

## Tax Free Savings Account Additional investment form

This form is for investors who wish to add to their existing investment account.

**Please read the current Terms and Conditions that apply to this investment before signing the 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). Please email this form to [CiInstructions@cicollectives.co.za](mailto:CiInstructions@cicollectives.co.za).**

The annual contribution limit for Tax Free Savings Accounts is R36 000 per Tax Year and the lifetime contribution limit is R500 000. Please ensure that this instruction falls within the annual contribution limit for the current Tax Year and the lifetime contribution limit. It is your responsibility to adhere to these contribution limits. Any contribution in excess of these limits will incur a 40% tax penalty. I hereby indemnify Ci Collective Investments (RF) (Pty) Ltd ("Ci") against any loss, damage or penalty that I may suffer as a result of me or my financial advisor not complying with the prescribed limits.

### A: INVESTOR DETAILS

Surname

Name of investor

Investor number

ID or passport number

Date of birth    |    |

### B: SOURCE OF FUNDS

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

- Sale of an asset, e.g. property       Bonus  
 Salary/business income             Inheritance  
 Savings                                       Loan  
 Other. If other, please specify: \_\_\_\_\_

### C: INVESTMENT OPTIONS

Additional investment amount in rand:

Additional 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 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
Synergy Ci Conservative Fund of Funds	A				
Synergy Ci Moderate Fund of Funds	A				
Synergy Ci Global Flexible Growth Feeder Fund	B				

Maximum 3%                      Maximum 1%

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

**Payment Details.** Please indicate how you wish to invest:

Electronic transfer to us

The bank account details are:

**Account name: Synergy Deposit Account**

**Bank name: First National Bank**

**Branch: Cape Town Corporate**

**Branch code: 204 109**

**Account number: 62801336323**

Please use your investor number as reference.

Please note that we can only process your application once we have received and reconciled your payment. We will therefore require proof of payment.

Cheque deposit

Please endorse all cheques as non-transferable and deposit them directly into the bank account indicated above.

Please make cheque payable to: Ci Collective Investments (RF) (Pty) Ltd

## E: DETAIL OF DEBIT ORDERS

Start date

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

## F: BANKING DETAILS

### Bank account from which we should collect lump sum once-off investment and/or 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

## G: FEE DETAILS

### Advisory fees

By signing this form, you agree to the payment of the fees from your investment and/or monthly debit order amount to your financial advisor, as indicated in Section C.

If you have fees loaded on your existing funds and you have indicated a different fee on this form, the new fee will apply for all future transactions.

### Annual management fees

The annual management fees of each fund are detailed in Fund Details table at the back of this form.

## H: INVESTOR DECLARATION

By signing this transaction form the Investor declares the following:

- I have read, understand and agree to all terms and conditions specified in this transaction 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 transaction form changes.
- I have received a copy of the relevant Fund/s Minimum Disclosure Document (MDD).
- The information contained in this transaction form is correct.
- If this transaction 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 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 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 accruals 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 |

## I: FUND DETAILS

Class	Fund name	Annual management fee excl. VAT	ASISA classification	Benchmark	Distribution dates	Reg. 28 Compliant
A	Synergy Ci Conservative Fund of Funds	0.80%	SA - Multi Asset - Low Equity	Average of SA Multi-Asset Low Equity	31 March, 30 June, 30 September & 31 December	Yes
A	Synergy Ci Moderate Fund of Funds	0.80%	SA - Multi Asset - Medium Equity	Average of SA Multi-Asset Medium Equity	30 June & 31 December	Yes
B	Synergy Ci Global Flexible Growth Feeder Fund	0.30%	Global - Multi Asset - Flexible	EAA Fund USD Flexible Allocation (ZAR)	30 June & 31 December	No

## APPENDIX 1

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 DPIIP & FPIIP'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. Forward pricing is used. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. International Investments may include additional risks such as potential constraints on liquidity and repatriation of funds, macroeconomic risk, political risk, foreign exchange risk, tax risk, settlement risk as well as potential limitations on the availability of market information. Any portfolio may be closed from time to time in order to manage them more efficiently in accordance with their mandate. A fund of funds is a portfolio that invests in portfolios of collective investment schemes, which levy their own charges, which could result in a higher fee structure for the fund of funds. 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. A FX fee of up to 0.05% (incl. VAT) on any FX transactions may be payable to Synergy in addition to the annual fees referred to above. Synergy is an indirect shareholder of Ci. As a shareholder, Synergy may earn dividends from time to time and participation in any dividends may be linked to the revenue generated by Ci from the Synergy portfolios, and from any other Ci portfolios. The funds are portfolios established and administered by Ci, and Synergy 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: Synergy Multi Managers (Pty) Ltd, FSP No 46159, 1 Susman Avenue, Blairgowrie, Randburg, 2194, South Africa.  
Tel: 011 781 3341 Email: [info@synergymm.co.za](mailto:info@synergymm.co.za) web address: [www.synergymm.co.za](http://www.synergymm.co.za)

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