

Investment application form: legal entities

Everything you need to know

Our contact details

Tel: 0800 864 418

Fax: 088 021 671 3112

Email: clientservice@camissa-am.com

Website: www.camissa-am.com

Postal address

PO Box 1016

Cape Town

8000

Physical address

5th Floor, MontClare Place

Cnr Campground and Main Roads

Claremont 7708

Before you start

It is important that you read the relevant Minimum Disclosure Document(s), Effective Annual Cost disclosure, our Investment Guide (which outlines the terms and conditions that apply to this investment) and the Supporting Guidelines for FICA documents. The latest versions are available on our website (www.camissa-am.com). **Refer to Annexure B for a summary of our fund range.**

Please note that the onus is on the investor to inform us of any changes to personal details (including, but not limited to, bank account, address and contact details).

Camissa does not provide financial advice, so you may wish to speak to an Independent Financial Adviser. We will only allow authorised Financial Services Providers who are registered with us to submit investment applications on behalf of investors. We will verify each adviser's licence with the Financial Sector Conduct Authority (FSCA). Please note that if your financial adviser is not authorised by the FSCA or is not registered with us, we will not be held responsible for any losses suffered due to delays in processing or the rejection of this application.

Should you require any assistance in completing this form, please contact our client service team on 0800 864 418 or email us at clientservice@camissa-am.com.

Completing this form

All new investors must complete all relevant sections of this form indicating your selections with a tick mark (where applicable). For existing investors, please refer to the "Additional investment application form" available on our website.

Instructions will only be processed once all requirements (as specified in this form) have been met. Fax the completed form and all supporting documents to +27 88 021 671 3112, or email clientservice@camissa-am.com.

Check list

Refer to the **Supporting Guidelines for FICA documents** for detailed information. In simple terms you will need:

- Signed and dated investment application form: legal entities
- Proof of trading name*
- Proof of business address*
- Proof of bank account*
- Proof of income tax and VAT numbers*
- Proof of directors, including ID and proof of address
- Proof of shareholding, including applicable supporting documents
- Proof of beneficial ownership, including applicable supporting documents

* These documents must be less than three months old

Making payment

Our bank account details

Investors wishing to deposit directly into our bank account, must note that our banking details will be supplied once we are in receipt of the completed application form and supporting documentation, and have complied with the FICA regulations. These details, together with a reference number, will generally be supplied the following business day.

Cut-off times

Investment applications will be processed on the same day as received, provided the form and all necessary documentation is received prior to 14:00 on any week day. After 14:00 or on a weekend or public holiday, processing will take place on the following business day.

Important information

The Camissa unit trust fund range is offered by Camissa Collective Investments (RF) Limited (Camissa), registration number 2010/009289/06. Camissa is a member of the Association for Savings and Investment SA (ASISA) and is a registered management company in terms of the Collective Investment Schemes Control Act, No 45 of 2002. Camissa is a subsidiary of Camissa Asset Management (Pty) Limited [a licensed financial services provider], the investment manager of the unit trust funds. Camissa has the right to refuse an application if it considers an investor to be a high risk and/or especially sanctioned client.

Investments in the selected Collective Investment Schemes in Securities (unit trusts) are made and administered subject to the provisions of the Collective Investment Schemes Control Act No. 45 of 2002, in accordance with the deeds of such funds and subject to each scheme's fee structure as amended from time to time. Based on Exchange Control Regulations, certain unit trust portfolios are subject to availability. All of the funds listed in our fund range (on page 15) may be capped at any time in order for them to be managed according to their respective mandates. Unit trusts are generally medium to long-term investments. The value of units will fluctuate in line with market and exchange rate movements. Past performance should not be used as a guide for future performance. Unit trusts are traded at ruling prices, which are calculated on a Net Asset Value (NAV) basis. NAV refers to the value of the fund's assets less the value of its liabilities. The Camissa funds, with the exception of the Camissa Islamic funds, may engage in scrip lending and borrowing (up to 10% of the value of the fund). Camissa will engage in borrowing if a fund has insufficient cash or if its assets cannot be released to repurchase or cancel units. All funds are valued and priced at 15:00 each business day and at 17:00 on the last business day of the month.

