

# SYGNIA RETIREMENT ANNUITY PLAN APPLICATION FORM

- 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.**
- 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](http://www.sygnia.co.za).
- **Completed forms and required documentation must be faxed to 0866 808 045 or emailed to [instructions@sfs.sygnia.co.za](mailto:instructions@sfs.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 banking details (e.g. bank statement or cancelled cheque)
- ☐ Proof of deposit/transfer in to the relevant Sygnia bank account
- ☐ If a unit transfer is required, please provide a recent statement of your current investment

### FOR THE AUTHORISED REPRESENTATIVE

- ☐ South African bar-coded ID or valid passport (if foreign national)
- ☐ 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

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[info@sygnia.co.za](mailto:info@sygnia.co.za) | [www.sygnia.co.za](http://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: \_\_\_\_\_

## ANNUAL ADMINISTRATION FEE

The following annual administration fee (excl. vat) applies depending on the investment funds that you have chosen:

VALUE OF ALL ACCOUNTS	SYGNIA UNIT TRUSTS	SYGNIA ETFS	EXTERNAL UNIT TRUSTS AND ETFS
First R2 000 000	0.00%	0.20%	0.40%*
Over R2 000 000	0.00%	0.10%	0.20%**

\*0.40% (excl VAT) is levied on the proportionate value of the external-manager funds below R2 million.

\*\*0.20% (excl VAT) is levied on the proportionate value of the external-manager funds above R2 million.

**Please note:** While Sygnia does not charge any administration fees in respect of its own funds, we consider all your investments when assessing the R2 million threshold, including your investments in Sygnia funds. For 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](http://www.sygnia.co.za).

# MODEL PORTFOLIO FEES

## MODEL PORTFOLIO MANAGEMENT FEE

A Model Portfolio fee of 0.18% per annum (excluding VAT) will be levied to the client by Sygnia Financial Services (Pty) Ltd. on assets under management and paid to MitonOptimal, the Discretionary Fund Manager.

- MitonOptimal Sygnia Core CPI + 2%
- MitonOptimal Sygnia Core CPI + 3%
- MitonOptimal Sygnia Core CPI + 4%
- MitonOptimal Sygnia Core CPI + 5%

## TRANSFERRING FUND DETAILS

Registered name of transferring fund: \_\_\_\_\_

FSCA fund registration number: \_\_\_\_\_ SARS fund approval number: \_\_\_\_\_

Name of administrator: \_\_\_\_\_ Contact telephone number: \_\_\_\_\_

Account number of transferring fund: \_\_\_\_\_

### REASON FOR TRANSFER TO THE RETIREMENT ANNUITY FUND:

- |                                                                   |                                                            |
|-------------------------------------------------------------------|------------------------------------------------------------|
| <input type="checkbox"/> Transfer from another Retirement Annuity | <input type="checkbox"/> Transfer from a Preservation Fund |
| <input type="checkbox"/> Transfer from a Pension/Provident Fund   | <input type="checkbox"/> Divorce order payment             |

Estimated transfer value: Rands \_\_\_\_\_ Cents \_\_\_\_\_

### MEMBER'S CONTRIBUTIONS TO THE FUND WHICH WERE NOT PREVIOUSLY TAX DEDUCTABLE.

R \_\_\_\_\_

## INVESTMENT DETAILS

### SOURCE OF FUNDS (COMPULSORY)

This information is required by legislation and by Sygnia in order to invest your funds.

- |                                                  |                                 |                                  |                                |                                      |                                |
|--------------------------------------------------|---------------------------------|----------------------------------|--------------------------------|--------------------------------------|--------------------------------|
| <input type="checkbox"/> Existing Sygnia account | <input type="checkbox"/> Salary | <input type="checkbox"/> Savings | <input type="checkbox"/> Bonus | <input type="checkbox"/> Inheritance | <input type="checkbox"/> Other |
|--------------------------------------------------|---------------------------------|----------------------------------|--------------------------------|--------------------------------------|--------------------------------|

If other, please specify: \_\_\_\_\_

**NOTE:** Sygnia Financial Services (Pty) Ltd reserves the right to request proof of source of funds.

### LUMP SUM CONTRIBUTION - MINIMUM R20 000 (MINIMUM OF R1 000 IF INVESTING INTO THE SYGNIA MONEY MARKET CLASS S1 OR S2)

Will this be a unit transfer: ☐ Yes ☐ No

Rands: \_\_\_\_\_ Cents: \_\_\_\_\_ Date of deposit/transfer: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

☐ **Electronic/Internet transfer (EFT):** Electronic/Internet transfers may take up to 2 days to reflect in the Sygnia Bank account. Sygnia Financial Services (Pty) Ltd requires proof of transfer or deposit before this application can be processed.

