

Withdrawal form

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
 P O Box 1016
 Cape Town
 8000

Physical address
 5th Floor, MontClare Place
 Cnr Campground & 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 Supporting Documents Required guide. The latest versions are available on our website (www.camissa-am.com). **Refer to Annexure A 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).

We do 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

Please complete all relevant sections of this form indicating your selections with a tick mark (where applicable).

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

- Signed and dated withdrawal form
- Proof of bank account (where applicable)*
- Updated FICA documents (if any information has changed - see Revision of personal details form)*

* These documents must be less than three months old

Cut-off times

All funds are valued and priced at 15:00 each business day and at 17:00 on the last business day of the month.

The deadline for receiving instructions is 14:00 each business day. If we receive your instruction before 14:00 and all the requirements are met, we will process your instruction on that same day. Instructions received after 14:00 will be processed on the following business day at that day's ruling price.

You will be paid within two business days of us receiving your completed form and the required supporting documents. However, payment may only reflect in your bank account at a later date and this will depend on which bank you use.

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.

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 4) 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.

Withdrawal form

A Investor's details (individual/legal entity)

Investor number

Title

Surname/entity name

First name(s)

ID/passport (if foreign national)/entity registration number

Contact details

Home number

Work number

Cell number

Fax number

Email address

Postal address

Code

Residential address

Code

Income tax number

Tax office

B 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)

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

Initial: _____

Withdrawal form (2022)

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Please note that we require the following documents (if they were not previously submitted to us):

- Proof of authority
- Copy of ID/passport (if foreign national)
- Proof of residential address (less than three months old)

C Withdrawal details

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.

Specify whether you want to withdraw all units, a specific number of units or a rand value for a particular fund in the respective column below. Also, where applicable, indicate whether you wish to cancel or continue your current debit order.

Camissa funds	All units	Specify number of units	Units to the value of	Cancel debit order (if applicable)	Continue debit order (if applicable)
Equity					
Equity Alpha Fund			R		
SA Equity Fund			R		
Top 40 Tracker Fund			R		
Multi-asset class					
Balanced Fund			R		
Protector Fund			R		
Stable Fund			R		
Shariah-compliant funds					
Islamic Equity Fund			R		
Islamic Balanced Fund			R		
Islamic High Yield Fund			R		
Global Feeder Funds				Not applicable	
Islamic Global Equity			R	-	-
Global Equity			R	-	-

D Bank account details

Please provide proof of bank account (not more than three months old) if a bank account is selected other than the one on the original application form

Bank	<input type="text"/>	Account number	<input type="text"/>
Branch	<input type="text"/>	Branch code	<input type="text"/>
Type of account	Current <input type="checkbox"/>	Transmission	<input type="checkbox"/>
		Savings	<input type="checkbox"/>
Name of account holder	<input type="text"/>		

Please note:

- Payments will only be made to an account held in the investor's name and are made electronically.
- Payments cannot be made to credit card or market-linked accounts.

E 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.
- I hereby give notice to sell the relevant units and acknowledge that I have no further interest in or right to them.
- Camissa does not give advice and I have therefore not received advice and/or recommendations from Camissa.
- 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.
- 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

Full name(s) and surname

Assisted by (if applicable)

Full name(s) and surname

Capacity

Signature Date

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 Islamic Equity Fund	Camissa Top 40 Tracker Fund	Camissa Balanced Fund	Camissa Islamic Balanced Fund	Camissa Protector Fund	Camissa Stable Fund	Camissa Islamic High Yield Fund	Camissa Islamic Global Equity Feeder Fund
Category	South African - Equity - General	ASISA South African Equity General	South African - Equity - General	South African - Equity - Large Cap	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 - 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.	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.	To track the movements and replicate the performance of the FTSE/JSE Top 40 Index over time.	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.	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.	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 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.
Inception dates	26 April 2004	1 September 2022	13 July 2009	1 August 1997	3 May 2011	3 May 2011	11 December 2002	3 May 2011	12-Mar-19	7 January 2019
Portfolio manager	Gavin Wood	Gavin Wood	Abdul Davids	Aslam Dalvi	Gavin Wood	Abdul Davids	Simon Anderssen	Gavin Wood	Abdul Davids	Abdul Davids
Benchmark	South African - Equity - General funds mean	South African - Equity - General funds mean over a rolling 12-month period	South African - Equity - General funds mean	FTSE/JSE Top 40 Index	South African - Multi Asset - High Equity funds mean	South African - Multi Asset - High Equity funds mean	CPI + 4%	Total return of CPI + 2% pa	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	R20 000
Minimum debit order	R500	R500	R500	R500	R500	R500	R500	R500	R500	Not available
Risk profile	Medium - high	Medium - high	Medium - high	Medium - high	Medium	Medium	Low - medium	Low	Low	Medium-high
Annual service fee (excl. VAT)	1.25%*	1.25%*	1.25%	0.50%	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 - 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 - 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%	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 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%.