



### 1. INVESTOR DETAILS CONTINUED:

Do you have tax obligations, liabilities or tax residencies outside of South Africa?  Y  N

If "Yes" is selected please complete a **CRS and FATCA self-certification form** for individuals.

### 2. DETAILS OF PERSON ACTING ON BEHALF OF THE INVESTOR (IF APPLICABLE):

Please provide full details of the person who is authorised to act on behalf of the investor, **together with proof of authority/appointment.**

Capacity in which person is authorised:

Curator  Guardian  Executor of estate  Power of attorney

Discretionary financial advisor

Title  Initials  Surname

Full name

ID number/passport number (if foreign national)  Date of birth

Contact number

Email

Physical address

Postal address

### 3. INVESTMENT DETAILS:

Please refer to each **MDD** for all information pertaining to your selected portfolio(s), including fees, minimums, benchmarks and mandate details.

#### Minimum Investment Amounts

Minimum investment of R500 applicable  
 Minimum debit order of R500 per month applicable

#### Please confirm how you will be making payment?

Electronic funds transfer (Internet)  Debit order

#### Source of funds

Savings  Bonus  Inheritance  Salary  Other

If other, please specify: \_\_\_\_\_

#### Please select your option by indicating the corresponding value:

Lump-sum investment  and/or Monthly contribution

Initial

#### 4. FEDGROUP BANKING DETAILS:

Fedgroup Management Pty Ltd  
(The administrator)

For company banking details, please mail us at:  
Slservice@fedgroup.co.za

#### 5. INVESTOR'S BANKING DETAILS:

Name of accountholder

Name of bank

Account number

Account type

Branch code/name

The only accounts accepted by electronic banking are: savings, current and transmission accounts. Payment into credit cards, money market accounts, call accounts and third-party accounts cannot be accepted.

#### 6. CONTRIBUTOR'S DETAILS (IF NOT INVESTOR):

Title

Initials

Surname

Full name

ID number/passport number (if foreign national)

Date of birth

Contact number

Email

Physical address

Postal address

Name of accountholder

Name of bank

Account number

Account type

Branch code/name

#### Source of funds

Savings  Bonus  Inheritance  Salary  Other

If other, please specify: \_\_\_\_\_

If this accountholder is a legal entity, please complete Annexure A (where applicable), for that legal entity

Initial

## 7. DEBIT ORDER DETAILS:

Total debit order amount

Deduction date









Monthly contribution

Commencement date









1. The investor hereby instructs and authorises the Fedgroup Participation Bond Managers Pty Ltd to collect the above sum from his/her bank account specified above. Furthermore, the investor understands that should the deduction date fall on a Saturday, Sunday or public holiday, the amount will be debited the first working day thereafter.
2. The investor understands that he/she may cancel this authority by providing the administrator with written notice to cancel the debit order.
3. The investor agrees to pay any bank charges and costs relating to the debit order authority, and declares that all monies invested are not the proceeds of unlawful activities.
4. The investor acknowledges that the administrator is authorised to effect the drawing(s) against his/her account and may not cede or assign any of its rights to any third party without the investor's prior written consent. The investor agrees that he/she may not delegate any obligations in terms of this application to any third party without the prior written consent of the administrator.

INVESTOR'S/CONTRIBUTOR'S SIGNATURE

Date









## 8. FINANCIAL ADVISOR:

Title





Initials




Surname






















Full name/s






















Company name






















Contact number
















Financial advisor code
















## 9. DECLARATION BY FINANCIAL ADVISOR (IF APPLICABLE):

### FAIS Declaration:

1. I declare that I/we are a licensed financial services provider/registered attorney. I have made the necessary disclosure and complied with the requirements of the Financial Advisory and Intermediary Services Act 37 of 2002.
2. I have explained all fees that relate to this investment to the investor. I understand and accept that the investor may write to Fedgroup to cancel my fees.
3. I confirm that all information provided herein is true and correct and that I have read and understood the terms and conditions.

### FICA Declaration:

1. I have identified all applicable parties to this transaction and verified their details under the requirements of Section 21 of the Financial Intelligence Centre Act 38 of 2001 (the Act). I keep these parties' records as required in terms of Section 22 of the Act.



2. I understand that if I have selected 'Yes', I am the primary accountable institution under the act.

3. I understand that if I have selected 'No', Fedgroup will be responsible for the primary 'Know Your Client' requirements of the act and that the application will be delayed until Fedgroup receives these documents.

FINANCIAL ADVISOR'S SIGNATURE

Date









Initial

## 10. DECLARATION BY INVESTOR:

I confirm that the financial advisor above is my appointed advisor.

