary date. Should you wish to choose an alternative, please indicate this below:

Percentage increase 0% 10% 15% 20%

Rand amount R

Amount in words

Bank account details (for the debit order instruction)

Bank Branch
Account number Branch code
Account type Cheque account Transmission account
 Savings account***/Standard Bank E-Plan Standard Bank Mastercard/Diners Club card
Mastercard number Expiry date
Account holder's name

Signature of bank account holder

If the debit order is funded by a 3rd party (spouse included), 3 specimen signatures are required on a certified copy of the 3rd party's ID.

Date

- - 2 0 Y Y

Assisted by

(for persons without contractual capacity)

* Debit can only be done 2 days after receiving this information
** Debit orders on Diners Club Card accounts are restricted to the 7th of each month
*** Only certain banks permit debits on savings accounts. Please confirm with your bank beforehand

STANLIB's bank account details

Account name: STANLIB Collective Investments
Bank: Standard Bank
Branch code: 000205

New investments

Account number: 000402184
Reference: Identity/Registration number and Contact number

Internet payments and additional investments

Account number: 000403245
Reference: Account number

Statutory disclosure and general terms and conditions

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 accrued and less any permissible deductions from the Portfolio divided by the number of participatory interests in issue. Permissible deductions include brokerage, UST, auditor's fees, bank charges, trustee/custodian fees and the service charge levied by STANLIB Collective Investments Limited ("the Manager").

Upfront Manager Charges

The upfront manager charge is deducted from the full investment value and the remaining amount is allocated to the selected investment options. Commission paid to intermediaries is incorporated in the upfront manager charge. Any additional investment will incur an upfront manager charge. The charge is set at a maximum of 5,70% of investments made in the equity portfolios and the asset allocation portfolios, and may range from 1,14% to 3,42% in the fixed-interest portfolios. These charges are all VAT inclusive. In the Standard Bank Money Market Fund, an upfront manager charge of 0,29% is levied on debit order investments and lump sums below R10 000.

Service Charge (levied monthly incl. VAT)

The service charge for the individual portfolios is accrued daily and levied monthly on the market value of the portfolio. Certain portfolios have a performance based service charge which shall be a variable amount that may either increase or decrease, depending on whether the Manager has added or deducted value for the portfolio relative to a passive investment in the portfolio's benchmark. Please refer to the latest fact sheet(s) for more details. The service charge is normally deducted from the income received by the portfolios. The Portfolio Charges document (including Performance Fee Frequently Asked Questions) is available on www.stanlib.com ("Investment for Individuals" section).

Performance Fees

Where fees are not accrued daily, the fee accrual is lagged and rolling measurement periods are used, certain participatory interest holders may carry a lower proportion of the performance fee relative to performance enjoyed, whilst other investors may carry a higher proportion of the performance fee relative to performance enjoyed. Where underlying portfolios charge implicit performance fees (i.e. implicit in their unit prices), participatory interest holders may carry these performance fees regardless of whether the top-tier portfolio or mandate has out-performed its own benchmark. The Portfolio Charges document (including Performance Fee Frequently Asked Questions) is available on www.stanlib.com ("Investment for Individuals" section).

Total Expense Ratio

The Total Expense Ratio (TER) of a portfolio is a measure of the portfolio's assets that were relinquished as operating costs expressed as a percentage of the daily average value of the portfolio calculated over a period of usually a financial year. Typical expenses which are deducted from a portfolio include service charges, taxes, trustee fees and audit fees. The TERs can be located on the Fact Sheets and the Portfolio Charges document (including the Performance Fee Frequently Asked Questions), which is available on www.stanlib.com ("Investment for Individuals" section).

Switching

A "switch" involves selling participatory interests (units) in one portfolio and investing the proceeds in another portfolio. STANLIB Collective Investments Limited does not normally charge upfront manager charges twice, other than in the instance where the original entry was into a portfolio with lower charges than the portfolio into which the investor will be investing. Accordingly, the investor will have to pay in the difference in the upfront manager charges. However, the investor and the intermediary may agree on a different arrangement to that mentioned above, in which case an upfront manager charge as agreed, between the investor and the intermediary, will be charged on the switch transaction. As costs may change from time to time, please consult with your authorised intermediary.

