

SYGNIA TAX-FREE SAVINGS ACCOUNT APPLICATION FORM

NATURAL PERSONS

- No instruction will be processed unless all requirements have been met, all relevant documentation received and the funds reflected in Sygnia's bank account.
- **The daily cut-off for receipt of instructions is 14:00.**
- **For full information on turnaround times please refer to the Sygnia Terms and Information document.**
- **Completed forms and required documentation must be faxed to 0866 808 045 or e-mailed to instructions@sfs.sygnia.co.za.**
- Please read the Terms and Information document applicable to this investment. This is available from your financial advisor, the Sygnia Client Service Centre or www.sygnia.co.za.
- Should you have any queries regarding this application, please contact your financial advisor, or alternatively the Sygnia Client Service Centre on 0860 794 642 (0860 SYGNIA).

NOTE: If you are completing this form online, please save the form to your computer prior to completing any details to ensure a copy is kept for your records.

DOCUMENT CHECKLIST

- ☐ South African bar-coded ID, valid passport (if foreign national) or birth certificate (if minor)
- ☐ Proof of residential address less than 3 months old (Refer to Annexure A for examples)
- ☐ Proof of banking details (e.g. bank statement or cancelled cheque)
- ☐ Proof of deposit/transfer in to the relevant Sygnia bank account

FOR THE AUTHORISED REPRESENTATIVE

- ☐ South African bar-coded ID or valid passport (if foreign national)
- ☐ Proof of residential address less than 3 months old (Refer to Annexure A for examples)
- ☐ Proof of authority to act (e.g. power of attorney)

INVESTOR DETAILS

Title: _____ First name(s): _____ Surname: _____

ID or Passport number (if foreign national): _____ Passport country: _____

Date of birth: _____ South African resident: ☐ Yes ☐ No

Are you a registered South African taxpayer? ☐ Yes ☐ No If yes, specify your South African income tax number: _____

Occupation: _____

Is your postal address the same as your residential address: ☐ Yes ☐ No

Residential address: _____

_____ Code: _____

Postal address: _____

_____ Code: _____

Home telephone number: (_____) _____ Work telephone number: (_____) _____

Cellphone number: _____ Fax number: (_____) _____

Email: _____

SYGNIA FINANCIAL SERVICES (PTY) LTD REGISTRATION NO. 2010/015491/07

CAPE TOWN: 7th Floor | The Foundry | Cardiff Street | Green Point | 8001 | T +27 446 4940 | F +27 86 680 8045

JOHANNESBURG: Unit 40 | 6th Floor | Katherine & West Building | West Street | Sandton | 2196 | T +27 10 595 0550 | F +27 86 206 5173

DURBAN: Office 2 | 2nd Floor | Ridgeview | 1 Nokwe Avenue | Ridgeside | Umhlanga Ridge | 4319 | T +27 31 001 0650 | F +27 86 206 4421

info@sygnia.co.za | www.sygnia.co.za

Sygnia Financial Services (Pty) Ltd is a licensed Financial Services Provider [FSP 44426]

COMMUNICATION PREFERENCE

Please select only one of the following communication methods. If no selection is made, or if both are selected, communication will be made via email.

Communication method: ☐ Post ☐ Email

If you have a financial advisor, you may choose to have your communication sent to you, your financial advisor or to both.

Send communications to: ☐ Me ☐ My financial advisor ☐ both

If no selection is made we will send communication to you only.

Please keep me informed of the latest news, exclusive Sygnia Investor events and any additional products or services on offer via my chosen communication method above: ☐ Yes ☐ No

MANAGE AND VIEW YOUR INVESTMENT ON THE SYGNIA ONLINE PLATFORM:

Once your funds have been invested and unitised, you will be able to register on the Sygnia Alchemy Online Platform:

<https://online.sygnia.com/Account/Login> to view your personal and investment details.

Within 5 business days of your investment being finalised, you will receive your log on details and Sygnia Welcome Pack.

In order to grant you access to the platform and before registration can take place, an authentic email address will be required.

