

## Tax Free Savings Account

This form is for a South African taxpayer, who wishes to invest in any of the funds listed in this document.

**Please read the current Terms and Conditions that apply to this investment before signing the financial advisor and investor declaration and returning this form to us. The Terms and Conditions are available on our website [www.cicollective.co.za](http://www.cicollective.co.za) or from Ci Client Services on 0861 000 881 or e-mail [clientservices@cicollective.co.za](mailto:clientservices@cicollective.co.za).**

### Document checklist

We can only process your application once we have received all of the required documents. **Therefore, please email the following documents to [CIInstructions@cicollectives.co.za](mailto:CIInstructions@cicollectives.co.za).**

- This signed and fully completed application form
- Proof of your identity, e.g. a copy of your:  
*Identity document (if you are South African)*  
*Passport (if you are unable to provide a copy of your identity document or identity card)*  
*Birth certificate (if you are a minor)*
- A copy of a utility bill less than three months old that shows your name and residential address
- Proof of authority and proof of ID and residential address less than three months old for any person who is authorised to act on your behalf in relation to this investment
- Proof of payment

### Why is this application form important?

This application form, together with the relevant Supplemental Deed of your chosen fund and the Deed of the Ci Collective Investments Scheme form the basis of your agreement with Ci Collective Investments (RF) (Pty) Ltd ("Ci"). It is therefore important that all the information on this form is factually correct.

## A: INVESTOR DECLARATION

I acknowledge that I have chosen to invest in Collective Investment Scheme portfolios that qualify as a Tax Free Savings Account managed in accordance with the Regulations in terms of section 12T of the Income Tax Act, No 58 of 1962, relating to the requirements for tax free investments.

Do you have an existing Tax Free Savings Account with any other company? Yes  No

If yes, have you made a contribution to the Tax Free Savings Account during this tax year? Yes  No

If yes, will this investment result in a breach of the annual allowable contribution limit per tax year or the lifetime contribution limit, as detailed below? Yes  No

If yes, please note that Ci may not accept any further contributions from you during this tax year.

If no, please proceed to complete this application form.

### Annual limit: An individual can contribute a total of R36 000 per year.

- Annual contributions align with the individual's tax year i.e. the 12 months from the 1st of March to the last day in February the following year.
- Should an Investor decide to invest in more than one Tax Free Savings Account, the maximum annual aggregate capital amount that may be invested remains R36 000 per year.
- Any interest, dividends and capital gains that are re-invested shall not be taken into account in determining the maximum annual contribution.

### Lifetime limit: An individual can contribute a total of R500 000 over their lifetime.

- This maximum applies to the total capital contributions only. All interest, dividends and capital gains earned in this investment may be re-invested on a tax-free basis.
- Any capital contribution amount that is withdrawn will still form part of the annual and lifetime contribution limits.

I acknowledge:

- that I am aware of the maximum total annual contribution limit and lifetime contribution limit;
- that the obligation and responsibility to comply with and adhere to the prescribed annual contribution limit and lifetime contribution limit rests with me and/or my financial advisor;
- that I am aware that I will incur a tax penalty of 40% for any contributions that exceed the annual and/or lifetime contribution limits and that I will not hold Ci Collective Investments (RF) (Pty) Ltd ("Ci") liable for any loss, damage or penalties incurred by me as a result of me exceeding any of these prescribed limits.

I understand that Ci is not permitted to accept investment amounts in excess of the above annual limit and any amounts greater than R36 000 will be returned to the investor.

I acknowledge that I am aware that transfers of Tax Free Savings Accounts from one company to another and between funds of the same company are permitted.

Signature of Investor or person authorised to act on behalf of the Investor

Name of Signatory

Signed at

Date

| D | D | M | M | Y | Y | Y | Y |

## B: INVESTOR DETAILS

Title Surname

First names

ID or passport number

Date of birth

| D | D | M | M | Y | Y | Y | Y |

Country of issue of passport

Passport expiry date

| D | D | M | M | Y | Y | Y | Y |

Country of birth

Country of citizenship

Income tax number

Residential address

Area Code

Country

Postal address (if different from residential)

Postal Code

Country

Email address

Telephone (home)

Telephone (work)

Mobile number

Occupation:

- Armed Forces
- Clerical
- Education or Medical
- Executive
- Government Employee
- Manager

- Minister or Senior Government position
- Professional
- IT, technician or artisan
- Self Employed
- Unemployed
- Other. If other, please specify:

Source of wealth:

Purpose of investment: (e.g. saving towards retirement, education, etc.)