Income Distributions

Income distributions are made at regular intervals for all portfolios. Portfolios either declare distributions monthly, quarterly (31 March, 30 June, 30 September, 31 December), half-yearly (30 June, 31 December), or annually (31 December). These distributions are paid by no later than the last working day of the following month. Please refer to the latest fact sheet(s) for more details. Distribution payments will only be made if the value of the payment is above R50. Upfront manager charges are levied on reinvestments.

Money Market Portfolios

STANLIB Collective Investments Limited will endeavour to give investors access to their cash within a period of 48-hours, provided that there are no outstanding administrative issues between the Manager and the investor, that the investor has a bank account with Standard Bank, and that the investor's repurchase request has reached the Manager before 12h30 on any business day. The Manager will not accept responsibility for not being able to make payment to the investor within 48 hours if the above-mentioned requirements have not been met, or the delay was caused due to circumstances beyond the control of the Manager. The minimum transaction amount for this portfolio is R2'000. The initial minimum lump-sum investment is R25'000. If the balance of the account is below R2'000, any repurchase instruction will result in the total balance being redeemed and the account will be closed. If the balance of the account is above R2'000, any repurchase request below R2'000 will result in the minimum transaction amount of R2'000 being redeemed, in keeping with the new fund rules. Any additional investment below R10'000 will be charged an upfront manager charge of 0,25% (excl. VAT). The reinvestment of income does not attract this charge.

Shari'ah Compliant Portfolios

In terms of Shari'ah Law STANLIB will purify the dividend income earned by automatically deducting all non-permissible income from the total dividend income distribution due to the investor. The balance, after the deduction of non-permissible income, is then applied according to the investor's further instructions, i.e. either reinvested or paid to the investor's bank account. All non-permissible income deducted will be donated on behalf of investors to charitable organizations, as directed by the Shari'ah Supervisory Board. Non-permissible income sources include interest income earned from companies invested in. The quantum of non-permissible income will be determined by the Shari'ah Supervisory Board which will typically be a percentage of the total dividend income that accrued to the portfolio, e.g. 5%.

For example, the Shari'ah Board determined that 5% of all dividends that accrued to the portfolio are non-permissible. A proportionate amount of the dividend income due to the investor (i.e. 5%) will be deemed to be non-permissible and will be deducted from the total dividend income distribution due to the investor and donated on behalf of the investor to charitable organizations, as directed by the Shari'ah Supervisory Board.

Investors must take note that their statements and the statutory tax certificates (I.T. 3 (b)) will indicate the total

income distributed to them, the portion of non-permissible income deducted from the total income distribution and donated to a charity on their behalf, and the net amount that was distributed to them according to their instructions, i.e. reinvested or paid to the investor's bank account. It is also important to note that certain permissible income received by the portfolio is deemed to be interest income in terms of the Income Tax Act, as amended from time to time, and will be reflected as such. Investors are accordingly advised to seek appropriate tax advice as to the potential tax consequences they may be subjected to.

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.