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A Entity's details

Entity's name

Trading name

Company Close Corporation Partnership Trust

Other (please specify)

Nature of business

Note that certain entities may be exempt from or eligible for a reduced rate of Dividends Tax. Please complete the declarations on pages 10 and/or 12.

Contact name

Company/Close Corporation/Trust registration no

Income tax no VAT registration no

Telephone number Fax number

Email address

Registered address

Code

Physical business address

Code

Are any directors, shareholders or ultimate beneficial owners a domestic politically exposed person (DPEP), foreign politically exposed person (FPEP) or a prominent influential person (PIP)?* Yes No

* Please refer to Annexure B for a definition and examples of DPEP, FPEP and PIP

If yes, please specify

Verification of income

As an anti-money laundering requirement prescribed by the Financial Intelligence Centre Act, 38 of 2001 (FICA), please indicate below the source of income and funds. Camissa reserves the right to request additional documentation if required.

Source of income

Source of funds for this investment

Company profits Savings Sale of assets

Other (please specify)



Communication received from us

Please note that you are entitled to any information that the law requires a unit trust fund or listed company to disclose. We will obtain and convey such information upon your request. For a full list of transactions and communications, **please see Annexure B.**

Would you like to receive SMS confirmations when transactions are made on your account? Yes No

Our default method of communication will be email. If you do not have an email address or would prefer communication via post, please tick this box.

Beneficial owner ("BO") information

Please list the individuals and/or legal entities who, independently or together with another person, has a controlling ownership interest.

The declaration of this information may differ to the beneficial owner disclosed in the dividends tax section.

Full name of individual/ Legal entity	% of shareholding (if applicable)	Individual ID number	Legal entity registration number

Please refer to the Supporting Guidelines for the FICA documentation to be sent for the above identified beneficial owners and/or controlling ownership interest.

B Tax status (compulsory)

We require this information in order to fulfil our obligations to the South African Revenue Services (SARS) for the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS), reporting under agreements for the Automatic Exchange of Information relating to tax residency. If any assistance is required regarding completion of this tax information, please contact your tax adviser.

Tax residence

Is South Africa your primary tax residence? Yes No

Income tax number

(Please send us proof of income tax number, eg a document issued by SARS containing this number)

Are you a registered tax payer in any other country, other than your primary residence? Yes No

If yes, please provide information below for each country of tax residency

Country of tax residence	Tax identification number (TIN)

If you are unable to supply a TIN number, please provide a reason below

Initial: _____

Foreign account tax compliance (FATCA)

South Africa has entered into an intergovernmental agreement with the United States of America (USA). This requires South African financial institutions to comply with the Foreign Account Tax Compliance Act (FATCA). As a result, we are required by law to obtain the following additional information:

- | | | | | |
|--|-----|--------------------------|----|--------------------------|
| 1. Was the investor established in the USA? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 2. Is the investor operating in the USA? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 3. Is the controlling entity of the investor a USA entity? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| 4. Does the investor have a US Taxpayer Identification Number (TIN)? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

TIN no

Tax regulations require us to collect certain information about each investor's tax residency and tax classifications. We may be obliged to provide information about your account(s) to the relevant tax authorities depending on your tax residency and classification.

If you have any questions about the tax classification, please contact your tax adviser. Brief guidance has been provided in the Investment Guide.

5. Legal entity's classification

A legal entity must be classified as a financial institution or as a non-financial institution. Please complete either section 5.1 or 5.2 to confirm the legal entity's classification.

5.1 If the legal entity is a financial institution, please choose a classification from the list below that describes the entity:

- South African Financial Institution/Partner Jurisdiction Financial Institution
- Participating Foreign Financial Institution
- Non-Participating Foreign Financial Institution
- Entity Resident in the United States of America, or in a United States Territory
- Deemed Compliant Foreign Financial Institution (apart from those listed above)
- Exempt Beneficial Owner

If the legal entity has registered as a financial institution with the US Internal Revenue Service (IRS) and received a Global Intermediary Identification Number (GIN), please provide the GIN below.