DETAILS OF PERSON ACTING ON BEHALF OF INVESTOR

* Capacity: _____

(* e.g. Guardians/Persons with Power of Attorney or mandate acting on behalf of investor.)

Title: _____ First name(s): _____ Surname: _____

Occupation: _____

ID or Passport number (if foreign national): _____ Passport country: _____

Residential address: _____

_____ Code: _____

Postal address: _____

_____ Code: _____

Home telephone number: (_____) _____ Work telephone number: (_____) _____

Cellphone number: _____ Fax number: (_____) _____

Email: _____

SYGNIA ADMINISTRATION FEE

Initial administration fee: There is no initial administration fee levied on the Sygnia platform.

Annual administration fee (excl. VAT): There is no annual administration fee levied on the Sygnia Tax-Free Savings Account except on Sygnia ETF products:

SYGNIA INVESTMENTS	ANNUAL ADMINISTRATION FEE (EXCL VAT)	
VALUE OF ALL ACCOUNTS	SYGNIA UNIT TRUSTS	SYGNIA ETFS
First R2 000 000	0.00%	0.40%
Over R2 000 000	0.00%	0.20%

For the fees relating to the underlying investment managers please refer to the Sygnia Alchemy Funds document available on request or online at www.sygnia.co.za.

SOURCE OF FUNDS (COMPULSORY)

If other, please specify: _____

LUMP SUM CONTRIBUTION: MINIMUM R10 000 AND MAXIMUM R36 000 (MINIMUM OF R1 000 IF INVESTING INTO THE SYGNIA MONEY MARKET CLASS S1 OR S2)

Electronic collection to be collected from: ☐ Investor's bank account ☐ Third party bank account

FUNDS	CLASS	RAND AMOUNT	PERCENTAGE
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	R	<input type="text"/>	OR <input type="text"/> %
TOTAL	R	<input type="text"/>	TOTAL <input type="text"/> <input type="text"/> <input type="text"/> %

Debit order to be collected from: ☐ Investor's bank account ☐ Third party bank account

FUND SELECTION:

NOTE: Only unit trust funds, ETFs and ETNs may be selected in respect of this product.

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INVESTOR BANKING DETAILS

The details specified below must be in the investor's name and will be used for all future banking transactions. Should any changes occur, the investor must notify Sygnia in writing.

Bank: _____ Account number: _____

Branch: _____ Branch code: _____

Type of account: ☐ Current ☐ Transmission ☐ Savings

Name of account holder: _____

A recent bank statement must accompany this application form as confirmation of proof of bank details. **No payments will be made to third parties (i.e. payments will only be made to the bank account in the name of the registered investor).** Payments to credit cards or market-linked accounts are not permitted. The Administrator executes all payment instructions electronically to a South African bank account in the name of the investor. No payment will be made by cheque.

THIRD PARTY BANKING DETAILS

This section must be completed where a third party makes payment on behalf of the investor. In the event that the payment is a debit order/ electronic collection the third party must provide Sygnia with authorisation by signing below.

Bank: _____ Account number: _____

Branch: _____ Branch code: _____

Type of account: ☐ Current ☐ Transmission ☐ Savings

Name of account holder: _____

A recent bank statement must accompany this application form as confirmation of proof of bank details. **No payments will be made to third parties (i.e. payments will only be made to the bank account in the name of the registered investor).** We are unable to facilitate payments to credit cards or market-linked accounts. The Administrator executes all payment instructions electronically to a South African bank account in the name of the investor. No payment will be made by cheque.

Signed at: _____ on this _____ day of _____ year _____

Signature of third party: _____

SYGNIA BANK ACCOUNT DETAILS

Account holder: Sygnia Tax-Free Savings Product Inflow

Bank: Nedbank

Branch name: Corporate Client Services Cape Town

Branch code: 198765

Account number: 1089 573 545

Reference number: Initial and surname together with Sygnia Client Code / South African ID number / Passport number (if foreign national)

The Administrator requires proof of deposit or transfer together with receipt of the applicable documentation as set out in this form, before this application can be processed.