### Prominent Person Declarations

Please complete the below section, if you require more information refer to Appendix 1 at the back of this application form:

Are you a Domestic Prominent Influential Person as defined in Schedule 3A Financial Intelligence Centre Act as amended? Yes  No  and/or

Are you a Foreign Prominent Public Official as defined in Schedule 3B Financial Intelligence Centre Act as amended? Yes  No  and/or

Do you have any Family Members or known close associates of Domestic Prominent Influential Person's and/or Foreign Prominent Public Official's as defined in Schedule 3A and Schedule 3B of the Financial Intelligence Centre Act as amended? Yes  No

### C: PERSON ACTING ON BEHALF OF THE INDIVIDUAL

Relationship to investor

Title Surname

First names

ID or passport number

Date of birth

| D | D | M | M | Y | Y | Y | Y |

Country of issue of passport

Passport expiry date

| D | D | M | M | Y | Y | Y | Y |

Country of birth

Country of citizenship

Income tax number

Residential address

Area Code

Country

Postal address (if different from residential)

Postal Code

Country

Email address

Telephone (home)

Telephone (work)

Mobile number

### Politically Exposed Person

A Politically Exposed Person or PEP is a term describing someone who has been entrusted with a prominent public function, or an individual who is closely related to such a person.

I consider myself to be, or to be associated with a Politically Exposed Person  Yes  No

If yes, please provide details:

### D: COMMUNICATION PREFERENCE AND ONLINE ACCESS

We send the following communications:

1. **Instruction notifications** - to notify you when we have received an instruction from you regarding your investment.

You would like to receive this notification via:

Email

2. **Quarterly statements and transaction confirmations** – to inform you once an instruction on your account has been completed.

You would like to receive the quarterly statements and transaction confirmations via:

Post  Email

If no preference is selected and an email address is provided, the default method of communication will be email.

### Online access

You will also be able to view your statements and correspondence online. In order to get online access please provide us with a cell phone number, email address and identity number.

Would you like to have online access to your portfolio?

Yes  No

## E: SOURCE OF FUNDS

Please choose the option that best describes the source of the initial investment amount:

- |   |   |
|---|---|
| <input type="checkbox"/> Sale of an asset, e.g. property  | <input type="checkbox"/> Bonus                            |
| <input type="checkbox"/> Salary/business income           | <input type="checkbox"/> Inheritance                      |
| <input type="checkbox"/> Savings                          | <input type="checkbox"/> Loan                             |
| <input type="checkbox"/> Transfer from another investment | <input type="checkbox"/> Donations                        |
| <input type="checkbox"/> Investment proceeds              | <input type="checkbox"/> Other. If other, please specify: |
| <input type="checkbox"/> Retirement funds                 |   |

## F: INVESTMENT OPTIONS

Total initial investment amount in rand:

Total initial investment amount in words:

Please indicate which fund/s you would like to invest in in the table below, as well as the amount per fund. The Fund Details table at the back of this application form will provide you with additional information, such as the relevant class, benchmark, annual management fees and ASISA classification of each fund.

Fund name	Fund Class	Lump sum amount Min. R 10 000 Max. R 36 000 p.a.	Debit order amount Min. R 500 Max. R 3 000 p.m.	Initial Advisory Fee % ex VAT	Ongoing Advisory Fee % ex VAT
Investhouse Ci Cautious Fund	A				
Investhouse Ci Balanced Fund	A				
Investhouse Ci Global Feeder Fund	A				

Maximum 3%                      Maximum 1%

**Please note that the maximum allowable contribution into the Tax Free Savings Account is R36 000 per taxpayer, per annum, subject to a lifetime maximum of R500 000. Any contribution exceeding the limits will be subject to a tax penalty by the South African Revenue Service.**

## G: DETAILS OF LUMP SUM ONCE-OFF INVESTMENTS

**Payment Details.** Please indicate how you wish to invest (we do not accept cash deposits)

Ci may no longer provide bank account details on Application Forms and the Investor may only make payments to the bank accounts once they have been identified and verified.

### Electronic/internet transfer to us

Once Ci has successfully identified and verified the Investor, Ci will confirm the Investor number which must be used as a reference. Electronic transfers may take up to 2 business days to reflect in our bank account. Ci can only process your investment once your payment reflects in our bank account. *Please note that some funds may have different bank account numbers, therefore, please confirm the bank account number before making the payments.*

### Electronic collection by us

By selecting this payment option you hereby authorise Ci to collect the full amount via a debit order.

