



## Facility Application

Kindly complete the relevant sections in full. The applicant must initial all amendments made to this form. Please email all pages of this form together with any required supporting documents to our new business service centre at [business@sabullion.co.za](mailto:business@sabullion.co.za).

Step 1

Investor Details

### Natural Person (if more than 1 person kindly complete annexure B for additional persons)

|                                   |                             |                  |                      |                           |
|-----------------------------------|-----------------------------|------------------|----------------------|---------------------------|
| Title                             | <input type="text"/>        | First Name(s)    | <input type="text"/> |                           |
| Surname                           | <input type="text"/>        | Identity doc No. | <input type="text"/> |                           |
| Date Of Birth                     | <input type="text"/>        | Passport No.     | <input type="text"/> |                           |
| Nationality                       | <input type="text"/>        | Income Tax No.   | <input type="text"/> |                           |
| Occupation                        | <input type="text"/>        |                  |                      |                           |
| Street Address                    | <input type="text"/>        |                  |                      |                           |
| Postal Code                       | <input type="text"/>        | Country          | <input type="text"/> |                           |
| Postal Address                    | Same as Residential Address |                  | Yes                  | No                        |
| Postal Address                    | <input type="text"/>        |                  |                      |                           |
| Postal Code                       | <input type="text"/>        | Country          | <input type="text"/> |                           |
| Telephone Work                    | <input type="text"/>        | Telephone Home   | <input type="text"/> |                           |
| Mobile number                     | <input type="text"/>        | Fax number       | <input type="text"/> |                           |
| Email Address                     | <input type="text"/>        |                  |                      |                           |
| Preferred method of communication | Email                       |                  | <input type="text"/> | Post <input type="text"/> |

### Institutional Investor

|                 |                                                                                           |                |                      |
|-----------------|-------------------------------------------------------------------------------------------|----------------|----------------------|
| Type of Entity  | <input type="text"/>                                                                      |                |                      |
|                 | Indicate if SA Company / Close Corporation / Trust / Partnership / Other (Please specify) |                |                      |
| Registered Name | <input type="text"/>                                                                      |                |                      |
| Reg. Number     | <input type="text"/>                                                                      | Income Tax No. | <input type="text"/> |

## Institutional Investor Details (continued)

|                                   |                             |                |    |
|-----------------------------------|-----------------------------|----------------|----|
| Contact Person<br>(Full Name)     |                             |                |    |
| Street Address                    |                             |                |    |
| Postal Code                       |                             | Country        |    |
| Postal Address                    | Same as Residential Address | Yes            | No |
| Postal Address                    |                             |                |    |
| Postal Code                       |                             | Country        |    |
| Telephone Work                    |                             | Telephone Home |    |
| Mobile                            |                             | Fax            |    |
| Email Address                     |                             |                |    |
| Preferred method of communication | Email                       | Post           |    |

Kindly complete Annexure B in respect of each director; member, trustee or authorised representative or person holding more than 25% or more of the voting rights.

### Step 2

### Product Selection & Investment Information

|                                                                                                                       |                                                                                                                    |                                                  |                    |              |
|-----------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|--------------------|--------------|
| <b>The BullionGold Facility</b>                                                                                       | <b>The HasanaGold Facility</b>                                                                                     |                                                  |                    |              |
| Single Investment Amount                                                                                              |                                                                                                                    | State Currency                                   |                    |              |
| Payment Method: <i>Bank Transfer</i>                                                                                  | <i>Debit Order Collection</i>                                                                                      |                                                  |                    |              |
| Remaining Cash Balance Instruction:                                                                                   | <i>Retain in my cash account</i>                                                                                   | <i>Pay into my bank account</i>                  |                    |              |
| Recurring Debit Order Amount                                                                                          |                                                                                                                    | Note: Only available to SA Bank account holders. |                    |              |
| Start Month                                                                                                           |                                                                                                                    | Collection day of month (01 or 15)               |                    |              |
|                                                                                                                       |                                                                                                                    | Annual Increase %                                |                    |              |
| <b>Fee Payment Method</b>                                                                                             | The annual fee is billed monthly in arrears and includes insurance, vaulting and all related administrative costs. |                                                  |                    |              |
| Collect via monthly debit order (only available to SA bank account holders)                                           |                                                                                                                    |                                                  |                    |              |
| Collect from my cash account with SA Bullion (you may be required to top up your account with cash from time to time) |                                                                                                                    |                                                  |                    |              |
| <b>Source of Funds</b>                                                                                                | Are you subject to any foreign tax laws ?                                                                          | Yes                                              | No                 |              |
| <i>Salary /Bonus</i>                                                                                                  | <i>Capital/Savings</i>                                                                                             | <i>Company Profit</i>                            | <i>Inheritance</i> | <i>Other</i> |
| <i>If other, please provide description</i>                                                                           |                                                                                                                    |                                                  |                    |              |