5.2 If the legal entity is a non-financial institution, please tick the appropriate box below:

- An "Active Non-Financial Institution"
- A * These documents must be less than three months old

Dividend and interest withholding tax

Where applicable, SARS requires us to pay over dividends tax on your behalf. Dividends tax is a 20% tax (subject to change) charged to unitholders when a dividend is paid. This is withheld by Camissa Collective Investments (RF) Ltd and paid to SARS on your behalf. This tax is deducted prior to any dividends being reinvested into your investment account. Certain non-SA investors may, however, be eligible for an exemption from, or reduced rate, for withholding tax on interest or may qualify for a reduced rate in dividends tax. **In order to qualify please complete the Declaration for exemption on pages 10/11 or Declaration for Reduced rate of tax on pages 12/13.**

Initial: _____

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C Person acting on behalf of investor (if applicable)

To be completed by the legal guardian or person with Power of Attorney to act on behalf of the investor.

(Please send us proof of authority and supporting FICA documents according to the Supporting Guidelines for FICA documents)

Capacity of person acting on behalf of investor

Power of attorney Curatorship Legal Guardian Parent

Other (please specify)

Title Surname

First name/s

SA ID number

Passport number (if foreign national)

Expiry date Country of issue

Preferred contact number

Email address

Residential address

Code

Tax status (compulsory)

Tax residence

Is South Africa your primary tax residence? Yes No

Income tax number

(Please send us proof of income tax number, eg a document issued by SARS containing this number)

Are you a registered tax payer in any other country, other than your primary residence? Yes No

If yes, please provide information below for each country of tax residency

Country of tax residence	Tax identification number (TIN)

If you are unable to supply a TIN number, please provide a reason below

If more than one authorised person, please complete Section C for each individual as necessary.

Initial: _____



D Investment details

Camissa funds	Annual management fee (excl VAT)	Lump sum investment (min R5 000)	Debit order (min R500 pm)	Annual debit order increase	Income distribution*	
					Reinvest	Deposit
Equity						
Equity Alpha Fund	** 1.25%	R	R	%		
SA Equity Fund	** 1.25%	R	R	%		
Top 40 Tracker Fund	0.50%	R	R	%		
Global Equity Feeder Fund	1.35%	R	R	%		
Multi-asset class						
Balanced Fund	1.25%	R	R	%		
SA Balanced Fund	1.25%	R	R	%		
Protector Fund	1.25%	R	R	%		
Stable Fund	1.25%	R	R	%		
Shariah funds ***						
Islamic Equity Fund	1.25%	R	R	%		
Islamic Balanced Fund	1.25%	R	R	%		
Islamic High Yield Fund	0.50%	R	R	%		
Islamic Global Equity Feeder Fund	1.35%	R	R	%		

* Please indicate whether your income distribution should be reinvested into your fund(s) or paid into your bank account. If a fund's total expenses exceed its income, it will not make a distribution.

** Performance fee: 10% of fund's outperformance of benchmark over rolling 12-month periods. Total fee (annual management fee plus performance fee) to be capped at 2%.

*** I acknowledge that I have chosen to invest in a Shariah-compliant fund that is managed in accordance with the guidelines of the (Shariah) Shariah Supervisory Board, and takes the Shariah Standards of the Accounting and Auditing Organisation for Islamic Financial Institutions into account. I agree that any income deemed to be non permissible by the Shariah Supervisory Board will be paid to a charitable trust elected at the sole discretion of the Shariah Board and Camissa Collective Investments (RF) Ltd, in line with the principles of Shariah and the Supplemental Deed of the fund. I acknowledge that this does not form part of my income and will not reflect on my tax certificate. I am aware that, in some instances, income may be reflected as interest income in line with current tax practices on my tax certificate, but accept that such income is fully Shariah compliant and has been approved as such by the Shariah Supervisory Board.

Investor's signature

E Methods of payment

(Please select one option)

Cheque/cash deposit

All cheques must be endorsed as not transferable and must be deposited directly into our bank account. The account details will be provided once the completed application form and supporting documentation have been received and FICA regulations complied with.

Electronic/internet transfer

Electronic internet transfers may take up to two days to appear in our bank account. The account details will be provided once the completed application form and supporting documentation have been received and FICA regulations complied with.

Electronic collection by the Administrator

This is restricted to a maximum of R400 000 per debit. Where a higher amount is requested, multiple debits will be processed on the same day. The bank account details in section F must be completed.