FINANCIAL SERVICES PROVIDER DETAILS

Financial advisor full name and surname: _____

Financial Service Provider (FSP) name: _____

FSP registration number: _____ FSP code: _____

INVESTOR DECLARATION (ONLY APPLICABLE WHERE AN FSP HOLDS A CATEGORY II DISCRETIONARY LICENCE)

I/We confirm that:

- I/We have entered into a mandate with the FSP ☐ Yes ☐ No
- The mandate gives the FSP discretion to act on my/your behalf ☐ Full ☐ Limited

NOTE: A copy of the signed mandate must accompany this application form.

Signature of investor: _____

FSP DECLARATION

I/We

- declare that I/we am/are a licensed Financial Service Provider(s) and have made the disclosures required in terms of the Financial Advisory and Intermediary Services Act, No. 37 of 2002, and subordinate legislation thereto, to the investor.
- warrant what I/we have established and verified the identity of the investor(s) (and persons acting on behalf of the investor) in accordance with the Financial Intelligence Centre Act, No. 38 of 2001 ("FICA") and subordinate legislation thereto, and I/we will keep records of such identification and verification according to the provisions of FICA.
- are not aware of any activities in which the investor is involved which may lead us to suspect or reasonably suspect that the investor is or may be involved in any unlawful activities or money laundering. Should we subsequently become aware of suspicions of this nature, we shall immediately inform Sygnia Financial Services (Pty) Ltd.

Signed at: _____ on this _____ day of _____ year _____

Signature of financial advisor: _____

FINANCIAL ADVICE FEES

I hereby confirm that the Financial Advisor whose details are completed in the "Financial Services Provider Details and Declaration" section above, is my appointed Financial Advisor and agree to payment of fees as follows:

Initial advice fee: _____ % excluding VAT (Negotiable to maximum 1.5% exclusive of VAT. Applied to each lump sum contribution and (Lump sum) deducted before investment is made).

Initial advice fee: _____ % excluding VAT (Negotiable to maximum 1.5% exclusive of VAT. Applied to each debit order contribution and (Debit order) deducted before investment is made).

Annual advice fee: _____ % excluding VAT (Negotiable to a maximum of 1.5%) per annum of the market value of the investment portfolio, charged by way of unit reduction and paid to the Financial Advisor monthly in arrears. This authority may be withdrawn by written notice to the Fund.

PROMINENT INFLUENTIAL PERSON DECLARATION - REQUIRED SECTION

In terms of Financial Intelligence Centre Act (FICA), Sygnia Financial Services (Pty) Ltd is an accountable institution and is required to establish the risk profile of its investors. This includes determining whether an investor is a prominent influential person.

Please refer to Annexure B for the definition of a Prominent Influential Person.

By taking the definition of a Prominent Influential Person in Annexure B into consideration, please answer the following question:

Are you regarded as a Prominent Influential Person? ☐ Yes ☐ No

DECLARATION BY INVESTOR

- I/We acknowledge, understand and accept the Sygnia Terms and Information document.
- I/We consent to Sygnia processing my/our personal information as described in the Sygnia Terms and Information document. I/We further confirm that the information provided by me/us is true and correct and undertake to notify Sygnia should any of the information change.
- I/We acknowledge, understand and accept that Sygnia may use the information I/we have provided in this form for either of the following purposes:
 - › to effectively process my/our transactions;
 - › to detect and prevent fraud;
 - › to comply with auditing and record-keeping requirements;
 - › to comply with legal and regulatory requirements;
 - › to verify my/our identity;
 - › to share information with service providers with whom Sygnia has a business agreement to process such information on Sygnia's behalf or to those who render services to Sygnia.
- I/we acknowledge and understand that I/we may access the personal information Sygnia have on record and that I/we may request that Sygnia correct any errors or delete my/our information.
- I/we acknowledge and understand that I/we can view Sygnia's full privacy policy on Sygnia's website on www.sygnia.co.za.
- I/we confirm that I/we was/were provided with the Minimum Disclosure Document prior to transacting.
- I/We hereby instruct and authorise Sygnia or its assignees to draw against my account the lump sum electronic collection or debit order instruction, if applicable, from the bank account noted in this form (or any other bank or branch to which I may transfer my account).
- I/We hereby confirm that the Financial Advisor whose details are completed in the "Financial Advisor Details" section above, is my appointed Financial Advisor and agree to payment of fees per the "Financial Advisor Fees" section above.