### Step 3

### Personalised Investment Name

You have the opportunity to name your investment (e.g. "My Holiday Fund", "My Education Fund")

|                  |  |
|------------------|--|
| Name My Facility |  |
|------------------|--|

Please note that SA Bullion does not guarantee performance in line with your personalized investment name.

|        |                                               |
|--------|-----------------------------------------------|
| Step 4 | Financial Advisor Information (if applicable) |
|--------|-----------------------------------------------|

Full Name

Company Name

I agree to the payment of Advice fees as follows:

Fee on Initial Investment % (excl. VAT)

Fee on Recurring Contribution % (excl. VAT)

Further fee instructions:

|        |                                                                   |
|--------|-------------------------------------------------------------------|
| Step 5 | Bank Account Details (compulsory for all South African customers) |
|--------|-------------------------------------------------------------------|

Bank Name

Branch Code

Account Name

Account No.

Account Type: *Current*

*Savings*

*Transmission*

\*SWIFT Code:

\*IBAN No.

\*only required from international customers

Further instruction/comments:

Signature of accountholder:

|        |                           |
|--------|---------------------------|
| Step 6 | Authorisation Declaration |
|--------|---------------------------|

I / We warrant that the information contained herein is true and correct, and that, where this application is signed in a representative capacity, I / We have the necessary authority to do so and that this transaction is within my / our powers. I / We understand that this completed investment form constitutes the entire agreement between SA Bullion and Myself / Ourselves.

Investor Name:

Investor Name:

Signature:

Signature:

Date:

Date:

## Terms and Conditions

**Bank Debit Order Mandate** (if applicable) - This signed Authority and Mandate refers to our contract as dated as on signature hereof ("the Agreement"). I / We hereby authorise you to issue and deliver payment instructions to the bank for collection against my / our abovementioned account at my / our above mentioned bank (or any other bank or branch to which I / We may transfer my / our account) on condition that the sum of such payment instructions will never exceed my / our obligations as agreed to in the Agreement, and commencing on the commencement date and continuing until this Authority and Mandate is terminated by me / us by giving you notice in writing of no less than 20 ordinary working days, and sent by prepaid registered post or delivered to your address indicated above. The individual payment instructions so authorised to be issued must be issued and delivered as instructed in step 2 of this application form. In the event that the payment day falls on a Saturday, Sunday or recognized South African public holiday, the payment day will automatically be the very next ordinary business day. Further, if there are insufficient funds in the nominated account to meet the obligation, you are entitled to track my account and re-present the instruction for payment as soon as sufficient funds are available in my account I / We understand that the withdrawals hereby authorised will be processed through a computerized system provided by the South African Banks and I also understand that details of each withdrawal will be printed on my bank statement. Each transaction will contain a number, which must be included in the said payment instruction and if provided to you should enable you to identify the Agreement. A payment reference is added to this form before the issuing of any payment instruction. I / We shall not be entitled to any refund of amounts which you have withdrawn while this authority was in force, if such amounts were legally owing to you. I / We acknowledge that all payment instructions issued by you shall be treated by my/our above mentioned bank as if the instructions had been issued by me/us personally. I / We agree that although this Authority and Mandate may be cancelled by me / us, such cancellation will not cancel the Agreement. I / We shall not be entitled to any refund of amounts which you have withdrawn while this authority was in force, if such amounts were legally owing to you. I / We acknowledge that this Authority may be ceded to or assigned to a third party if the agreement is also ceded or assigned to that third party, but in the absence of such assignment of the Agreement, this Authority and Mandate cannot be assigned to any third party.

