## **Useful information about your PPS Investment Account Application Form**



### Contact details

Email: admin@ppsinvestments.co.za Tel: 0860 468 777 (0860 INV PPS) Fax: 021 680 3680 Website: www.ppsinvestments.co.za

#### Cut off and timelines

- All complete and valid instructions received **before 14:00** on a business day will be processed on the **same day**.
- Complete and valid Instructions received after 14:00 will be processed on the next business day.
- Investments will be processed and finalised within a maximum of five (5) business days.
- Any errors are to be reported within fourteen (14) days of your new business confirmation being received.

#### **Useful information**

Please refer to our website www.ppsinvestments.co.za for:

- Product brochures and key benefits.
- Fund fact sheets (Minimum Disclosure Documents) for each of the available Investment Option(s).
- Financial Intelligence Centre Act (FICA) requirements.
- The Effective Annual Cost measure (EAC) is an industry-wide disclosure standard. It can be used by investors and financial advisers to compare charges on most retail investment products, and their impact on investment returns, so that investors are placed in a better position to make informed decisions around investment choices. The EAC is a measure of the charges that an investor will likely incur in purchasing and holding a financial product, and does not attempt to measure the features of a financial product.
- The latest Product Terms, Conditions and Declarations.
- You can manage your investment, view balances, transact and download tax certificates on the PPS Investments Secure Online Services website (www.ppsisecure.co.za) or the PPS for Professionals mobile app for IOS or Android.

#### **Consider getting financial advice**

PPS Investments does not provide financial advice. However, we believe in the merits of good financial advice. If you are not comfortable making your own investment decisions, consider using the services of a PPS Investments accredited financial adviser.

#### **Document checklist and supporting documents**

Please send through these documents with your application form to admin@ppsinvestments.co.za or fax 021 680 3680:

A copy of your South African barcoded ID/smart card, valid passport (if foreign national), valid drivers license or birth certificate (if minor). A certified copy is required if you do not have a financial adviser.

Proof of your residential address, not older than three (3) months, (e.g. bank statement, utility bill or telephone account).

Proof of deposit.

If unit transfer - copy of current investment statement indicating Investment Option(s) and fund classes.

Should the bank account holder be a third party, we require proof of bank details (e.g. bank statement) not older than three (3) months clearly displaying the account holder's name and the bank's logo. Collection from a third party legal entity account requires a letter from the bank listing the authorised signatories of the account along with copies of their ID documents and 3 specimen signatures.

# **PPS INVESTMENT ACCOUNT APPLICATION FORM**



A CONTA	CT PERSON FOR O	UTSTANDING REQUIREME	NTS	
Name and surnan	ne			
Telephone numbe	er	Email		
Capacity				
B PERSON	NALISED INVESTM	ENT NAME		
You have the opp	ortunity to name your in	westment (e.g. "My Holiday Fund").		
Name my investm	ient			
Please note that the	product does not guarantee	performance in line with your personalise	ed investment name.	
C PERSON	NAL DETAILS OF IN	IVESTOR		
Title	Surname			
First name(s)				
Date of birth		Identity or passpor	t number	
Country of birth		Country where pass	port issued	
Gender	Male	Female		
Nationality	South African	Other (Please specify)		
Occupation		Mem	nber number	
Physical address				
				Postal code
Postal address				
				Destal and
				Postal code
Telephone numbe	er (home)		Telephone number (w	vork)
Cellphone numbe	r		Fax	
Email address (Compulsory)				
D TAX IN	ORMATION			

#### Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances we may be obliged to share information on your account with SARS. Should any information provided change in the future, please ensure you advise us of the changes promptly.

Depending on where you are a resident for tax purposes, PPS Investments may be required to deduct Dividend Withholding Tax (DWT) and/or Interest Withholding Tax (IWT) on your behalf.

#### Natural Persons

I am a South African resident for tax purposes and understand that:

- A default DWT rate of 20% will apply on local dividends. Dividends declared by a Real Estate Investment Trust (REIT) are regarded as taxable income and are subject to tax at the applicable rate, such dividends will however be exempt from dividend tax.
- IWT will not apply.

## South African Tax Number as provided by SARS

I am a non-South African resident for tax purposes and understand that:

- A default DWT rate of 20% will apply except if a reduced rate is applicable. A default IWT rate of 15% will apply except if a reduced rate is applicable. Dividends declared by a Real Estate Investment Trust (REIT) are exempt from South African Income Tax but will be subject to DWT.

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#### Country of residence for tax purposes

#### Tax Identification (TIN) Number provided to you by your tax authority

#### Effective date of tax residency

As a non-South African resident you may qualify for a reduced rate if there is a Double Taxation Agreement (DTA) in place between South Africa and your country of residence. By declaring a country of residence for tax purposes other than South Africa, you declare you are not a South African resident and that the reduced rate and article number as contained in the Withholding Tax Annexure (available on www.ppsinvestments.co.za) applies to your investment.