☐ **Electronic collection by Sygnia:** This is a once-off direct debit from your bank account and is restricted to R1 000 000 per day. Units bought with a direct debit can only be withdrawn after 32 business days.

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

**FUND SELECTION:**

FUNDS	UNITISED LIFE FUND	OR	UNIT TRUST	CLASS	RAND AMOUNT	OR	PERCENTAGE
MitonOptimal Sygnia Core CPI + 2%	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
MitonOptimal Sygnia Core CPI + 3%	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
MitonOptimal Sygnia Core CPI + 4%	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
MitonOptimal Sygnia Core CPI + 5%	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
_____	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
_____	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
_____	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
_____	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
_____	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
_____	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
_____	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
<b>TOTAL</b>					R <input type="text"/>	<b>TOTAL</b>	<b>1 0 0</b> %

**PHASING-IN**

You may phase in your lump sum contribution. The amount to be phased in must be R100 000 or more.

Do you require a phase-in: ☐ Yes ☐ No

If yes: ☐ over 3 months ☐ over 6 months ☐ over 12 months

**Default Phase-In Money Market Fund:** The investment will be phased-in from the Sygnia Money Market Fund Class A.

**NOTE:** The Retirement Annuity Fund requires that your investment adheres to the following investment limits in terms of Regulation 28 of the Pension Funds Act: A maximum exposure of 75% to equity investments; 30% to international investments; 25% to property and 10% to hedge funds. In order to assist you in determining whether your investment complies with these limits, you can use the Regulation 28 compliance calculator on the Sygnia website [www.sygnia.co.za](http://www.sygnia.co.za) or call the Sygnia Client Service Centre on 0860 794 642.

**DEBIT ORDER INVESTMENT:** Minimum R500 per month. Of this amount, the minimum investment amount in any ETF must be R250.

Rands: \_\_\_\_\_ Cents: \_\_\_\_\_ per month

Escalation rate per annum: ☐ 0% ☐ 5% ☐ 10% ☐ 15%

Commencement month: \_\_\_\_\_ Collection date: ☐ 1<sup>st</sup> ☐ 15<sup>th</sup>

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

**FUND SELECTION:**

FUNDS	UNITISED LIFE FUND	OR	UNIT TRUST	CLASS	RAND AMOUNT	OR	PERCENTAGE
MitonOptimal Sygnia Core CPI + 2%	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
MitonOptimal Sygnia Core CPI + 3%	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
MitonOptimal Sygnia Core CPI + 4%	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
MitonOptimal Sygnia Core CPI + 5%	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
_____	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
_____	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
_____	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
_____	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
_____	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
_____	<input type="checkbox"/>	OR	<input type="checkbox"/>	_____	R <input type="text"/>	OR	<input type="text"/> %
<b>TOTAL</b>					R <input type="text"/>	<b>TOTAL</b>	<b>1 0 0</b> %

## 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).** 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.

Signed at: \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_ year \_\_\_\_\_

Signature of third party: \_\_\_\_\_

## BENEFICIARY NOMINATIONS

**NOTE:** Section 37C of the Pension Funds Act, 24 of 1956 governs the distribution of benefits on a member's death. In terms of this section, the board of trustees have a duty to apportion the benefits equitably between dependants and/or nominees. Your nomination will assist the board of trustees in making their decision, however, payment to your nominated beneficiary(ies) is not guaranteed.

