

Investment application form for legal entities

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

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). **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

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.

Checklist

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

- ☐ Signed and dated investment application form for 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

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.

Investment application form for legal entities

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 11 and/or 13.

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

Initial _____

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 ☐ Yes ☐ No account?

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	% 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.

Initial _____

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

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 | ☐ | No | ☐ |
| 2. Is the investor operating in the USA? | Yes | ☐ | No | ☐ |
| 3. Is the controlling entity of the investor a USA entity? | Yes | ☐ | No | ☐ |
| 4. Does the investor have a US Taxpayer Identification Number (TIN)? | Yes | ☐ | No | ☐ |

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 |

Initial _____

- ☐ 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 passive non-financial entity

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) Limited 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 11/12 or Declaration for Reduced rate of tax on pages 13/14.**

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 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

Residential address

Code

Initial

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.***D. 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
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-compliant***						
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%.

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

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. Debit order investments are subject to a 60-day clearance period. 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 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 G.

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

☐

Initial _____

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 60-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 payment* (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 20th 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	%

Initial _____

I. 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 Centre 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 interests 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.

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:

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)

Initial

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

K. 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.

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.
- ☐ I confirm that this transaction is within my powers as the authorised representative of the entity.

Initial

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

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 13.

Initial

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 ☐ 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 ☐
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) ☐

Initial _____

- 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

(Duly authorised to do so)

Date

Capacity of signatory (if not the beneficial owner)

Initial _____

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

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

Initial

Country in which you are a resident for tax purposes

Nature of person/entity

☐ Individual ☐ CC ☐ Listed company ☐ Unlisted company

☐ Trust ☐ RSA government, provincial administration, municipalities

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

☐ Other (please specify)

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 why 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 %.

Signature

(Duly authorised to do so)

Date

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 Camissa Collective Investments in writing should the circumstances of the beneficial owner referred to in the declaration above change.

Signature

(Duly authorised to do so)

Date

Capacity of signatory (if not the beneficial owner)

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 March 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%.