General

- Collective investment schemes in securities are generally medium to long term Investments.
- The value of participatory interests may go down as well as up and past performance is not necessarily a guide to the future.
- An investment in the participations of a collective investment scheme in securities is not the same as a deposit with a banking institution.
- A constant price will be maintained for the participatory interests of all Money Market Portfolios.
- Where exit fees are applicable, participatory interests are redeemed at the net asset value where after the exit fee is deducted and the balance is paid to the investor.
- A Portfolio of a collective investment scheme in securities may borrow up to 10% of the market value of the Portfolio to bridge insufficient liquidity as a result of the redemption of participatory interests, and may also engage in scrip lending.
- Where different classes of participatory interests apply to certain Portfolios, they would be subject to different fees and charges.
- A schedule of fees and charges and maximum commissions is available on request from STANLIB Collective Investments Limited ("the Manager").
- Commission and incentives may be paid and if so, would be included in the overall costs. Ongoing commission may be paid to intermediaries. Such ongoing commission, if applicable, will be paid by the Manager from the service charge paid to it. Details of such ongoing commission paid by the Manager to the intermediary of record in respect of your investment is available on request from the Manager.
- The exposure limit to a single security in certain Portfolios can be greater than is permitted for other Portfolios in terms of the Collective Investment Schemes Control Act, 2002. Details are available from the Manager.
- A Fund of Funds Portfolio only invests in other portfolios of collective investment schemes, which levy their own charges, which could result in a higher fee structure for these portfolios.
- A Feeder Fund Portfolio only invests in the participatory interests (units) of a single portfolio of a collective investment scheme, apart from assets in liquid form.
- The Manager reserves the right to close certain Portfolios from time to time in order to manage them more efficiently. More details are available from the Manager.
- Forward pricing is used. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down.
- The Manager undertakes to repurchase participatory interests at the price calculated according to the requirements of the Collective Investment Schemes Control Act, 2002, and on the terms and conditions of the relevant Deeds.
- Payment will be made within 14 days of receipt of a valid repurchase form. Please note that there is a 21-day clearance period for cheques and direct deposits, a 45-day clearance period for debit orders, and a 60-day clearance period for once-off debit orders.
- Any capital gain realised on the disposal of a participatory interest in a collective investment scheme is subject to Capital Gains Tax (CGT).
- The Manager is obliged to report on the weighted average cost method for CGT purposes.
- All portfolios are valued on a daily basis at 15h30 with the exception of some of the Fund of Funds portfolios and Feeder Fund portfolios, which are valued at 17h00. Investments and repurchases will receive the price of the same day if received prior to 15h30.
- The investor confirms that neither the Manager nor any of its staff provided him/her with any advice and that he/she has taken particular care to consider on his/her own or with the assistance of his/her authorised intermediary whether the investment is appropriate considering his/her unique objectives, financial situation and particular needs.
- The Manager is a member of the Association of Collective Investments.
- More information on Performance Fees and the Total Expense Ratios (TER) can be located on the Fact Sheets and the Portfolio Charges document (including the Performance Fee Frequently Asked Questions), which is available on www.stanlib.com ("Investment for Individuals" section).

Statements

- Investors in the Standard Bank Money Market Fund will receive consolidated statements monthly, or quarterly should their investment value fall below R25'000.
- All other investors will receive consolidated statements quarterly.
- IT3B and IT3C documents will be sent to investors by May each year.

Cooling off rights

Due to the nature of this product, cooling off rights are not offered on this product.

Non-residents and Emigrants

Please provide the name and address of your foreign exchange dealer.

Trustees

Absa Bank Ltd, 6th Floor, Absa Towers North (6E1)
180 Commissioner Street, Johannesburg, 2001
Telephone: (011) 350-4000

Query Support and Middle Office

STANLIB Compliance and Complaints
PO Box 202, Melrose Arch, 2076
Telephone: 0860 123 003

Member of the Association of Collective Investments

Investor

Intermediary

Investor declaration

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 further confirm that I/we have received the following information from my/our intermediary, or from STANLIB Collective Investments Limited, before completion of this application form:

- Investment objective
- Information on Net Asset Value (NAV)
- Charges
- Risk factors
- Income accruals
- Additional information

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.

I/We confirm that all information provided herein is true and correct and that I have read and understood the contents of this application form.

I/We understand that no intermediary may request me to sign any written or printed form or document unless all details required to be inserted thereon by me or on my behalf have already been inserted.

Signature of investor	<input type="text"/>	Date	<input type="text" value="D"/>	<input type="text" value="D"/>	-	<input type="text" value="M"/>	<input type="text" value="M"/>	-	<input type="text" value="2"/>	<input type="text" value="0"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	
		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"/>	<input type="text"/>
		Assisted by	<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"/>	<input type="text"/>