**Client Mandate** - The Client Mandate must be completed and signed by all of the contracting parties and submitted to SA Bullion I.S. The Client Mandate is entered into between the Client and SA Bullion Investor Services (Pty) Ltd herein after referred to as SA Bullion I.S. 1.The Client confirms that he/she understands that SA Bullion I.S. offers a mechanism whereby the Investor may make monthly payments or once-off payments in order to gather sufficient funds to purchase wholly indivisible one ounce Gold Bullion Krugerrands hereinafter referred to as 'Gold Holdings' 2.The Client hereby confirms that he / she understands that SA Bullion I.S. will invest his / her monthly payments into the following banking financial product. 2.1 Deposits as defined in the Banks Act (under 12 months) 3.The Client hereby authorizes SA Bullion I.S. to, in respect of the financial product as set out in sub-clause 2.1; act on his / her behalf. In terms of this authorization, SA Bullion I.S. will have full discretion to: once sufficient funds have been accumulated in the financial product as set out in sub clauses 2.1, purchase the equivalent value of wholly indivisible one ounce Gold Bullion Krugerrands on behalf of the Client. 4.Investment Objectives of the Client In respect of financial product as set out in sub clauses 2.1 the primary investment objective of the Client is purely capital accumulation and preservation in order to build up sufficient funds to purchase wholly indivisible one ounce Gold Bullion Krugerrands. In respect of Gold Holdings, the primary objective of the Client is to own one ounce Gold Bullion Krugerrands as an alternative to holding currency. 5.The selection of financial product as set out in sub clause 2.1 is restricted to the South African jurisdiction. 6.General Risk Disclosure. Risk refers to inherent risk of capital loss or fluctuation in valuations over time. The level of risk is determined by the following (non-exhaustive) list of factors – The general state of the macro economy (globally and regionally), market environment, the term of investment, regulatory compliance and system capabilities. The Financial product listed in sub clause 2.1: Although these financial products are banking products and are regarded as low risk, there is always the risk that something unexpected may threaten the Client's capital investment. SA Bullion I.S. does not guarantee the capital growth or capital preservation in respect of the financial product as set out above.

**General risk disclosure:** Although investments are made and administered with the greatest caution, SA Bullion I.S. cannot be responsible for any loss or damage which the Client may suffer, whether direct or indirect, special or consequential, unless the claims are attributable to fraud, dishonesty and negligence by SA Bullion I.S. or its employees in the course and scope of their employment. The Client acknowledges that he/she is aware of the risks inherent in the above mentioned financial products. The Client acknowledges that the realization of such risks may result in financial loss to the Client. The Client shall not have any claim against SA Bullion I.S. or any of its directors or employees in the event that the Client suffers a financial loss. Registration of the Facility: SA Bullion I.S. will register the facility in the name of the Client. The one ounce Gold Bullion Krugerrands will be purchased in the name of the Client and will be held in title in the Client's name. The Client's Gold Holdings will be stored at the Rand Refinery Limited storage facilities in Germiston. The Client's Gold Holdings will be fully insured at all times. The Client understands and agrees that SA Bullion I.S. may, in order to render an intermediary service to the Client, utilize the service of its own staff or that of another approved FSP.

