▶ **SIPD-01**

THE SECURITIES INVESTMENT PLAN

NEW BUSINESS APPLICATION FORM

IMPORTANT INFORMATION

1. Please send this form and all associated documents directly to the Administrator (by email only) to the following email address **applications@aosonline.co.za**
2. Automated Outsourcing Services (Pty) Ltd, trading as Itransact is an authorised Financial Services Provider (FSP 650) and is the Administrator of this product.
3. The responsibility of transmitting the documents to the Administrator lies with the sender.
4. No form will be considered complete without all the required fields being completed and the required supporting documentation being submitted. The Administrator reserves the right to reject any application and or instruction at any time due to incomplete or insufficient documentation and information.
5. Lump sum investments will only be processed upon proof of deposit of funds into the relevant inflow bank account associated with this product and receiving all the relevant documentation.
6. **It is important that you have read and understood all the latest product media, terms and conditions associated to this product before you sign this form, all of which are available from the Administrator whose details are provided at the end of this form.**

FICA CHECK LIST FOR AN INDIVIDUAL INVESTOR

Should you wish to invest in the name of a Minor, Company, Close Corporation or Partnership, please see the additional FICA documentation checklist on the administrators website www.aosonline.co.za

☐ Clear Copy of Your ID Document

☐ Clear Copy of Your Proof of Residence. (Proof of residence older than 3 months will not be accepted)

☐ Clear Copy of Your Proof of South African Banking Details (Must reflect bank name, account holder's full name and bank account number) No internet and credit card banking details will be accepted

☐ Clear Copy of the Proof of Deposit if Investing a Lump Sum

SECTION 1 INVESTOR DETAILS

Who introduced you to this Product?

Robo Advisor ☐ etfSA ☐ Quartile Wealth ☐ No One ☐

Investor Type — Individual ☐ Company ☐ CC ☐ Trust ☐ Partnership ☐

Other

Title — Mr ☐ Ms ☐ Mrs ☐ Dr ☐ Prof ☐ The Hon ☐

First Name or Trading Name (If a legal entity)

Surname/Registered Name

Company/Trust Registration Number

Identity/Passport Number

Resident of South Africa — Yes ☐ No ☐

Date of Birth (ddmmyyy)

Gender — Male ☐ Female ☐

Income Tax Number (if applicable)

Withholdings Tax Status — Exempt ☐ Not Exempt ☐

(If you selected Exempt, please complete the administrators Dividend Withholding Tax Form.)

Occupation

VAT Registration Number (if applicable)

Residential/Trading Address

Code

Postal Address

Code

Cell Phone Number

Other Contact Number

Email Address

SECTION 2 THIRD PARTY APPLICANT/AUTHORISED REPRESENTATIVE OF A LEGAL BODY

(If you are opening an account for a person other than yourself, the name of this person, in whose name the investment is made is filled in under Section 1. The details of the authorised representative who is responsible for the investment must be filled in under Section2.)

First Name

Surname

Identity/Passport Number

Gender Male ☐ Female ☐

Cell Phone Number

Other Contact Number

Email Address

SECTION 3 PARENT/LEGAL GUARDIAN

(Where an investment is made on behalf of a minor, the particulars of the parent or legal guardians must be furnished here.)

First Name

Surname

Identity/Passport Number

Gender Male ☐ Female ☐

Relationship to the Minor

Cell Phone Number

Other Number

Email Address

SECTION 4 FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

(The Foreign Account Tax Compliance Act (FATCA) is a United States federal law requiring United States persons (including those living outside the U.S.) to have yearly reported themselves and their non-U.S financial accounts to the Financial Crimes Enforcement Network (FINCEN), and requires all non-US (Foreign) Financial Institutions (FFI's) to search their records for suspected US persons for reporting their assets and identities to the US Treasury)

Natural Persons

Are you a tax resident of another county other than South Africa? Yes ☐ No ☐

Is your Country of birth or Nationality not South Africa? Yes ☐ No ☐

Juristic Persons

Is the Juristic person or its beneficiaries or shareholders registered for tax in another country other than South Africa? Yes ☐ No ☐

Is your Country of birth or Nationality of any other beneficiaries or shareholders not South Africa? Yes ☐ No ☐

If you have answered 'Yes' to any of the previous questions, please complete the Foreign Account Tax Compliance Act - Self-certification Form available from the Administrators website or from your Financial Advisor.