#### Are you a tax resident anywhere else? If so, please complete the table below:

Country/Countries of Tax Residence	Tax Identification Number (TIN)

#### If you are unable to provide a Tax Identication Number, please provide select one of the reasons below:

My tax authority does not require me to provie a TIN/FE (does not apply to South African or United States tax residents).

My country does not issue TIN/FE to its tax residents (does not apply to South African or United States tax residents).

I am unable to obtain a TIN/FE (please provide a reason).

#### Are you a "US Person"?

Do you have a United States tax number, residency or citizenship? Yes No If PPS Investments identifies, through the information provided on this application form, that you are considered a US person or have a Reportable Account, from any other country you may be required to submit further documents.

## ACTING ON BEHALF OF THE INVESTOR

Surname

E1. Legal Guardian, parent, persons acting on behalf of the investor. Proof to be sent to PPS Investments.	E1.	Legal	Guardian,	parent,	persons	acting or	ו beha	If of the	e investor.	Proof to	o be sent to	<b>PPS Investments.</b>
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Title

First name(s)

Identity or passport number

Relationship to investor

Date of deposit/transfer

or as soon as possible thereafter.

#### E2. Mandate for dealing with the discretionary FSP acting on behalf of the investor. Please send us a copy of the signed mandate.

I have entered into a discretionary mandate with a FAIS category II FSP.	Full	Limited
I authorise PPS Investments to accept instructions submitted by the FSP on my behalf.	Yes	No

Please send us a copy of the signed mandate.

## F LUMP SUM INVESTMENT DETAILS

Lump sum contribution (minimum R10,000)

Please indicate the method of payment below:

Unit transfer from another investment platform

Electronic/internet transfers – Electronic transfers may take a few days to appear in the product's bank account.

Electronic collection by the Administrator – Electronic collection is restricted to a maximum of R1,000,000 per debit. An amount greater than this will require the Administrator to make multiple debits, which may result in additional transaction costs. The investment will be processed **one (1) business** day after the last debit is received. The reference on your bank account will be a combination of the abbreviated product name (PPS INV1) and a 12-digit client number e.g. PPS INV1 123456789012.

#### Please do the electronic collection on

## Source of funds for this investment (compulsory)

Salary Savings Business Gift/inheritance Other

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#### Phasing-in details

Lump sum investments can be made directly into the Investment Option(s) of your choice or can be phased in over a period of time. If this option is selected, all monies will be invested in the PPS Enhanced Yield Fund and will be phased into your selected Investment Option(s). Your investment will not be phased in unless specified below.

Please phase-in my investment over

3 months 6 months

12 months

Phase-ins will be generated on the 9<sup>th</sup> of the month, and priced on the 10<sup>th</sup>. Should either of these days fall on a weekend or public holiday, the process will take place on the following business day.

## G UNIT TRANSFER OF EXISTING INVESTMENT OPTION(S)

Please provide us with a statement from the current investment platform / MANCO and confirmation of which unit trusts are to be transferred.

Name of investment company

Investment number

Transfer 100% of my holdings

OR if a **partial** transfer please specify the holdings to be transfered below:

Investment reference number	Investment Option	Class	Number of units

Switch to Investment Option(s) specified in Section "L"

H DEBIT ORDER INVESTMENT DETAILS							
<b>Debit order inve</b> (minimum R500)		t		Commencement month			
Collection date	1 <sup>st</sup>	7 <sup>th</sup>	15 <sup>th</sup>	28 <sup>th</sup>			
Frequency	Monthly	Quarterly	Half-yearly	Yearly			
Annual increase	5%	10%	15%	%			

Consider escalating your debit order amount annually in order to ensure your contributions are in line with inflation.

If not specified, debit order collection will be monthly on the first.

If cut-off for your specific collection date is missed, the debit order will commence on the same day of the following month. The reference on your bank account will be a combination of the abbreviated product name (PPS INV1) and a 16- digit investment number e.g. PPS INV1 POL1234567890123.

## BANK ACCOUNT DETAILS FOR DEBIT ORDERS/ONCE OFF COLLECTIONS

The following bank details will be used for all debit orders/collections. Any changes to your banking details must be forwarded in writing to PPS Investments together with proof thereof.

Account holder nar	me		
Bank			Account number
Branch			Branch code
Type of account			
Current	Savings	Transmission	
Please note additi	ional documents m	ay be required	

- If the bank account holder is a third party individual, we require a copy of their ID documents with 3 specimen signatures.
- If bank account holder is a third party legal entity, we require a letter from the bank listing the authorised signatories of the bank account along with copies of their ID documents with 3 specimen signatures.

I, the undersigned, request and authorise PPS Investments to debit the bank account specified above.

#### Signature of bank account holder

Ι

Date

## **REGULAR WITHDRAWAL**

Regular withdrawal amount

#### Frequency of regular withdrawal Monthly Quarterly Half-yearly

Regular withdrawal payments will be made by the 28th day of the respective month.