#### Electronic collection authorisation

Ci is able to collect the investment amount from the Investor's bank account once the account has been opened and with the Investors authorisation in the Banking Details section below.

## H: DETAILS OF DEBIT ORDER

Start date      0 1 | M | M | Y | Y | Y | Y

By signing in the banking details section below, the person paying the debit order authorises Ci to deduct the indicated amount and pay applicable increases starting on the first business day of each month from the bank account recorded below for each consecutive day thereafter until the full investment amount has been collected.

The abbreviated name which will appear on your bank statement is: Ci INVEST

## I: BANKING DETAILS

### Bank account from which we should collect ongoing debit orders:

The person paying the lump sum investment and/or ongoing debit order hereby authorises Ci to deduct the amount specified in the Investment Options section of this form from their bank account. If the banking details provided are not in the name of the Investor, we require a copy of the identification document for the bank account holder. If the bank account holder is an employer/legal entity, a letter of authority is required, granting us permission to debit the account.

Bank

Branch

Branch code

Account holder

Account number

Account type  Savings  Current

I/We acknowledge that all debit orders instructed by Ci shall be treated by my/our above-mentioned Bank as if the instructions have been issued by me/us personally.

Signature of account holder above

### Bank account for payments to you:

Only complete this section if the account from which we are collecting money differs from the account into which we make payments to you. Please note that we can only make payments into your savings or current account and that no payments can be made to third parties.

Bank

Branch

Branch code

Account holder

Account number

Account type  Savings  Current

## J: INCOME DISTRIBUTIONS

### Income from interest and dividends

All income distributions will be automatically re-invested.

## K: YOUR FINANCIAL ADVISOR DETAILS

Name and Surname

FSCA license no.

FSP name

Financial advisor code

Telephone (home)

Telephone (work)

Mobile number

Email address

### Discretionary mandate declaration

This section is only applicable if your financial advisor holds a 'Category II' licence in terms of the Financial Advisory and Intermediary Services Act and is therefore an approved discretionary Financial Services Provider ("FSP"). You, the Investor, confirm that you have entered into a discretionary mandate with this approved discretionary FSP:

Yes  No

In terms of the discretionary mandate, your financial advisor may give Ci investment instructions directly. By ticking "yes" above, you agree to this arrangement and authorise Ci to accept all instructions submitted by your financial advisor on your behalf.

## L: FEE DETAILS

### Advisory fees

By signing this form, you appoint the person/entity specified above as your financial advisor on this investment, as indicated in Section F. Furthermore, you agree to the payment of the fees from your investment to your financial advisor and the payment of the annual financial advisory fee through the repurchase (selling) of units from your investment.

### Annual management fees

The annual management fee applicable to each fund is disclosed in the Fund Details table at the back of this application form.

## M: FINANCIAL ADVISOR DECLARATION

### Declaration by financial advisor

I, the financial advisor, declare that I have established and verified the identity and residential address of the investor and, where applicable, the person acting on behalf of the investor, according to the requirements of the Financial Intelligence Centre Act and other applicable anti-money laundering laws and regulations. I have records of this identification process.

I am an authorised financial services provider. My license, issued in terms of the Financial Advisory and Intermediary Services Act, grants me full authority to provide the relevant advice and intermediary services to the investor in the Republic of South Africa.

I will always take all reasonable steps to make sure that funds from my client are not the proceeds of crime as defined in the Proceeds of Crime Act, the Financial Intelligence Centre Act and all subsequent and relevant laws. If I become aware that any funds or property of my client are the result of crime, I will promptly inform Ci.

I will always fulfil my duties and obligations described in the Proceeds of Crime Act, the Financial Intelligence Centre Act and all subsequent and relevant laws.

I have made the disclosure required in terms of the Financial Advisory & Intermediary Services Act to the investors.

I have explained all fees that relate to this investment to the investor. I understand and accept that the investor may write to Ci to cancel my fees.