SECTION 5 METHOD OF COMMUNICATION & PRIVACY OF PERSONAL INFORMATION

(Please note that email will be used as the default method of communication by the Administrator. All communication with the Administrator by the Investor must also be via electronic means, which includes email, fax and telephonic communications using the contact details provided in the last section of this form)

Protection of Personal Information

- We will not collect, collate, process or disclose your personal information without your express written consent, unless legally required to do so or it is for the maintenance of your investment.
- We will only electronically request, collect, collate process or store your personal information it is lawful for us to do so.
- Should your personal information be required, we will disclose to you in writing the specific purpose for which it is needed. Furthermore, we will not disclose your personal information for any purpose other than the one disclosed to you, nor will it disclose any of your personal information to a third party without your express written consent, unless it is required of us by law or it is for the maintenance of the investment.
- We will keep a record of your personal information and the purpose for which it was used.
- We will take all reasonable steps to ensure that your personal information remains confidential and secure by storing it on our secure database.
- We keep all financial and investment information that it records strictly confidential and will not disclose it to any third party that has no right or title to the information.
- We will endeavour to take all reasonable and necessary precautions to secure access to your transactions.

Do you agree to receive occasional marketing information relating to your investment from the administrator? Yes ☐ No ☐

SECTION 6 GENERAL INVESTMENT DETAILS

Source of Funds Salary ☐ Policy ☐ Donation ☐ Saving ☐ Investment ☐

Inheritance ☐ Other (Please Specify) ☐☐☐☐☐☐☐☐☐☐

☐☐☐☐☐☐☐☐☐☐

Minimum Recurring Investment R150 (per Security)

Minimum Lump Sum Investment of R1 000 (per Security)

SECTION 7 INVESTMENT DETAILS

Fund	Type	Debit Order	Annual Increase	Lump Sum
ABSA CAPITAL				
NewFunds S&P GIVI SA Financial	ETF	R	%	R
NewFunds S&P GIVI SA Industrial	ETF	R	%	R
NewFunds S&P GIVI Top 50	ETF	R	%	R
NewFunds S&P GIVI SA Resources	ETF	R	%	R

Fund	Type	Debit Order	Annual Increase	Lump Sum
ABSA CAPITAL (continued)				
New Funds Equity Momentum	ETF	R	%	R
New Funds GOVI	ETF	R	%	R
New Funds ILBI	ETF	R	%	R
New Funds MAPPS Growth	ETF	R	%	R
New Funds MAPPS Protect	ETF	R	%	R
New Funds SWIX 40	ETF	R	%	R
New Funds TRACI (3 Months)	ETF	R	%	R
New Funds New SA	ETF	R	%	R
New Funds Shari'ah Top 40	ETF	R	%	R
New Gold	ETF	R	%	R
New Palladium	ETF	R	%	R
New Plat	ETF	R	%	R
New Wave Currency Note Dollar	ETN	R	%	R
New Wave Currency Note Euro	ETN	R	%	R
New Wave Currency Note Pound	ETN	R	%	R
New Wave Platinum Precious Metal	ETN	R	%	R
New Wave Silver Precious Metal	ETN	R	%	R
ASHBURTON				
Ashburton Inflation B	ETF	R	%	R
Ashburton Top 40 Fund	ETF	R	%	R
Ashburton MIDCAP Fund	ETF	R	%	R
Ashburton Global 1200 Equity Fund	ETF	R	%	R
CLOUD ATLAS				
Cloud Atlas AMI Big50 ex-SA	ETF	R	%	R
CORESHARES				
Coreshares S&P 500	ETF	R	%	R
Coreshares Global Property 40	ETF	R	%	R
Coreshares Top 50	ETF	R	%	R
Coreshares Dividend Aristocrats	ETF	R	%	R
Coreshares Low Volatility	ETF	R	%	R