First payment to be made on the 28th of

#### Regular withdrawals will be paid proportionally from all Investment Option(s) unless a specific Investment Option(s) are indicated below:

Investment Option (Please complete full Investment Option Name and Class)	Regular withdrawal wmount/Percentage
Total	100%

Yearly

## K BANK ACCOUNT DETAILS FOR FUTURE PAYMENTS/REGULAR WITHDRAWALS

The following bank details will be used for all payments. Any changes to your banking details must be forwarded in writing to PPS Investments together with proof thereof.

**Please note:** Payments are made electronically and we will not make any payments to credit cards or market-linked accounts. No third-party bank accounts allowed.

For future payments and regular withdrawals, please use the same bank account details as for debit orders.

For future payments and regular withdrawals, please use the bank account details stipulated below:

Account holde	er name		
Bank			Account number
Branch			Branch code
Type of accou	nt		
Current	Savings	Transmission	

## INVESTMENT OPTION(S)

L

For a comprehensive list of available Investment Option(s), please refer to the Investment Option Schedule available on www.ppsinvestments.co.za or from the PPS Investments Client Service Centre.

## Please ensure that the percentages completed in the debit order investment and lump sum investment column total 100%.

Investment Option (complete full Investment Option name and class)	Lump sum investment %	Debit order investment %
TOTAL	100%	100%

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## **FINANCIAL ADVICE FEES**

I acknowledge that I have received financial advice from the financial adviser whose details are completed in Section O below. This is my appointed financial adviser and I agree to the payment of advice fees as follows:

Initial lump sum fee

Max. 3% (excl. VAT)

Fees will be paid proportionately from all Investments Option(s) unless a specific Investment Option is indicated below:

A specific Investment Option

The Administrator will pay ongoing advice fees to your financial adviser on your behalf and will recover these fees from your investment. These fees will therefore accrue to the Administrator as an additional fee over and above the administration fee applicable to your investment in terms of PPS Investments' fee structure.

#### CLIENT DECLARATION Ν

I,

, hereby confirm that:

- All information provided in this form and all other documents signed by me, whether in my handwriting or not, is correct
- I am responsible for the accuracy and completeness of all answers, statements or other information provided by me or on my behalf
- I will inform PPS Investments if any of the information supplied changes I have not received advice from PPS Investments or the Administrator
- Under penalties of perjury, I declare that I have examined the information completed on this form and to the best of my knowledge believe it is true, correct, and complete.
- Lecrtify that the information provided in terms of Foreign Accounts Tax Compliance Act ("FATCA"), the Organisation for Economic Co-operation and Developments ("OECD") and Common Reporting Standard ("CRS") is correct and that unless stated otherwise, I am not a tax resident of the United States of America.

and I have read, understood and agreed to:

- The Product Terms, Conditions and Declarations which may change from time to time The Minimum Disclosure Documents (MDDs) of the chosen fund(s) including, but not limited to, the Total Expense Ratio (TER) and Transaction Cost(TC) applicable to my investment.
- In the case of Customised Solutions, the Minimum Disclosure Document of the underlying funds can be obtained from the respective Managers. The Effective Annual Cost disclosure available from my financial adviser, the PPS Investments website or from the Client Service Centre.

#### **Opportunity to share in profits**

If you're not already a holder of a PPS provider product, the Accidental Death product opens your door to a PPS Profit-Share Account into which you'll be paid a portion of our profits from your investments with us. With the Accidental Death product, a tax-free cash lump sum of up to R2 000 000 could be payable to your beneficiaries in the event of your accidental death. Ask your financial adviser for more information on this product or request information directly by ticking the box below.

I do not have a financial adviser and would like to receive an application form and explanatory brochure directly.

#### Signature of investor

Max. 1% (excl. VAT)

Initial debit order fee

Max. 3% (excl. VAT)

Date

Ongoing fees per annum

## **O** FINANCIAL ADVISER DETAIL AND DECLARATION

Financial adviser name

#### Financial adviser institution

Financial adviser code

To ensure fair outcomes for investors, we (as the product supplier) are required to ensure appropriate sharing of responsibility between ourselves and you (the financial adviser). As such, we request that you provide the following assurance to us:

- I confirm that I have concluded the analysis necessary to provide appropriate advice (which is both suitable for the investor and takes into account their circumstances) with respect to the product suppliers products considered and selected.
- I declare that I am a licensed Financial Services Provider and 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 all subordinate legislation to the investor.
- I confirm that I have met directly with the client or the person acting on behalf of the client recorded in this application, and confirm that he/she bears a likeness to the photograph on his/her identity document; and
- I have verified his/her identity with original acceptable documentation, copies of which are attached.
- I warrant that I have explained all fees to the investor, including but not limited to the Effective Annual Cost (EAC), that relate to this investment and I
  understand and accept that the investor may withdraw his / her authority for payment of advice fees in writing to PPS Investments.

#### Signature of financial adviser

PPS Investments (Pty) Ltd, PPS Multi-Managers (Pty) Ltd, PPS Investment Administrators (Pty) Ltd and PPS Insurance Company Ltd are licensed financial services providers. PPS Management Company (RF) (Pty) Ltd is a licensed collective investment scheme manager.

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