

## Tax-free additional investment application form

### Contact details

**Tel:** 0800 864 418

**Fax:** 088 021 671 3112

**Email:** [clientservice@camissa-am.com](mailto:clientservice@camissa-am.com)

**Website:** [www.camissa-am.com](http://www.camissa-am.com)

### Postal address

PO Box 1016

Cape Town

8000

### Physical address

Fifth 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 FICA documents required for submission guide. The latest versions are available on our website ([www.camissa-am.com](http://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](mailto:clientservice@camissa-am.com).

### Completing this form

This form must be completed by existing investors prior to the processing of an additional investment into a fund, irrespective of whether the additional investment is into the same fund. Complete all relevant sections of this form indicating your selections with a tick mark (where applicable). (as specified in this form) have been met. Fax the completed form, a copy of the deposit slip and all supporting documents to +27 88 021 671 3112, or email [clientservice@camissa-am.com](mailto:clientservice@camissa-am.com).

### Checklist

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

- Signed and dated additional tax-free investment application form
- Proof of payment if we are not collecting electronically from your bank account
- Updated FICA documents (if any information has changed - see Revision of personal details form)\*
- Copy of recent bank statement (if bank account has changed)\*

\*These documents must be less than three months old

### Making payment

#### 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 weekday. 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) [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). 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 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.

# Tax-free additional investment application form

## A. Investor's details

Investor number

Assisted by financial adviser Yes  No

Full name(s) and surname

ID/passport number (if foreign national)

Occupation

I confirm that my address and other FICA documentation submitted with my initial investment application form has not changed. If it has changed, please complete the revision of personal details form. Yes  No

### 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

Salary  Commission  Maintenance  Pension  Rent

Other (please specify)

#### Source of funds for this investment

Salary  Bonus  Inheritance  Savings  Sale of property

Other (please specify)

## 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)

Initial \_\_\_\_\_

Expiry date  Country of issue

Preferred contact number

Email address

Residential address

Code

Are you 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 a FPEP, DPEP and PIP*

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). If a legal entity, please refer to the supporting guidelines for the applicable FICA documents to be sent.

If the investor is a minor, a bank account in the child's name will be required for all withdrawal payments from the Camissa tax-free investment. If the minor investor does not yet have a bank account in his/her name, please do not complete Section E. The bank account details will only be required when a withdrawal is requested.

**C. Investment details** (please complete the table below)

| 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 |
| <b>Equity</b>                     |                                  |                                  |                           |                             |                      |         |
| Top 40 Tracker Fund               | 0.50%                            | R                                | R                         | %                           |                      |         |
| Global Equity Feeder Fund         | 1.35%                            | R                                | R                         | %                           |                      |         |
| <b>Multi-asset class</b>          |                                  |                                  |                           |                             |                      |         |
| 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                         | %                           |                      |         |
| <b>Shariah-compliant**</b>        |                                  |                                  |                           |                             |                      |         |
| 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.

Initial \_\_\_\_\_

**\*\*** I acknowledge that I have chosen to invest in a Shariah-compliant fund that is managed in accordance with the guidelines of the 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) Limited, 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

#### **D. 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 E 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 the relevant FICA supporting documents and completed third party payments application form must be sent. Please see the Supporting Guidelines for FICA documents.

Regular debit order

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

#### **E. 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

Initial \_\_\_\_\_

Name of account holder

Account holder's signature

We will use this bank account for all payments. The bank account needs to be in the investor's name. Payments cannot be made to credit cards and money market accounts.

**Alternate bank account details**

If the bank account used to fund this investment differs from the one above, please provide us with alternate bank account details below.

Collections will be delayed if the name of the account holder as registered with the bank is different from that completed below.

Note the following list of requirements should a third-party bank account be provided:

- If an employer is paying on behalf of an employee, a letter authorising us to debit the account below must be provided;
- If the bank account holder is a third-party legal entity; a copy of the resolution of authorised signatories, signed by all signatories together with their identity documents, is required. Please provide the third-party legal entity registration number below; and
- If the bank account holder is a third-party individual, a copy of their identity document is required.

Third-party legal entity registration number

Third-party individual SA ID number

**Please specify the transactions for which this account is to be used**

Electronic collection of lump sum amount

Amount R

Monthly debit order

Amount R

Bank

Account number

Branch

Branch code

Type of account

Current

Transmission

Savings

Name of account holder

Account holder's signature

Date

Initial \_\_\_\_\_

**F. 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 C. of this form on the anniversary date each year for the duration of the debit order.