The collection will be from the bank account in the name of the client. Where, for reasons supplied, the bank account is not in the name of the client relevant FICA supporting documents must be sent. Please see FICA documents required for submission.

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This is restricted to a minimum of R500 per debit order. Please complete the regular debit order authority in section G.

Initial: _____

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F Bank account details

For lump sum investments, debit order collections, regular withdrawals, lump sum withdrawals and/or income distributions

Bank Account number

Branch Branch code

Type of account Current Transmission Savings

Name of account holder

Account holder's signature

G Debit order details

I, the undersigned, authorise Camissa to debit my bank account, or any other bank to which I may in future transfer my account, with the amount specified below. I also authorise Camissa to increase my monthly debit order by the percentage indicated in section D of this form on the anniversary date each year for the duration of the debit order.

Debit order contribution (minimum of R500 pm) Starting month

On which day of the month should the account be debited*?

1st 7th 15th 28th

* Debit order investments are subject to a 14-day clearance period.

Signature of bank account holder

H Regular withdrawal payments/cash flow plan (if applicable)

Please note that unit trusts operate under different tax rules. While the gains derived from selling units are not taxed, they do not enjoy automatic tax exemption. A withdrawal and/or transfer of units may result in you being liable for Capital Gains Tax.

Amount per withdrawal (minimum of R500 per month per fund) R

Payment frequency Monthly Quarterly Half-yearly Yearly

Date of first withdrawal Proof of bank account*

* Payments are processed on the last business day of each month and are payable up to two business days thereafter. If the completed application form, investment amount and all supporting documents are received after the 20 of the month, the payment will only be processed at the end of the following month. Payments will be made into the bank account stipulated in section F.

Fund name	Amount according to frequency selected	% per fund
	R or %	%
	R or %	%
	R or %	%
Total amount to be withdrawn per period	R or %	100%

Initial: _____

I Financial adviser's details and declaration (if applicable)

Full name(s) and surname

Practice name

Adviser code FSP license number

Work number Cell number

Email address

- I declare that I am a licensed Financial Services Provider and that I am acting within the scope of my FSCA license conditions. I have made the disclosures required in terms of the Collective Investment Schemes Control Act No. 45 of 2002, the Financial Advisory and Intermediary Services Act No. 37 of 2002, and subordinate legislation thereto, to the investor.
- I acknowledge and confirm that I have established and verified the investor's identity in accordance with the Financial Intelligence Act No. 38 of 2001 ('the Act'), and will keep records of such identification and verification according to the provisions of the Act.
- I declare that I have explained all fees and terms and conditions related to this investment to the investor. I understand and accept that the investor may withdraw his/her authority for payment of fees to me by submitting a written instruction to Camissa Collective Investments.

Signed at on this day of year

Financial adviser's signature

J Financial adviser fees (if applicable)

Please note that we will facilitate the payment of fees as agreed to by you and your financial adviser.

I hereby confirm that the financial adviser, whose details are completed in the section above, is my appointed financial adviser and agree to the payment of fees as follows:

Initial advice fee % *(This fee is negotiable to a maximum of 3% exclusive of VAT and is deducted from each contribution before the investment is made. An initial advice fee is not applicable to the Camissa Top 40 Tracker Fund and Camissa Islamic High Yield Fund)*

Ongoing advice fee % of the investment portfolio's market value per annum
(This fee is charged by way of unit reduction and is paid to the financial adviser monthly in arrears. This authority may be withdrawn by written notice to the Administrator. This fee is negotiable to a maximum of 1% exclusive of VAT. Where the initial advice fee is higher than 1.5%, the maximum annual advice fee will be 0.5%. Please note that this annual advice fee is not part of the normal annual management fee charged by the relevant fund(s). The ongoing advice fee for the Camissa Top 40 Tracker Fund is negotiable to a maximum of 0.25% and 0.50% for the Camissa Islamic High Yield Fund)

Initial: _____

K Investor declaration

I understand, declare and/or confirm that:

- I have read, understood and agree to the latest terms and conditions that apply to this investment, as specified in the Minimum Disclosure Document(s), Effective Annual Cost disclosure and Investment Guide.
- Camissa does not give advice and I have therefore not received advice and/or recommendations from Camissa.
- I acknowledge the inherent risk associated with my investment and that I bear the total investment risk. I will not hold Camissa liable for the impact of market influences and the resultant change in unit prices.
- Camissa will not be responsible for any loss, consequential or otherwise, arising from changes in tax or other legislation that may affect the performance of my investment.
- All information provided in and with this application form, whether in my handwriting or not, is true and correct and I confirm that this transaction is within my powers as the authorised representative of the entity.
- Camissa may accept instructions from the financial adviser or any authorised third-party appointed and authorised by me in writing.
- Camissa cannot be held accountable for loss or damage suffered as a result of my financial adviser acting outside of his/her FSCA licensed conditions.
- I authorise Camissa to make all reports and statements regarding my investment available to my appointed financial adviser.
- For the purposes of the Protection of Personal Information Act No. 4 of 2013 (POPI), I consent and acknowledge that all personal data provided by me to Camissa or its independent third-parties (such as administrators) and its respective employees may be used to enable each of the aforesaid entities to carry out their respective duties and obligations in relation to this investment or as may be permitted under POPI. Information will be shared if required by SARS or other tax authority with which South Africa has signed an Intergovernmental Agreement.

Signed at on this day of year

Investor's signature

Assisted by (if applicable)

Full name(s) and surname

Capacity

Signature Date

Initial: _____

Dividends tax

Declaration for exemption

Declaration and undertaking to be made by the beneficial owner of a dividend

Please note:

This form is to be completed by the beneficial owner (of dividends, including dividends in specie) in order for the exemption from dividends tax referred to in section 64F, read with sections 64FA(2), 64G(2) or 64H(2)(a) of the Income Tax Act, 1962 (Act No 58 of 1962) (the Act) to apply.

In order to qualify for an exemption, this declaration and written undertaking should be emailed to us (clientservice@camissa-am.com) or faxed (+27 88 673 9294). Failure to do so will result in the full 20% dividends tax being withheld.

Non-South African residents seeking to qualify for a reduced rate should complete the form on page 12.

A Withholding agent

Registered name **Camissa Collective Investments (RF) Limited**
Dividends tax reference number **9085177187**

B Beneficial owner

(This part is to be completed by the person entitled to the benefit of the dividend attaching to a share(s))

Full names and surname/registered name

ID/passport/registration number

SA income tax reference number

Physical address

Code

Postal address

Code

Country in which you are a resident for tax purposes

- Nature of person/entity
- Individual CC Listed company Unlisted company
- Trust (any type) RSA government, provincial administration, municipalities
- Retirement fund (pension, provident, benefit, RA, etc)
- Other (please specify)

C Exemption

(This part is to be completed by the person entitled to the benefit of the dividend attaching to a share(s))

Please indicate the reason for the beneficial owner being exempt from Dividends Tax:

- Par (a) - a company which is resident in South Africa
- Par (b) - the Government, provincial government or municipality (of the Republic of South Africa)
- Par (c) - a public benefit organisation (approved by SARS in terms of section 30(3) of the Act)
- Par (d) - a trust contemplated in section 37A of the Act (mining rehabilitation trusts)
- Par (e) - an institution, body, or board contemplated in section 10(1)(cA) of the Act

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- Par (f) - a fund contemplated in section 10(1)(d)(i) or (ii) of the Act (pension fund, pension preservation fund, provident fund, provident preservation fund, retirement annuity fund, beneficiary fund or benefit fund)
- Par (g) - a person contemplated in section 10(1)(t) of the Act (CSIR, SANRAL etc)
- Par (h) - a shareholder in a registered micro business as defined in the Sixth Schedule to the Act to the extent that the aggregate amount of the dividends paid by that registered micro business to its shareholders during the year of assessment in which that dividend is paid does not exceed R200 000
- Par (i) - a small business funding entity as contemplated in section 10(1)(cQ)
- Par (j) - a person that is not a resident, and the dividend is a dividend contemplated in paragraph (b) of the definition of 'dividend' in section 64D (ie a dividend on a foreign company's shares listed in SA, such as dual-listed shares)
- Par (k) - a portfolio of investment schemes in securities
- Par (l) - any person insofar as the dividend constitutes income of that person (ie falls into normal tax system)
- Par (m) - any person to the extent that the dividend was subject to STC
- Par (n) - fidelity and indemnity funds contemplated in section 10(1)(d)(iii) - ie only the two, not the other entities mentioned
- Par (w) - Real Estate Investment Trust (REIT) or controlled property company (cash) dividends received or accrued on or before 31 December 2013
- Par (x) - other
- Par (y) - Double Taxation Agreement
- Par (z) - other international agreement