Signed at: _____ on this _____ day of _____ year _____

Signature of investor: _____

ANNEXURE A: EXAMPLES OF DOCUMENTATION WE ACCEPT AS PROOF OF ADDRESS

Before Sygnia can enter into a transaction or a business relationship, the Financial Intelligence Centre Act 38 of 2001, and the regulations thereto, require that the identity of a client be established and verified. Sygnia may only place an investor's investments, or conclude a contract with a financial advisor, once all the required FICA documentation has been received.

THE FOLLOWING FICA DOCUMENTATION IS REQUIRED:

- A copy of your South African bar-coded ID, valid passport (if foreign national) or birth certificate (if minor)
- Proof of your residential address which must be less than 3 months old:

THE LIST BELOW PROVIDES GUIDANCE OF WHAT DOCUMENTATION WILL BE ACCEPTED AS PROOF OF RESIDENTIAL ADDRESS IN YOUR NAME:

- Utility bill reflecting the name and residential address of the person (not older than 3 months);
- Municipal rates and taxes invoice reflecting the name and residential address of the person (not older than 3 months);
- Telephone or cellular account reflecting the name and residential address of the person (not older than 3 months);
- A recent income tax return reflecting the name and residential address of the person;
- Bank statement reflecting the name and residential address of the person if the person previously transacted with a bank registered in terms of the Banks Act (not older than 3 months);
- Recent lease or rental agreement reflecting the name and residential address of the person;
- Mortgage statement reflecting the name and residential address of the person (not older than 3 months);
- Valid television licence reflecting the name and residential address of the person;
- Recent long-term or short-term insurance policy document issued by an insurance company and reflecting the name and residential address of the person;
- Recent motor vehicle license documentation reflecting the name and residential address of the person;
- A statement of account issued by a retail store that reflects the residential address of the person (not older than 3 months); or
- A recent tax invoice issued by a regulatory body (e.g. SAICA) that reflects the residential address of the person.

IF YOU DO NOT HAVE PROOF OF RESIDENTIAL ADDRESS IN YOUR OWN NAME THE FOLLOWING WILL BE ACCEPTED:

- Utility bill or any other acceptable proof of residence in your spouse's, partner's or parent's name;
- A copy of your spouse's, partner's or parent's South African bar-coded ID, valid passport (if foreign national);
- Confirmation of residential address by co-habitant or home owner form, which is available on our website www.sygnia.co.za.

ANNEXURE B: PROMINENT INFLUENTIAL PERSON DEFINITION

A person is considered to be a domestic Prominent Influential Person if he or she holds the position in the country, including in an acting position for a period exceeding six months, or has held the position for a period of at least 12 months after the date on which that person ceased to hold that position as set out below:

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;
- vi. A leader of a registered political party;
- vii. A member of a royal family or senior traditional leader;
- viii. The head, accounting officer or chief financial officer of a national or provincial department or government component;
- ix. The municipal manager or a chief financial officer of a municipality;
- 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; or
- xi. The chairperson of the controlling body, chief executive officer, chief financial officer or chief investment officer of a municipal entity;
- xii. A constitutional court judge or any other judge;
- xiii. An ambassador or high commissioner or other senior representative of a foreign government based in South Africa;
- 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, 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 the amount prescribed by the Minister [insert amount when published]

C) THE POSITION OF HEAD OR OTHER EXECUTIVE DIRECTLY ACCOUNTABLE TO THAT HEAD OF AN INTERNATIONAL ORGANISATION BASED IN SOUTH AFRICA.

A person is considered to be a foreign prominent public official if he or she holds, or has held at any time in the preceding 12 months, in any foreign country a prominent public function including that of a –

- Head of State or head of a country or government;
- Member of a foreign royal family;
- Government minister or equivalent senior politician or leader of a political party;
- Senior judicial official;
- Senior executive of a state owned corporate; or
- High ranking member of the military.