Financial advisor signature

Signed at

Date 

D	D	M	M	Y	Y	Y	Y
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## N: INVESTOR DECLARATION

By signing this application form the Investor declares the following:

- I have read, understand and agree to all terms and conditions specified in this application form and I agree to be bound by the Agreement.
- I declare that I have examined the information on this form and that to the best of my knowledge and belief, it is true, correct and complete.
- I agree to notify Ci Collective Investments (RF) (Pty) Limited immediately if any information in this application form changes.
- I have received a copy of the relevant Fund/s Minimum Disclosure Document (MDD).
- I agree to the annual financial advisory fees specified in this application form and I instruct Ci to deduct and pay one twelfth of this annual fee monthly to my appointed financial advisor by repurchasing units from my investment.
- The information contained in this application form is correct.
- If this application form is signed by a representative, I have the necessary authority to do so and this transaction is within my powers.
- Ci has not provided any advice to me regarding the investment or the suitability of the investment for me. Furthermore, I acknowledge that I have no claim or cause of action against Ci in connection with my relationship with my financial advisor or for any other reason including the advice given to me by the financial advisor.
- Ci may obtain necessary information that is missing from my application or transaction form from my financial advisor.
- If my financial advisor is an approved discretionary financial services provider, I acknowledge that my financial advisor may give Ci instructions in respect of this investment directly, and I authorise Ci to adhere to my financial advisor's instructions on my behalf.
- I agree that Ci is entitled to deduct any losses or damages that Ci may suffer resulting from the cancellation or failure of my debit order from my investment, provided that Ci did not contribute to the cancellation or failure of my debit order;
- The Debit Order commencing on the start date, as defined in the application, will continue until this authority is terminated by me/us by giving you notice in writing before the 24th calendar day of the month.
- In the event that the payment day falls on a Saturday or Sunday, or recognised South African public holiday, the payment day will automatically be the preceding ordinary business day.
- I/We agree that although this authority may be cancelled by me/us, such cancellation will not cancel the investment. I/We shall not be entitled to any refund of amounts which you have withdrawn while this authority was in force, if such amounts were legally owing to you.
- I/We acknowledge that this authority may be ceded or assigned to a third party if the investment is also ceded or assigned to that third party, but in the absence of such assignment of the investment, this authority cannot be assigned to any third party.
- I hereby indemnify and hold Ci harmless against any claim of whatsoever nature, which I may have resulting from conducting business telephonically, via the online services (including email), or by way of facsimile. I hereby consent to Ci taking any security precautions that it considers necessary to process my application form or any subsequent transaction form.
- I consent to Ci using and sharing, where necessary, my personal information to facilitate tracing where required in the future.
- I declare that the Effective Annual Cost ("EAC") of this investment has been disclosed to me. Where the EAC has not been disclosed, please contact your financial advisor, our client services or visit our website [www.cicollective.co.za](http://www.cicollective.co.za).
- I understand that collective investments are generally medium to long-term investments. The value of units may go down as well as up and past performance is not necessarily a guide to the future. Collective investments are traded at ruling prices and can engage in borrowing and scrip lending. Collective investments are calculated on a net asset value basis, which is the total value of all assets in the Fund including any income accrual and less any permissible deductions from the Fund. Fund performance is calculated on a NAV to NAV basis and does not take any initial fees into account.

**Capacity of authorised signature:**

If you are acting on behalf of the Investor please supply a power of attorney.

If you are the Investor's parent please supply a copy of your ID document. If your surname is different to that of the Investor, please supply supporting documentation such as a marriage certificate.

If you are acting as the legal guardian please supply the appointment of guardianship from the Master of the High Court or a copy of the relevant will.

Signature of Investor or person authorised to act on behalf of the Investor

Name of signatory

Signed at

Date | D | D | M | M | Y | Y | Y | Y |

**O: FUND DETAILS**

Class	Fund name	Annual management fee excl. VAT	ASISA classification	Benchmark	Distribution dates	Reg. 28 Compliant
A	Investhouse Ci Cautious Fund	0.70%	SA - Multi Asset - Low Equity	CPI for all urban areas + 3% over a rolling 3 year period	31 March, 30 June, 30 September & 31 December	Yes
A	Investhouse Ci Balanced Fund	0.70%	SA - Multi Asset - High Equity	CPI for all urban areas + 5% over a rolling 5 year period	30 June & 31 December	Yes
A	Investhouse Ci Global Feeder Fund	0.20%	Global - Multi Asset - Flexible	USD Moderate Allocation (ZAR)	30 June & 31 December	No

By signing this application form the Investor declares the following:

**Schedule 3A: Domestic Prominent Influential Person (DPIP)**

A domestic prominent influential person is an individual who holds, including in an acting position for a period exceeding six months, or has held at any time in the preceding 12 months, in the Republic