**Fee disclosure (initial fees):** Each monthly or once-off cash contribution will be recognized as a new investment. SA Bullion I.S. charges a fee of 1.00% (excluding VAT) on the new investments. The Client's Financial Advisor or Introducer may regulate a maximum advice fee of 3.50% (excluding VAT). The Client hereby authorizes SA Bullion I.S. to deduct their upfront fee as well as the brokerage fee from the Client's recurring / once-off investment and to transfer the fee amount to the SA Bullion I.S. fee account within 24 hours of receiving each recurring / once off payment. The rate agreed between the Client and the Financial Advisor or Introducer will be charged on each new investment for as long as the Client continues to make payments. **Fee disclosure (on-going fees)** SA Bullion I.S. charges an annual administration fee of 2.00% (excluding VAT). The Client's Financial Advisor or Introducer will receive a percentage of the administration fee charged by SA Bullion I.S. in the form of a fee rebate. All administration fees accrue daily and are levied monthly. **Payment of annual fees:** The payment of the administration fee is an obligation of the client. Where administration fees are elected to be paid via monthly debit order and fall into arrears as a result of unpaid debit order collections, then the arrear administration fees are carried over to the subsequent administration fee debit order collection run. Should the client fail to remit payment following a second failed collection, SA Bullion I.S. reserves the right to deduct outstanding administration fees from the available cash balance in the clients Nedbank call account. If there are insufficient funds in the Nedbank call account to settle the outstanding administration fees, SA Bullion reserves the right to redeem gold bullion Krugerrand/s from the client gold holdings, allocate the redemption proceeds to the client transactional account and settle the arrear administration fees.

**Gold dealing costs:** The South African Reserve Bank, either directly or via its wholly owned minting operation South African Mint Company (Pty) Limited, as well as Rand Refinery Limited, incur costs in refining and manufacture. Associated charges result in the "premium" charged at time of gold sale. SA Bullion clients receive the most favourable wholesale rate applicable to large-volume wholesale business. SA Bullion 'passes on' this wholesale rate to its Clients. This premium is inclusive of VAT and is directly attributable to Clients at time of purchase of Gold. Delivery of gold to client: Investors may elect to take physical delivery of their gold bullion Krugerrands subject to a minimum initial investment period of 2 years. The South African Reserve Bank special dispensation that underpins our business extends to the safe custody of investors' gold bullion Krugerrands being stored and vaulted in the Investors name at the Rand Refinery Limited vaulting facility in South Africa. The dispensation is explicitly granted to enable an economically viable means for holding Gold as an investment asset and not for speculation in secondary markets, or for any other purpose. To prevent potential abuse of this dispensation, physical gold redemption is subject to a minimum initial investment period of 2 years where-after SA Bullion I.S. does not charge a fee in respect of physical gold redemptions. In the event of a physical gold redemption occurring within the initial 2-year investment period, SA Bullion I.S. reserves the right to charge an early-exit fee. This fee may not exceed the company's maximum fee rate for 2 years. SA Bullion I.S. will facilitate a courier service to collect, insure and deliver the investor's gold bullion Krugerrands. This will be at the investor's cost and risk. Restrictions may apply to foreign investors who wish to take delivery in foreign jurisdictions. These restrictions may vary from time to time. Redemptions to ZAR currency: The Client can elect to redeem their Gold Holdings for ZAR currency by electing to sell their Gold Holdings to the South African Reserve Bank. SA Bullion I.S. will facilitate this sale on the Client's behalf. The South African Reserve Bank may apply nominal charges on re-purchase and these charges may be varied from time to time. SA Bullion I.S. does not levy any charges on cash redemptions. Proceeds of sales are typically receipted in three business days but are dependent on South African Reserve Bank timing.

**Reporting to Client:** SA Bullion I.S. provides Clients with statements on a quarterly basis for the quarters ending March, June, September and December of every year. **Termination:** The Client may terminate this mandate with immediate effect. Both parties understand that the termination of this mandate will relate to the authority of SA Bullion I.S. to act on behalf of the Client. **FICA:** The Client hereby agrees to provide all documentation and information required in terms of the Financial Intelligence Centre Act. No. 38 of 2001, and understands that SA Bullion I.S. is prohibited from processing any transactions on the Clients behalf until all such documentation and information has been received. **FATCA** In April 2014 the South African Revenue Service (SARS) entered into an intergovernmental agreement with the US Department of the Treasury with respect to FATCA, whose primary purpose is to combat tax evasion by US persons (citizens and green-card holders living in the US or abroad) using foreign financial institutions outside the US. FATCA governs the exchange of tax-related information between South Africa and the US on a reciprocal basis in terms of the existing double taxation agreement between the two countries. SA Bullion I.S. is required by the US government, under FATCA, to report information regarding the accounts of clients who are US persons to the US Internal Revenue Service via SARS.