Declaration in terms of sections 64FA(1)(a)(i), 64G(2)(a)(aa) or 64H(2)(a)(aa) of the Act:

I (full names in print please), the undersigned, hereby declare that dividends paid to the beneficial owner are exempt, or would have been exempt had it not been a distribution of an asset in specie, from the dividends tax in terms of the paragraph of section 64F of the Act indicated above.

Signature Date
 (Duly authorised to do so)

Capacity of signatory (if not the beneficial owner)

Undertaking in terms of sections 64FA(1)(a)(ii), 64G(2)(a)(bb) or 64H(2)(a)(bb) of the Act:

I (full names in print please), the undersigned, undertake to forthwith inform Camissa Collective Investments in writing should the circumstances of the beneficial owner referred to in the declaration above change.

Signature Date
 (Duly authorised to do so)

Capacity of signatory (if not the beneficial owner)



Dividends tax

Declaration for reduced rate of tax

Declaration and undertaking to be made by the beneficial owner of a dividend

Please note:

This form is to be completed by the beneficial owner (of dividends, including dividends in specie) in order for the reduced rate of dividends tax referred to in sections 64FA, 64G or 64H of the Income Tax Act, 1962 (Act No 58 of 1962) (the Act) as well as the provisions of the Agreement for the Avoidance of Double Taxation and Prevention of Fiscal Evasion (DTA) between the Republic of South Africa and the country of residence of the beneficial owner, to apply.

In order to qualify for the reduced rate referred to above, this declaration and written undertaking should be emailed to us (clientservice@camissa-am.com) or faxed (+27 88 673 9294) before payment of the dividend. Failure to do so will result in the full 20% dividends tax being withheld.

Where the beneficial owner is a foreign resident but does not qualify for a reduced rate, this form should NOT be completed.

A Withholding agent

Registered name

Camissa Collective Investments (RF) Limited
9085177187

B Beneficial owner

(This part is to be completed by the person entitled to the benefit of the dividend attaching to a share(s))

Full names and surname/registered name

ID/passport/registration number

SA income tax reference number

Physical address

Code

Postal address

Code

Country in which you are a resident for tax purposes

Nature of person/entity

Individual

CC

Listed company

Unlisted company

Trust (any type)

RSA government, provincial administration, municipalities

Retirement fund (pension, provident, benefit, RA, etc)

Other (please specify)

Initial: _____

C Reduced rate

(This part is to be completed by the person entitled to the benefit of the dividend attaching to a share(s))

Please provide the following details for all shares held in respect of which a reduced rate of tax is applicable:

No	Registered company name	Explanation of the reasons the beneficial owner meets the requirements of the DTA
1		
2		
3		
4		
5		

Declaration in terms of sections 64FA(2)(a), 64G(3)(i) or 64H(3)(i) of the Act:

I (full names in print please), the undersigned, hereby declare that all the relevant requirements in terms of Article _____ of the Agreement for the Avoidance of Double Taxation and Prevention of Fiscal Evasion (DTA) in force on the relevant date between the Republic of South Africa and the country of residence of the beneficial owner specified above, as well as sections 64FA, 64G or 64H of the Act (whichever is applicable), have been met and that dividends paid on the shares specified above are therefore subject to a reduced rate of ____%.

Date

(Duly authorised to do so)

Capacity of signatory (if not the beneficial owner)

Undertaking in terms of sections 64FA(2)(b), 64G(3)(ii) or 64H(3)(ii) of the Act:

I (full names in print please), the undersigned, undertake to forthwith inform the Camissa Collective Investments in writing should the circumstances of the beneficial owner referred to in the declaration above change.

