

- Please send the completed form and documentation to 086 680 3187 (fax) or taxfree@coronation.co.za.
- Should you have any queries or if you would like an investment quote for comparison purposes, kindly call us on 0800 22 11 77 or email clientservice@coronation.co.za.

A: IMPORTANT INFORMATION

- You can contribute R36 000 every tax year (from March 1st to end-February of the next year) without incurring any tax. Over your lifetime, you can contribute up to R500 000 tax-free. The SA Revenue Service will levy a penalty tax of 40% on any amount above these limits..
- You can withdraw money at any time, and won't pay any penalties or tax. In terms of your tax-free allowance, once you withdraw money, you cannot replace it with a new contribution. For example, if you contributed R36 000 this tax year, and then withdrew some of your savings - any further contribution this tax year will be taxed.
- If you are invested in other tax-free products, please note that your overall investment needs to remain within the tax-free limits. You are required to monitor the total amount invested to avoid tax penalties.

A: INVESTOR DETAILS

Full name: _____

ID number: _____ Coronation investment number: _____

Contact telephone (home): (_____) _____ Email address: _____

I am acting on behalf of an investor.

For example, guardians and persons with Power of Attorney or mandate acting on behalf of disabled or insolvent persons.

Full name: _____ ID (or Passport Number): _____


Contact telephone: (_____) _____

Email address: _____


B: NEW DEBIT ORDER

1 CHOOSE YOUR INVESTMENT

Please select a fund (or funds) for your tax-free investment.

 A minimum debit order amount of R250 is required, with a maximum amount of R3 000 (in total, across all funds).


FUND NAME	Debit Order (Minimum R250 per month; Maximum R3 000)
Total amount	R

 Before making a decision, please review the Comprehensive Fact Sheets of the different funds on www.coronation.com. We also recommend that you speak to a financial adviser, who can assess your investment needs. All dividends and interest earned from your investment will automatically be reinvested; you therefore won't be able to earn a regular income from this investment.



2 SET UP A DEBIT ORDER

I/We the undersigned, authorise Coronation Management Company (RF) (Pty) Ltd to draw against my/our bank account the debit order investment amounts in terms of this application on the 1st 7th 15th 26th day of each month for the investment at the ruling price on that day. (If the debit order days fall on a weekend or public holiday, collection will take place on the next business day.) The debit order should commence on _____ [d] / _____ [m] / _____ [y]. All such withdrawals from my/our account will be treated as though they have been signed by me/us personally, and I/we request the bank to debit my/our account with these drawings. I/We acknowledge that debit order investments are subject to a 40-day clearance period.

 A minimum debit order amount of R250 is required, with a maximum amount of R3 000 (in total, across all funds).

Collect a debit order to the amount of _____ from:

My bank account listed with Coronation

Bank name _____ Account number: _____

A different bank account. Please complete Section D.

3 SOURCE OF FUNDS

Compulsory: What is the source of the funds for this investment?

Savings Salary Sale of assets Inheritance Other please specify: _____

C: EXISTING DEBIT ORDER

1 CHANGE MY EXISTING DEBIT ORDER

FUND NAME	New Debit Order amount
_____	R _____
_____	R _____
_____	R _____

Effective: _____ [d] / _____ [m] / _____ [y]

2 TERMINATE MY EXISTING DEBIT ORDER(S) FOR THE FOLLOWING FUNDS

FUND NAME

Effective: _____ [d] / _____ [m] / _____ [y]



D: CHANGE THE BANK ACCOUNT DETAILS FOR MY DEBIT ORDER

I/We the undersigned, authorise Coronation Management Company (RF) (Pty) Ltd to draw against my/our bank account the debit order investment amounts in terms of this application on the 1st 7th 15th 26th day of each month for the investment at the ruling price on that day. (If the debit order days fall on a weekend or public holiday, collection will take place on the next business day.) The debit order should commence on _____ [d] / _____ [m] / _____ [y]. All such withdrawals from my/our account will be treated as though they have been signed by me/us personally, and I/we request the bank to debit my our account with these drawings. I/We acknowledge that debit order investments are subject to a 40-day clearance period.