Debit order contribution  Starting month   
(minimum of R500 pm)

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

1<sup>st</sup>  7<sup>th</sup>  15<sup>th</sup>  28<sup>th</sup>

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

Signature of bank account holder

**G. Financial adviser's details and declaration (if applicable)**

Full name(s) and surname   
Practice name   
Adviser code  FSP licence number   
Work number  Cell number   
Email address

I, the undersigned, hereby declare and confirm that:

**Regulatory framework**

- I declare that I am a licensed Financial Services Provider and that I am acting within the scope of my FSCA licence 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.

**Fees**

- 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.
- I warrant that any fee arrangement with the investor has been made in a transparent manner and has been disclosed to the investor.
- I warrant that any and all fee arrangements are made in the best interest of the investor and are in adherence with the principles of treating customers fairly.

**Tax responsibility**

- I acknowledge that I am responsible to disclose any fee income to SARS and that Camissa takes no responsibility to do so.

Initial \_\_\_\_\_

Signed at  on this  day of  year

Financial adviser's signature

## H. 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:

Financial 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 the 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.)*

I consent to the fee arrangement as indicated above and I am aware that my appointed financial adviser may reinvest the fees into Camissa's unit trust funds.

Signed at  on this  day of  year

Signature

## I. 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.

### Regulatory framework

- I acknowledge that this investment is governed by the Collective Investment Schemes Control Act, 45 of 2002 (CISCA) and confirm that I understand the nature and implications of investing in a collective investment scheme.

Initial \_\_\_\_\_

**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).

**Investment risk and liability**

- I acknowledge the inherent risk associated with my investment and accept full responsibility for all investment decisions. I will not hold Camissa liable for market fluctuations, changes in unit prices, or any loss (consequential or otherwise) arising from changes in tax or other legislation that may affect the performance of my investment.

**Accuracy of information**

- All information provided in and with this application form, whether in my handwriting or otherwise, is true and correct.

**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.

**Tax responsibility**

- I acknowledge that all tax implications arising from this investment 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

**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. |

|   |  |   |                               |  |  |   |  |  |  |  |   |  |
|---|--|---|-------------------------------|--|--|---|--|--|--|--|---|--|
| <b>Tax-free option</b>                      | No   | No  | Yes                           | Yes  | Yes  | Yes   | Yes  | Yes  | Yes  | Yes  | Yes                                     | Yes  |
| <b>Inception dates</b>                      | 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                                       |
| <b>Portfolio manager</b>                    | 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                                     |
| <b>Benchmark</b>                            | 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                 |
| <b>Minimum lump sum</b>                     | R5 000   | R5 000  | R5 000                        | R5 000   | R5 000   | R5 000  | R5 000   | R5 000   | R5 000   | R5 000   | R5 000                                  | R5 000   |
| <b>Minimum debit order</b>                  | R500   | R500  | R500                          | R500   | R500   | R500  | R500   | R500   | R500   | R500   | R500                                    | R500   |
| <b>Risk profile</b>                         | High   | High  | High                          | High   | Medium - high  | Medium - high   | Low - medium                                     | Low  | High   | Medium - high  | Low                                     | High   |
| <b>Annual service fee (excl VAT)</b>        | 1.25%*   | 1.25%*  | 0.5%                          | 1.35%  | 1.25%  | 1.25%   | 1.25%  | 1.25%  | 1.25%  | 1.25%  | 0.5%                                    | 1.35%  |
| <b>Upfront fee (excl VAT)</b>               | Camissa 0%<br>Broker max - 3%                    | Camissa 0%<br>Broker max - 3%   | Camissa 0%<br>Broker max - 0% | Camissa 0%<br>Broker max - 3%                    | Camissa 0%<br>Broker max - 3%                        | Camissa 0%<br>Broker max - 3%                           | Camissa 0%<br>Broker max - 3%                    | Camissa 0%<br>Broker max - 3%                    | Camissa 0%<br>Broker max - 3%                    | Camissa 0%<br>Broker max - 3%                        | Camissa 0%<br>Broker max - 0%           | Camissa 0%<br>Broker max - 3%                    |
| <b>Annual ongoing advice fee (excl VAT)</b> | 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%.