### 10.1 FEES:

I agree to pay the following fees to my financial advisor:

Upfront advisor's fee    % deducted from capital prior to the investment being made, up to a maximum of 3.0% (excluding VAT)

Annual advisor's fee    % deducted from interest earned, up to a maximum of 1.5% (excluding VAT)

Initial

### 10.2. I FURTHER DECLARE THAT:

I have received a copy of the terms and conditions of my investment with Fedgroup and I hereby acknowledge that the rules governing this investment have been pointed out to me, that I know and understand the content thereof and that I am further aware that, for future reference, the rules can be assessed by me at [www.fedgroup.co.za](http://www.fedgroup.co.za).

- I confirm that all information provided in this form and all other documents signed by me in connection with this application, whether in my handwriting or not, is correct.
- I have not received advice from Fedgroup in respect of this application.
- I confirm that Fedgroup may accept instructions from my financial advisor or any authorised third party only if appointed and authorised by me in writing.
- By signing this, I understand that telephonic and electronic communication may be monitored and recorded. Fedgroup reserves the right to verify the identity of any person involved in any form of communication.

### 10.3 POPI DECLARATION

- I acknowledge that any personal information supplied to Fedgroup is provided voluntarily and that Fedgroup may not be able to comply with its obligations if the correct personal information is not supplied.
- I understand that privacy is important to Fedgroup and that they will use reasonable efforts in order to ensure that any personal information in their possession or processed on their behalf is kept confidential, stored in a secure manner and processed in terms of South African law and or applicable Data Protection Legislation, for the purposes I have authorised.
- I warrant that all information, including personal information, supplied to Fedgroup is accurate and current and agree to correct and update such information when necessary.
- By submitting any personal information to Fedgroup in any form, I acknowledge that such conduct constitutes a reasonable unconditional, specific and voluntary consent to the processing of such personal information by Fedgroup with third parties or suppliers for purposes of fulfilling its obligations and other legitimate purposes.
- Personal information may be retained by Fedgroup and for as long as it is necessary to fulfil its obligations as set out in this contract or policy, unless:
  - retention of the record is required or authorised by law; or
  - I have consented to the retention of the record.
- I hereby authorise Fedgroup to collect and process my personal information and conduct background screening checks including, but not limited to, fraud prevention or detection, ID verification and bank account verification.
- Personal information may be transferred cross-border to countries, which do not necessarily have data-protection laws similar to South Africa, for verification or storage purposes. In any cross-border transfer of personal information the recipient will be notified of the need to protect the confidentiality of the personal information.
- I take note that if Fedgroup has utilised the personal information contrary to the privacy and information protection conditions, I may first resolve any concerns with Fedgroup. If I am not satisfied with such process, I have the right to lodge a complaint with the Information Regulator.
- A copy of personal information held by Fedgroup will be furnished to me upon request in terms of the provisions of the Protection of Personal information Act (POPIA) or Promotion of Access to Personal information Act (PAIA) and I understand that I may dispute any information in the record provided.
- I unconditionally agree to indemnify Fedgroup and its suppliers, acting in good faith in taking reasonable steps to process my personal information lawfully, against any liability that may result from the processing of my personal information. This includes unintentional disclosures of such personal information to, or access by unauthorised persons, and/or any reliance which may inadvertently be placed on inaccurate, misleading, or outdated personal information, provided to Fedgroup by myself or by a third party on my behalf.

Keep me updated about your products and services  Y  N

INVESTOR SIGNATURE

Date

Initial

## 11. TERMS AND CONDITIONS OF A TAX-FREE PARTICIPATION BOND INVESTMENT:

The following terms and conditions are disclosed in terms of the rules for the administration of a collective investment scheme in Participation Bonds.