	BENEFICIARY 1	BENEFICIARY 2
First name(s):		
Surname:		
Relationship:		
ID/Passport number:		
Percentage:		
Postal address:		
Contact number:		
Occupation:		

	BENEFICIARY 3	BENEFICIARY 4
First name(s):		
Surname:		
Relationship:		
ID/Passport number:		
Percentage:		
Postal address:		
Contact number:		
Occupation:		

## SYGNIA BANK ACCOUNT DETAILS

Account holder: Sygnia Retirement Annuity Inflow Account

Bank: Nedbank

Branch name: Corporate Client Services Cape Town

Branch code: 198765

Account number: 1032 604 093

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 3% 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 3% 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%) 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 (If an initial fee in excess of 1.50% has been deducted the annual fee is limited to 0.50% per annum.) This authority may be withdrawn by written notice to the Fund.

## 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](http://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](http://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.

# DISCRETIONARY CLIENT MANDATE:

On completion of this mandate, please return together with a clear copy of the documentation required in terms of FICA and our business requirements in Annexure A hereto, to Sygnia Asset Management (Pty) Ltd. (hereinafter referred to as "Sygnia").

## FULL DISCRETIONARY MANDATE

Sygnia is hereby authorised to manage the Client's investment at Sygnia's sole and full discretion in order to achieve the investment objectives as set out below. Sygnia will have authority to transact on behalf of the Client without further authority or consent being required under the unlimited mandate.

Sygnia does not guarantee that the investment objectives will be achieved.

## CLIENT INVESTMENT OBJECTIVES AND DECISIONS

Investment Objectives:

☐ As per the record of advice ☐ Other (please specify): \_\_\_\_\_

## SPECIFIC INVESTMENT PREFERENCES OR RESTRICTIONS AND DECISIONS

Maximum or minimum percentages in any single asset class, specific geographical areas or market:

☐ As per the record of advice ☐ Other (please specify): \_\_\_\_\_

## RISK DISCLOSURE

- Investing in securities traded on stock exchanges, loan stock, bonds, unit trusts and derivatives carries an inherent risk. This means that the value of any investments may fall and the Client may not receive the full amount originally invested. Past performance is no guarantee of future investment returns.
- Sygnia may invest in foreign investments on behalf of the Client. A transaction in a foreign investment can involve significant risk. Any foreign investment may be illiquid and may not be suitable to all investors. The value of, or income from, any foreign investment may fluctuate and be affected by changes in exchange rates. Only investors with sufficient knowledge and experience in business and financial matters to evaluate the relevant merits and risks should consider transacting in foreign investments.
- By your signature hereto, the Client acknowledges that they have been informed of the risks inherent in investing. In addition the Client accepts that such risk may result in financial loss to the Client.
- Sygnia, whilst taking into account the broad tax position of the Client, will not be responsible for assessing all the tax implications and will not be liable for any taxes or other costs that may be incurred through the execution of this mandate.

## HOLDING OF INVESTMENTS AND HOLDING OF FUNDS

All investments, other than cash and bearer instruments, managed by Sygnia in terms of this mandate shall be registered in the name of the Sygnia Nominees RF (Pty) Ltd, the nominee company within the Sygnia Group of Companies, on Client's behalf and for Client's benefit, unless they are bearer instruments and thus not capable of being registered and all such investments shall be held by Sygnia in safe custody on Client's behalf subject to the applicable legislation.

## VOTING ON BEHALF OF CLIENTS

Sygnia may, in respect of all investments held in terms of this mandate, vote on behalf of the Client.

# CLIENT SIGNATURE

I/We, the undersigned, hereby declare that I/we acknowledge, understand and accept the Sygnia may use the information that 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 agreements 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 has 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: [www.sygnia.co.za](http://www.sygnia.co.za).

Signed at: \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_ year \_\_\_\_\_

Signature of client: \_\_\_\_\_ Legal Guardian (If Client is a minor): \_\_\_\_\_

## ACCEPTANCE BY SYGNIA ASSET MANAGEMENT (PTY) LTD.

Sygnia hereby undertakes to carry out the terms of this mandate in accordance with the provisions of the relevant legislation and subordinate legislation as set out in FAIS and in accordance with any other rules, directives or decisions which may now have or which may in future have bearing on the management of this mandate and to try to achieve the best results possible which are compatible with your objectives.

Signed at: \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_ year \_\_\_\_\_

For Sygnia Asset Management (Pty) Ltd: \_\_\_\_\_