Fund	Type	Debit Order	Annual Increase	Lump Sum
CORESHARES (continued)				
Coreshares Preftrax	ETF	R	%	R
Coreshares Proptrax SAPY	ETF	R	%	R
Coreshares Proptrax Ten	ETF	R	%	R
Coreshares Equally Weighted Top40	ETF	R	%	R
DB X-TRACKERS				
DB X-Trackers MSCI Africa 50	ETN	R		R
DB X-Trackers MSCI China	ETN	R		R
DB X-Trackers MSCI Emerging Markets	ETN	R		R
SATRIX				
Satrix 40	ETF	R	%	R
Satrix DIVI	ETF	R	%	R
Satrix FINI	ETF	R	%	R
Satrix INDI	ETF	R	%	R
Satrix RAFI	ETF	R	%	R
Satrix RESI	ETF	R	%	R
Satrix SWIX	ETF	R	%	R
Satrix PROP	ETF	R	%	R
Satrix ILBI	ETF	R	%	R
Satrix MSCI World	ETF	R	%	R
Satrix MSCI Emerging Markets	ETF	R	%	R
Satrix S&P 500	ETF	R	%	R
Satrix Quality South Africa	ETF	R	%	R
STANDARD BANK				
Standard Bank Africa Commodity Basket	ETN	R	%	R
Standard Bank Africa Equity	ETN	R	%	R
Standard Bank Africa Palladium	ETF	R	%	R
Standard Bank Africa Gold	ETF	R	%	R
Standard Bank Africa Platinum	ETF	R	%	R
Standard Bank Copper	ETN	R	%	R

Fund	Type	Debit Order	Annual Increase	Lump Sum
STANDARD BANK (continued)				
Standard Bank Corn	ETN	R	%	R
Standard Bank Gold Linker	ETN	R	%	R
Standard Bank Oil	ETN	R	%	R
Standard Bank Palladium Linker	ETN	R	%	R
Standard Bank Platinum Linker	ETN	R	%	R
Standard Bank Silver Linker	ETN	R	%	R
Standard Bank Wheat	ETN	R	%	R
Standard Bank Rhodium	ETF	R	%	R
STANLIB				
Stanlib 40	ETF	R	%	R
Stanlib Property	ETF	R	%	R
Stanlib Swix 40	ETF	R	%	R
SYGNIA ITRIX				
ITRIX Eurostoxx 50	ETF	R		R
ITRIX FTSE 100	ETF	R		R
ITRIX MSCI Japan	ETF	R		R
ITRIX MSCI USA	ETF	R		R
ITRIX MSCI World	ETF	R		R
ITRIX Top 40	ETF	R		R
ITRIX Global Property	ETF	R		R
ITRIX S&P 500	ETF	R		R
ITRIX SWIX	ETF	R		R
ITRIX 4th Industrial Revolution Global Equity	ETF	R		R
OTHER				
		R	%	R
		R	%	R
		R	%	R
		R	%	R

Please note that:

- Distributions of less than R100.00 per security, will automatically be re-invested;
- Investors investing into Shari'ah funds, are required to donate 5% of any distributions declared to a charity of their choice whether the investor elects to re-invest these distributions or not;
- Shari'ah funds may not earn interest;
- All income from total return funds is automatically re-invested in the portfolio on the date of receipt by the asset manager;
- Securities structured as debentures declare no dividends;

Debit Order Instructions

Debit Order Deduction Date	3rd of the Month	☐	15th of the Month	☐	25th of the Month	☐			
Debit Order Deduction Intervals	Monthly	☐	Quarterly	☐					
Debit Order Deduction Annual Increase	0%	☐	5%	☐	10%	☐	15%	☐	20% ☐

