

Withdrawal form

Contact details

Tel:	0800 864 418	Postal address	Physical address
Fax:	088 021 671 3112	PO Box 1016	Fifth Floor, MontClare Place
Email:	clientservice@camissa-am.com	Cape Town	Cnr Campground and Main Roads
Website:	www.camissa-am.com	8000	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 FICA documents required for submission 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

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.

Checklist

- 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), [Reg no 2010/009289/06] 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) Ltd [a licensed FSP], the investment manager of the unit trust funds and a member of the Association for Savings and Investment SA (ASISA). 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 the funds listed in our fund range may be capped at any time 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, except for 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 number (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 and FICA documents according to the FICA documents required for submission guide)

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

Initial _____

Residential address

Code

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

Camissa funds	All units	Specify number of units	Units to the value of	Cancel debit order	Continue debit order
Equity					
Equity Alpha Fund			R		
SA Equity Fund			R		
Top 40 Tracker Fund			R		
Global Equity Feeder Fund			R		
Multi-asset class					
Balanced Fund			R		
SA Balanced Fund			R		
Protector Fund			R		
Stable Fund			R		
Shariah-compliant					
Islamic Equity Fund			R		
Islamic Balanced Fund			R		
Islamic High Yield Fund			R		
Islamic Global Equity Feeder Fund			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

Account number

Branch

Branch code

Type of account

Current

Transmission

Savings

Name of account holder

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.

Initial

E. Investor declaration

I, the undersigned, hereby declare and confirm that:

Acknowledgement of Terms and Disclosures

- I have read, understood, and agree to the latest terms and conditions applicable to this investment, as specified in the Minimum Disclosure Document(s), Effective Annual Cost disclosure, and Investment Guide.

No financial advice provided

- I confirm that I have not received any financial advice or recommendations from Camissa regarding:
 - Buying or investing in any financial products.
 - Making changes to, replacing, or ending any financial products.
 - Assuming any responsibility or obtaining any benefit related to financial products.
 - Financial planning or decisions about financial products in any form (including in person, by phone, email, or any other method).
- I understand that any assistance provided was administrative in nature and does not constitute advice as defined by the Financial Advisory and Intermediary Services Act (FAIS).

Accuracy of information

- All information provided in and with this Withdrawal form, whether in my handwriting or otherwise, is true and correct. and I confirm that this transaction is within my powers as the authorised representative of the entity.

Instructions and authorisations

- Camissa may accept instructions from my appointed financial adviser or any authorised third party, provided such adviser is duly authorised and licensed in terms of FAIS.
- Camissa cannot be held accountable for any loss or damage suffered as a result of my financial adviser acting outside of their FSCA licensing conditions.
- I authorise Camissa to make all reports and statements regarding my investment available to my appointed financial adviser, where applicable.
- I hereby give notice to sell the relevant units and acknowledge that I have no further interest in or right to them.

Tax responsibility

- I acknowledge that all tax implications arising from this withdrawal are my responsibility and confirm that I have sought independent tax advice where necessary.

Protection of Personal Information (POPI)

- 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 their independent third parties (such as fund 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 any other tax authority with which South Africa has signed an Intergovernmental Agreement, or to any other regulatory authority.

Signed at on this day of year

Investor’s signature

Initial _____

Assisted by (if applicable)

Full name(s) and surname

Capacity

Signature

Date

Initial _____

Annexure A – Camissa fund range

The **Camissa** unit trust fund range is offered by Camissa Collective Investments (RF) Limited (Camissa) [Reg. No. 2010/009289/06], 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) Ltd [a licensed FSP], the investment manager of the unit trust funds and a voting member of the Association for Savings and Investment SA (ASISA).

	Equity Alpha Fund	SA Equity Fund	Top 40 Tracker Fund	Global Equity Feeder Fund	Balanced Fund	SA Balanced Fund	Protector Fund	Stable Fund	Islamic Equity Fund	Islamic Balanced Fund	Islamic High Yield Fund	Islamic Global Equity Feeder Fund
Category	South African - Equity - General	South African - Equity - SA General	South African - Equity - Large Cap	Global - Equity - General	South African - Multi-Asset - High Equity	South African - Multi-Asset - SA 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. 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-compliant 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. 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 Apr 2004	1 Sept 2022	1 Aug 1997	1 Nov 2019	3 May 2011	1 Aug 2023	11 Dec 2002	3 May 2011	13 Jul 2009	3 May 2011	12 Mrch 2019	7 Jan 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 - SA 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 - SA 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%*	0.5%	1.35%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	0.5%	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%.