1. The Fedbond Fund (the Fund) forms part of Fedbond Nominees Pty Ltd (the Nominee Company) and has been managed by Fedgroup Participation Bond Managers Pty Ltd (the Manager) since January 1991. Both companies are wholly owned subsidiaries of Fedgroup Financial Holdings Pty Ltd (Fedgroup).
2. The Fund, the Nominee Company and the Manager are governed inter alia by the Collective Investment Schemes Control Act 45 of 2002 (the Act) and subordinate legislation issued by the Financial Sector Conduct Authority from time to time.
3. Terms and conditions specific to Participation Bonds:
  - 3.1. In terms of the Act, investments in the Fund are subject to availability and the Fund may be closed to new investments from time to time. Investment applications received during periods of no availability will not be accepted and any investment received will be refunded to the investor without interest.
  - 3.2. Investments are secured by all the Participation Mortgage Bonds included in the Fund and the debt owing under such bonds is owed to the investors pro rata to their investment balance and not to the Manager or the Nominee Company. Neither the Manager nor the Nominee Company guarantees the repayment of the debt.
  - 3.3. Upon the Manager's consent, the Investor may cede, transfer or encumber his or her investment, subject to the following:
    - 3.3.1. The investor must make a request to the Manager in writing
    - 3.3.2. The request will not be enforceable against the Manager unless the Manager has confirmed same in writing
    - 3.3.3. The Manager may impose fees and charges on either the investor or his or her successor to the investment
    - 3.3.4. The Manager may refuse the request if, once the investment is ceded, transferred or encumbered in favour of more than one person, the resultant investment held by each person will be less than the minimum requirement of the Manager
    - 3.3.5. Where an investment (or a portion thereof) is ceded, transferred or withdrawn during the course of the month, the Manager will recover the interest paid in respect of that month, on a pro-rata basis.
  - 3.4. Interest paid by the bondholders to the Manager (less the Manager's administration fees, which shall be determined and subsequently communicated by the Manager from time to time), is paid by the Manager to the investor monthly in advance, or reinvested, at the investor's discretion. Where an investment is made during the course of the month, the first payment of monthly interest will be made on a pro-rata basis.
  - 3.5. At intervals of not more than three months, the Manager will furnish the investor with a statement of account disclosing the amount of capital invested in the Fund and indicating how the net amount of interest paid has been calculated.
  - 3.6. Interest and capital will only be paid into a bank account in the name of the Investor. Third-party payments are not permitted.
4. Terms and conditions specific to Tax-Free Savings:
  - 4.1. Tax-Free Savings is only available to South African taxpayers
  - 4.2. There is no set term for the investment in Tax-Free Savings
  - 4.3. The investor may withdraw all or part of his or her investment, subject to receipt by the Manager of five days' written notice and such other documentation as may be required by the Manager. No fees are charged for a withdrawal
  - 4.4. The investor warrants that they understand the rules set by National Treasury and SARS in respect of Tax-Free Savings and the consequences of non-adherence to these rules
  - 4.5. Interest payable by the bondholders may fluctuate and therefore interest payable to investors in Tax-Free Savings may also fluctuate.
5. Both the Manager and the Nominee Company hold adequate levels of professional indemnity insurance and fidelity cover.
6. All employees or subsidiaries of Fedgroup may invest in the Fund.
7. Complaints may be lodged as per the complaints resolution policy which can be obtained at [www.fedgroup.co.za](http://www.fedgroup.co.za).
8. The investor is responsible for providing the Manager with correct and up-to-date information. Should information become outdated or invalid, any scheduled payments may be suspended. Unpaid monies will remain in a non-interest bearing account, until either the payment can be made or the Manager, at its own discretion, reinvests the unpaid monies back into the Fund.
9. The Manager subscribes to the principles and standards set by the Association for Savings and Investments South Africa (ASISA). The standard regarding unclaimed monies is followed, including the tracing of investors of unclaimed monies and the passing on of administrative, management and tracing fees directly to the investment.
10. The investor hereby consents to the Manager sharing his or her personal information, for administrative purposes, between subsidiaries of Fedgroup and with external tracing companies, should the tracing of unclaimed monies be required.
11. The investor warrants that the investment, as per Section 2 of this application form, is obtained from legitimate sources and that the investor has complied with and will continue to comply with all applicable legislation, including but not limited to those related to money laundering and income tax.

Initial

## 11. TERMS AND CONDITIONS OF A TAX-FREE PARTICIPATION BOND INVESTMENT (CONTINUED):

12. By agreeing to these terms and conditions, the investor consents to the Manager using any form of electronic communication to communicate and transact with the investor, to receive instructions from the investor and issue statements of account. The investor warrants that he or she understands the risks related to electronic communication and transactions. No additional costs will be levied by the Manager for electronic communication and transactions. Where the Manager transacts with the investor by telephone, the telephone calls are recorded and retained, along with other relevant electronic communication and transactions, for a period of five years. Fedgroup reserves the right to verify the identity of any person involved in any form of communication related to the investment.
13. The Manager reserves the right to update these terms and conditions, which may be required as a function of legislative and regulatory updates. The latest terms and conditions, as well as additional information, can be obtained free of charge at [www.fedgroup.co.za](http://www.fedgroup.co.za)
14. The manager is obliged by regulation to collect information around your tax residency and in certain circumstances we are obliged to share information about your account(s) with SARS.

## 12. CONTACT DETAILS:

Gauteng	:	011 305 2300			
Western Cape	:	021 949 2100	Email	:	<a href="mailto:Slservice@fedgroup.co.za">Slservice@fedgroup.co.za</a>
Kwa-Zulu Natal	:	031 202 1903	Website	:	<a href="http://www.fedgroup.co.za">www.fedgroup.co.za</a>
Eastern Cape	:	041 365 6525			

## 13. COMPLIANCE:

### The Compliance Officer

Fedgroup Participation Bond Managers (Pty) Ltd  
89 Bute Lane, Sandown

PO Box 782823  
Sandton  
2146

Tel: 011 305 2300  
Email: [compliance@fedgroup.co.za](mailto:compliance@fedgroup.co.za)  
Website: [www.fedgroup.co.za](http://www.fedgroup.co.za)

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