Proof of business address*

Signature

Date

(Duly authorised to do so)

Capacity of signatory (if not the beneficial owner)

Initial: _____

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Annexure A - our fund range

The Camissa unit trust fund range is offered by Camissa Collective Investments (RF) Limited (Camissa), registration number 2010/009289/06. Camissa is a member of the Association for Savings and Investment SA (ASISA) and is a registered management company in terms of the Collective Investment Schemes Control Act, No 45 of 2002. Camissa is a subsidiary of Camissa Asset Management (Pty) Limited [a licensed financial services provider (FSP No. 784)], the investment manager of the unit trust funds.

	Camissa Equity Alpha Fund	Camissa SA Equity Fund	Camissa Top 40 Tracker Fund	Camissa Global Equity Feeder Fund	Camissa Balanced Fund	Camissa SA Balanced Fund	Camissa Protector Fund	Camissa Stable Fund	Camissa Islamic Equity Fund	Camissa Islamic Balanced Fund	Camissa Islamic High Yield Fund	Camissa Islamic Global Equity Feeder Fund
Category	South African - Equity - General	South African - Equity - General	South African - Equity - Large Cap	Global - Equity - General	South African - Multi Asset - High Equity	South African - Multi-Asset High Equity	South African - Multi Asset - Medium Equity	South African - Multi Asset - Low Equity	South African - Equity - General	South African - Multi Asset - High Equity	South African - Multi Asset - Income	Global - Equity General
Fund objective	To provide strong capital growth and a total portfolio return that is in the top quartile for general equity funds.	To deliver strong capital growth and a portfolio return that is significantly better than the average general equity fund.	To track the movements and replicate the performance of the FTSE/JSE Top 40 Index over time.	A feeder fund that will be fully invested in the dollar-denominated Camissa Global Equity Fund. In order to achieve its objective, the portfolio invests in an underlying portfolio which invests the majority of its net assets directly in listed shares on recognized markets.	To provide investors with high long-term capital growth, within the constraints of the statutory investment restrictions for retirement funds. The fund seeks to provide a moderated exposure to volatility in the short term.	The fund aims to deliver strong capital growth and income over the long term and thereby significantly outperform the average competitor balanced fund. The fund has a balanced mandate and investments are diversified across domestic equities, bonds and cash.	To provide steady capital growth and returns that are better than equity market returns on a risk adjusted basis over the medium to longer term.	To provide total returns that are in excess of inflation over the medium term. It seeks to provide a high level of capital stability and to minimise loss over any one year period, within the constraints of the statutory investment restrictions for retirement funds.	A Shariah-compliant fund that aims to provide steady capital growth and a total portfolio return that is better than the average general equity fund.	A Shariah fund that aims to provide steady long-term returns and capital growth. The fund seeks to provide a moderated exposure to volatility in the short term.	A Shariah-compliant fund that aims to provide capital stability and optimal income returns. In order to achieve its objectives, the fund will be using short-term, medium term and long-term income generating securities as outlined by the constraints of the restrictions for retirement savings.	The portfolio will be a Feeder Fund. The investment objective of the portfolio is to achieve optimum risk adjusted total returns by providing investors with exposure to an international collective investment scheme portfolio comprising a diversified mix of global equity and equity-related securities.
Tax-free option	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Inception dates	26 April 2004	1 September 2022	1 August 1997	1 November 2019	3 May 2011	01 August 2023	11 December 2002	3 May 2011	13 July 2009	3 May 2011	12-Mar-19	7 January 2019
Portfolio manager	Gavin Wood	Gavin Wood	Aslam Dalvi	Gavin Wood	Gavin Wood	Gavin Wood	Dirk van Vlaanderen	Gavin Wood	Abdul Davids	Abdul Davids	Abdul Davids	Abdul Davids
Benchmark	South African - Equity - General funds mean	South African - Equity - General funds mean over a rolling 12-month period	FTSE/JSE Top 40 Index	FTSE World Index ZAR	South African - Multi Asset - High Equity funds mean	South African - Multi Asset - High Equity funds mean	CPI + 4%	Total return of CPI + 2% pa	South African - Equity - General funds mean	South African - Multi Asset - High Equity funds mean	Short-term Fixed Interest Index (STeFI)	Global Equity General funds mean
Minimum lump sum	R5 000	R5 000	R5 000	R5 000	R5 000	R5 000	R5 000	R5 000	R5 000	R5 000	R5 000	R5 000
Minimum debit order	R500	R500	R500	R500	R500	R500	R500	R500	R500	R500	R500	R500
Risk profile	High	High	High	High	Medium-high	Medium-high	Low - medium	Low	High	Medium-high	Low	High
Annual service fee (excl VAT)	1.25%*	1.25%*	0.50%	1.35%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	0.50%	1.35%
Upfront fee (excl VAT)	Camissa - 0% Broker max - 3%	Camissa - 0% Broker max - 3%	Camissa - 0% Broker max - 0%	Camissa - 0% Broker max - 3%	Camissa - 0% Broker max - 3%	Camissa - 0% Broker max - 3%	Camissa - 0% Broker max - 3%	Camissa - 0% Broker max - 3%	Camissa - 0% Broker max - 3%	Camissa - 0% Broker max - 3%	Camissa - 0% Broker max - 0%	Camissa - 0% Broker max - 3%
Annual ongoing advice fee (excl VAT)	Max 1%, but if upfront fee > 1.5%, then max 0.5%	Max 1%, but if upfront fee > 1.5%, then max 0.5%	Max 0.25%	Max 1%, but if upfront fee > 1.5%, then max 0.5%	Max 1%, but if upfront fee > 1.5%, then max 0.5%	Max 1%, but if upfront fee > 1.5%, then max 0.5%	Max 1%, but if upfront fee > 1.5%, then max 0.5%	Max 1%, but if upfront fee > 1.5%, then max 0.5%	Max 1%, but if upfront fee > 1.5%, then max 0.5%	Max 1%, but if upfront fee > 1.5%, then max 0.5%	Max 0.5%	Max 1%, but if upfront fee > 1.5%, then max 0.5%