(Note that annual increases are limited to whole percentage increments only. No fractionalised percentage increments or monetary amounts will be accepted)

Distribution Instructions

Debit Order Investments	Reinvest	☐	Payout	☐
Lump Sum Investments	Reinvest	☐	Payout	☐

Method of Payment (Note that no cheques are accepted)

☐ **Monthly Debit Order**
Complete the debit order details below

☐ **Electronic Internet Transfer**
Note that electronic/internet transfers may take up to two days to appear in the Securities Investment Plan bank account indicated below. Lump sum investments will only be processed upon proof of deposit. Please furnish the administrator with proof of payment by email at applications@aosonline.co.za

Please use ID/Passport/Company Registration as reference on all transactions

Securities Investment Plan Bank Details

Account Name	IIN Inflow Account
Account Number	4074464183
Bank	ABSA Bank
Branch	Randburg
Branch Code	50570500
Account Type	Current Account

Who is the IIN?

The Investors Independent Nominee (Pty) Limited ("IIN") is a wholly owned subsidiary of the Administrator that is an approved nominee company in terms of both the Financial Services Board and the South African Central Securities Depository. The sole object of the IIN is to hold assets in trust and safe custody for investors, long-term insurers, short-term insurers, pension funds, discretionary and administrative financial services providers and/or other persons or entities.

SECTION 8 INVESTOR BANK DETAILS

(This bank account must be a South African bank account in the name of the investor or the investor's legal guardian in the case of a minor)

Investor Bank Details

Name of Account Holder

Name of Bank

Account Number

Branch Name

Branch Code

Account Type

Tick box if debit order bank details are the same as the investor bank details above ☐

Name of Account Holder

Name of Bank

Account Number

Branch Name

Branch Code

Account Type

Debit Order Authority

1 I/We hereby request, instruct and authorise Automated Outsourcing Services (Pty) Ltd, its successors or its assignees ("the Administrator") to draw against my/our account with the bank noted above (or any bank or branch to which I/we may transfer my/our account).
2 I/We understand that all such withdrawals from my/our bank account shall be treated as though they have been signed by me/us personally.
3 I/We agree to pay any bank charges and costs relating to the debit order authority, including debit order rejection fees.
4 I/We acknowledge that I/we may cancel this authority by giving the Administrator not less than 10 business days written notice prior to my debit order collection date.
5 I/We agree that receipt of this instruction by the Administrator shall be regarded as receipt thereof by my/our bank.
6 I/We acknowledge that in order to activate the debit order, the Administrator must receive the debit order authority at least 10 business days prior to the first debit order date.

PLEASE NOTE THAT THE DEBIT ORDER INSTRUCTION WILL BE ACCEPTED UPON THE SIGNING OF THIS AUTHORITY BY THE BANK ACCOUNT HOLDER.

_____ Date (ddmmyyy)

Signature of Bank Account Holder

Print Initials and Surname

SECTION 9 INVESTOR DECLARATION

General

1 The Investor, or where applicable, the Investor's authorised signatory, by appending their signature hereto, states and declares that the Investor, or where applicable, the Investor's authorised signatory, has read and understood the terms and conditions pertaining to this investment product and the investment media selected and warrants that all statements given by the Investor, or where applicable, the Investor's authorised signatory, in the application form are true and correct in every respect and that such statements, together with the Investment Confirmation, shall form the basis of the contract, which is to be entered into with and between the Investor, or where applicable, the Investor's authorised signatory and Automated Outsourcing Services (Pty) Ltd an authorised financial services provider in terms of the FAIS Act.