Bank: _____ Account number: _____

Branch: _____ Branch code: _____

Type of account: Current/Cheque Transmission Savings

Name of account holder number: _____

I hereby acknowledge that the same terms and conditions that are applicable to my original investment apply to this investment.

Signature of Investor/Member or Authorised Signatory:

SIGN WITHIN THE BOX

Date: _____ [d] / _____ [m] / _____ [y]



*If the investor is a minor, the bank account needs to be in the child's name.
Please include a bank statement or cancelled cheque less than three months old.
As a security measure, a consultant from Coronation will call you to get your personal authorisation to process this instruction.*

E: FINANCIAL ADVICE

- I did not receive financial advice about this investment.
- I have received financial advice, but do not require Coronation to pay fees on my behalf.
- I have received financial advice from the financial adviser listed in this section. I instruct Coronation to deduct the following advice fees to pay the adviser on my behalf.

Initial advice fee: _____ % (Negotiable to a maximum 3%, exclusive of VAT). Applied to each deposit and deducted before the investment is made.

Annual advice fee: _____ % per annum of the market value of the investment portfolio, deducted and paid monthly in arrears. (Negotiable to a maximum 1% exclusive of VAT. If an initial advice fee greater than 1.5% is selected, then the maximum annual advice fee is 0.5%.)

This annual advice fee is not part of the normal annual management fee charged by the relevant fund/s. You may revise or terminate financial advice fees by written notice to us.

Signature of investor or authorised signature:

SIGN WITHIN THE BOX



FINANCIAL ADVISER DETAIL AND DECLARATION

To be completed by adviser.

Contact name: _____ Company: _____

Adviser account number: _____ Registration number: _____

FSP license number: _____

An “Accountable Institution” includes, but is not limited, to the following institutions: a Bank, a Long-Term Insurer, a Manager registered in terms of the Collective Investment Schemes Control Act and a person who carries on the business of a financial services provider requiring authorisation in terms of the Financial Advisory and Intermediary Services Act of 2002. If this section is completed by an “Accountable Institution” acting on behalf of the client, the supporting documentation requested in section 1 need not be submitted to Coronation. Coronation may however request it where it is deemed necessary. The SA income tax number (if applicable), copy of the investor’s ID and proof of bank account are still required.

I/We:

- ▶ declare that I/we am/are a licensed Financial Service Provider(s) and have made the disclosures required in terms of the Collective Investment Schemes Control Act, 2002, and the Financial Advisory and Intermediary Services Act of 2002, and subordinate legislation thereto, to the investor.
- ▶ acknowledge and confirm that, in my/our capacity as the primary accountable institution with Coronation being the secondary accountable institution, I/we have established and verified the identity of the client in accordance with Section 21 of the Financial Intelligence Centre Act, 2001 (“the Act”), and will keep records of such identification and verification according to the provisions of Section 22 of the Act.
- ▶ warrant that I/we have explained all fees that relate to this investment to the investor and I/we understand and accept that the investor may withdraw his/her authority for payment to me/us in writing to Coronation.

Signed at: _____ on this _____ day of _____ year _____

Signature of financial adviser:

SIGN WITHIN THE BOX

F: INVESTOR DECLARATION

I hereby acknowledge that the same terms and conditions that are applicable to my original investment apply to this investment and that I have read the appropriate comprehensive fact sheet information available on Coronation’s website (www.coronation.com/za/personal/complete-fund-range-fact-sheets).

Signature of investor or authorised signature:

SIGN WITHIN THE BOX

Date: _____ [d] / _____ [m] / _____ [y]



G: NEXT STEPS

- Please send the completed form and documentation to taxfree@coronation.co.za or 086 680 3187 (fax).
- You will receive an SMS to confirm that we have received this instruction.
- A member of our client service team will contact you if more information is required.
- Should you have any queries, kindly call us on 0800 22 11 77 or email clientservice@coronation.co.za

H: NOTES/ADDITIONAL INSTRUCTIONS