* Performance fee: 10% of fund's outperformance of benchmark over rolling 12-month periods. Total fee (annual management fee plus performance fee) to be capped at 2%.

Annexure B

Communication from Camissa

SMS confirmations will be sent for the following transactions one day after they have been processed:

- Lump sum investments
- Debit order investments
- Withdrawals
- Regular withdrawal payments/cash flow plan
- Reinvestment of income distributions
- Switches between funds
- Static detail changes
- Banking detail changes

Other communication includes:

- Transaction statements
- Our quarterly publication, UP

All Fact sheets/Minimum Disclosure Documents are updated monthly and can be accessed on our website. If you would like these to be sent to you, please contact us as per the details supplied on the cover sheet of this form.

Definition on FPEP, DPEP and PIP

A foreign politically exposed person (**FPEP**) 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:

- 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 corporation; or
- high-ranking member of the military.

A domestic politically exposed person (**DPEP**) is an individual who holds, including in an acting position for a period exceeding six months, or has held a prominent public function in the republic, including that of:

- the president or deputy president;
- a government minister or deputy minister;
- the premier of a province;
- a member of the executive council of a province;
- an executive mayor of a municipality elected in terms of the Local Government: Municipal Structures Act, 1998 (Act No. 117 of 1998);
- a leader of a political party registered in terms of the Electoral Commission Act, 1996 (Act No. 51 of 1996);
- 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);
- the head, accounting officer or chief financial officer of a national or provincial department or government component, as defined in section 1 of the Public Service Act, 1994 (Proclamation No. 103 of 1994);
- 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, 2002 (Act No. 56 of 2003);
- 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 of the Public Finance Management Act, 1999 (Act No. 1 of 1999);

- the chairperson of a 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);
- 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);
- an ambassador or high commissioner or other senior representative of a foreign government based in the republic; or an officer of the South African National Defence Force above the rank of major-general;
- an officer of the South African National Defence Force above the rank of major general; or holds, including in an acting position for a period exceeding six months, or has held the position of head, or other executive directly accountable to that head, of an international organisation.

A prominent influential person (**PIP**) is an individual who holds, or has held at any time in the preceding 12 months, the following positions:

- chairperson of the board of directors;
- chairperson of the audit committee;
- executive officer; or
- 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.