- (a) a prominent public function including that of –
- i. the President or Deputy President;
  - ii. a government minister or deputy minister;
  - iii. the Premier of a province;
  - iv. a member of the Executive Council of a province;
  - v. an executive mayor of a municipality elected in terms of the Local Government: Municipal Structures Act, 1998 (Act No. 117 of 1998);
  - vi. a leader of a political party registered in terms of the Electoral Commission Act, 1996 (Act No. 51 of 1996);
  - vii. a member of a royal family or senior traditional leader as defined in the Traditional Leadership and Governance Framework Act, 2003 (Act No. 41 of 2003);
  - viii. the head, accounting officer or chief financial officer of a national or provincial department of government component, as defined in section 1 of the Public Service Act, 1994 (Proclamation No. 103 of 1994);
  - ix. the municipal manager of a municipality appointed in terms of section 54A of the Local Government Municipal Systems Act, 2000 (Act No. 32 of 2000), or a chief financial officer designated in terms of section 80 (2) of the Municipal Finance Management Act, 2003 (Act No. 56 of 2003);
  - x. the chairperson of the controlling body, the chief executive officer, or a natural person who is the accounting authority, the chief financial officer or the chief investment officer of a public entity listed in Schedule 2 or 3 to the Public Finance Management Act, 1999 (Act No. 1 of 1999);
  - xi. the chairperson of the controlling body, chief executive officer, chief financial officer or chief investment officer of a municipal entity as defined in section 1 of the Local Government: Municipal Systems Act, 2000 (Act No. 32 of 2000);
  - xii. a constitutional court judge or any other judge as defined in section 1 of the Judges' Remuneration and Conditions of Employment Act, 2001 (Act No. 47 of 2001);
  - xiii. an ambassador or high commissioner or the senior representative of a foreign government based in the Republic; or
  - xiv. an officer of the South African National Defence Force above the rank of major general;
- (b) the position of-
- i. chairperson of the board of directors
  - ii. chairperson of the audit committee;
  - iii. executive officer; or
  - iv. chief financial officer, of a company, as defined in the Companies Act, 2008 (Act No. 71 of 2008), if the company provides goods or services to an organ of state and the annual transactional value of the goods or services or both exceeds an amount determined by the Minister by notice in the Gazette; or
- (c) the position of head, or other executive directly accountable to that head, of an international organisation based in the Republic

**Schedule 3B: Foreign Prominent Public Official (FPIP)**

A foreign prominent public official is an individual who holds, or has held at any time in the preceding 12 months, in any foreign country a prominent public function including that of a –

- (a) Head of State or head of a country or government;
- (b) member of a foreign royal family;
- (c) Government minister or equivalent senior politician or leader of a political party;
- (d) senior judicial official
- (e) senior executive of a state owned corporation; or
- (f) high-ranking member of the military.

**Family members and known close associates (RCA's) (S21h of FICA, as amended)**

They are immediate family members and known close associates of DPIP & FPIP's as the case may be. For our purposes, an immediate family member includes: the spouse, civil partner or life partner;

- (a) the previous spouse, civil partner or life partner, if applicable;
- (b) children and step children and their spouses, civil partner or life partner;
- (c) parents; and
- (d) sibling and step sibling and their spouse, civil partner or life partner.

*Collective Investment Schemes in Securities ("CIS") 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 future performance. CIS are traded at ruling prices and can engage in borrowing and scrip lending. Different classes of units apply to the portfolios and are subject to different fees and charges. A schedule of fees and charges and maximum commissions is available on request from Ci. Ci does not provide any guarantee either with respect to the capital or the return of the portfolio. A feeder fund is a portfolio that invests in a single portfolio of a collective investment scheme, which levies its own charges, which could result in a higher fee structure for the feeder fund. Investhouse International is an indirect shareholder of Ci. As a shareholder, Investhouse International may earn dividends from time to time and participation in any dividends may be linked to the revenue generated by Ci from the Investhouse International portfolios, and from any other Ci portfolios. The funds are portfolios established and administered by Ci, and Investhouse International has been appointed to manage and market the portfolios. Ci retains full legal responsibility for the co-named portfolios. Additional information on the portfolios may be obtained, free of charge, directly from Ci. Ci is a non-voting (ordinary) member of the Association for Savings & Investment SA (ASISA).*

Financial Services Provider: Investhouse International (Pty) Ltd, FSP No 9201, Building 15, Ground Floor, Oxford Office Park, 3 Bauhinia Street, Highveld Techno Park, Centurion, 0046.  
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