2 The Investor confirms that the Investor is investing in the Plan without advice, and that the Investor has obtained and is aware of and understands all the product information relating to the Plan and the investments underlying the Plan, including the risks associated with the investment, commissions and fees applicable to the investment and the Investor's responsibilities.
3 The Investor confirms that the Investor has not received any advice in respect of this application from Automated Outsourcing Services (Pty) Ltd.
4 The Investor, or where applicable, the Investor's authorised signatory, by appending his/her signature hereto, states and declares that he/she has read, understood and accepted the terms and conditions pertaining to this investment and will be bound by such terms and conditions.
5 The Investor warrants that all information provided and statements made by the Investor in this application form are true and correct.
6 The Investor understands that all instructions to the Administrator must be signed by the Investor or the Investor's duly authorised signatory (or guardian in the case of a minor) and may not be signed by the Financial Services Provider on behalf of the Investor; provided that where the Financial Services Provider is appointed on a discretionary basis and proof of authority is provided, the Administrator shall be entitled to accept instructions from such discretionary Financial Services Provider to invest in specific securities and to vary the selection of securities.
7 The Investor acknowledges that there are certain requirements in terms of the Financial Intelligence Centre Act, 2001 which need to be complied with before this investment may be processed.
8 The Investor warrants that the money which he/she is investing is not derived from the proceeds of unlawful activities, as defined in the Prevention of Organised Crime Act, 1998.
9 The Investor consents to receiving reports from the Administrator on an annual basis, in the event that the value of the investments held under the Plan at any time is less than R1 000, on the basis that the Investor is able to access information regarding the investment continuously via electronic means made available by the Administrator.
10 The investor confirms that he is not a United States Person or a resident/national in any of the UN Sanctioned countries jurisdictions or is an entity or a member of an entity, that is owned or controlled by any person or entity that is resident, located, incorporated or registered in the United States or any UN Sanctioned country nor a US person as defined in the Foreign Account Tax Compliance Act of the USA. In terms of the Financial Intelligence Centre Act, 2001, the Insurer or the FSP/Representative will require a certified copy of the Investor's identity document/passport, appropriate proof of the Investor's current residential address, together with certain personal and financial information.

The information required will vary depending on the nature of the investor. The investor further acknowledges that, the Administrator will not be permitted to remit the proceeds of any sale or distribution until acceptable identification is provided. The investor also acknowledges that the money which he is investing is not derived from the "proceeds of unlawful activities", as defined in the Prevention of Organised Crime Act, 1998.

Fees and Charges

The Investor acknowledges the following fees and charges.

1. **An annual administration fee,** payable to the Administrator, shall be calculated as a percentage of the daily market value of the investment and deducted quarterly. The rate at which the fee will be charged shall be determined in accordance with the table below. (excluding VAT)

Market Value of Investments	Rate per Annum
On the first R500 000	0.65%
On the amount from R500 001 — R1 000 000	0.50%
On the amount over R1 000 000	0.35%

2. A trading fee of 0.08% (excluding VAT) shall be charged on the value of all purchase and sale transactions.
3. A nominal Investor Protection Levy and Central Securities Depository fee shall be charged for all security purchase and sale transactions

Note that fees and charges are subject to the latest terms and conditions associated to this Product

Product Terms and Conditions

Acceptance of product terms and conditions

The latest terms and conditions associated to this product form part of this application, but are presented as a separate document available from the Administrator whose contact and online details are available at the end of this form.

To verify that you have read and understood the most recent terms and conditions associated with this product, please enter the terms and conditions version number in the space below.

SIP-D ☐ . ☐

_____ Date (ddmmyyy) ☐☐☐☐☐☐☐☐

Signature of Investor or duly authorised person/s for minor investors

Print Initials and Surname ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

_____ Date (ddmmyyy) ☐☐☐☐☐☐☐☐

Signature of third party applicant or authorised representative of a legal body (if Section 2 of this application form is applicable).

Print Initials and Surname ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

SECTION 10 ADMINISTRATOR CONTACT DETAILS

Telephone: 0861 383 721
Email: queries@aosonline.co.za
Website: www.aosonline.co.za
Physical Address: 15 Philips Street Ferndale Randburg South Africa 2194
Postal Address: PO Box 4769 Randburg South Africa 2125