## Terms and Conditions (continued)

Tax considerations: SA Bullion I.S. cannot be held responsible for any tax that the Client may be required to pay whether direct, indirect or consequential. All interest earned on the Client's cash managed in the Client's Nedbank call account will be detailed on an annual IT3 b Tax Certificate then posted and emailed to the Client on an annual basis. The Client accepts full responsibility to declare all taxable income or capital gain in terms of the Income Tax Act of 1962.

General: All Notices required to be served by one party on the other, shall be given in writing by prepaid registered post or delivered by hand to the address stated on the front of this mandate. If delivered by hand to the address stated on the front of this mandate such notice will be deemed to have been duly received by the addressee on the date of delivery or if posted by prepaid registered post be deemed to have been received by the addressee on the 5th day following the date of such posting. This mandate constitutes the entire agreement between the parties and no other provisions, conditions, warranties or representations whatsoever, made by any party or that party's agent, other than those contained herein shall be of force or effect. This mandate shall replace any previous mandate concluded between the Client and SA Bullion I.S. No amendment of, additions to, cancellation or novation of this mandate shall be of any force or effect, unless such amendment, addition, cancellation or novation is reduced to writing and signed by both parties. Declaration: The Client, by signing this form, states and declares that he or she has read and understood the terms and conditions pertaining to this Client mandate and the authorizations granted to SA Bullion I.S. The Client warrants that all statements and information provided are true and correct and that these statements and information will form the basis of the agreement which is entered into between the Client and SA Bullion I.S. The Client confirms that he / she has not signed the Client mandate as a blank form and that all the details were inserted before the Client signed the Client mandate.

Investor Confirmation: SA Bullion I.S. will send a welcome letter to the Investor after it has processed the investment which will include a confirmation of investment particulars. SA Bullion I.S. will send a transaction advice to the Investor after every purchase or redemption of Gold bullion Krugerrand/s. Administrative Processes: Acceptance of the Client's application is at the full discretion of SA Bullion I.S. The business cut-off for receiving an instruction is 13h00. The instruction will only be processed once the funds reflect in the designated bank account of SA Bullion I.S. and all the required documents and proof of deposit have been received. Should an instruction be received after 13h00, it will only be processed on the following business day (excluding weekends and public holidays). SA Bullion I.S. will carry out purchases of one ounce Gold Bullion Krugerrands at the earliest possible dealing opportunity. This excludes recurring monthly debit order investments and phase in purchases. The purchasing date of one ounce Gold Bullion Krugerrands for recurring monthly debit order investments and phase in investments is the 10th day of each month. Where the 10th day is a weekend or public holiday purchases will be processed on the soonest business day thereafter. SA Bullion I.S. will not be responsible for any failure, malfunction or delay of any networks or electronic or mechanical device or any other form of communication used in the acceptance and processing of transactions. SA Bullion I.S. reserves the right to, in its sole and absolute discretion, unilaterally accept or reverse any transaction. SA Bullion I.S. will not be liable to make good or compensate any Investor or third party for any damages (whether direct or consequential), losses, claims or expenses resulting therefrom. The Investor and any third party indemnify SA Bullion I.S. accordingly.

The Krugerrand is not a defined Financial Product and is therefore not a regulated product.

Nedbank call account needs analysis (only applicable to SA residents): The Client acknowledges his/her needs to be as follows To manage his/her recurring/once off cash contributions in a Nedbank Call Account which will deliver a market-related interest rate with liquidity, accessibility and transactional functionality. The primary and only purpose of the Client's Call Bank Account held with Nedbank Corporate Banking is to accumulate sufficient funds to enable SA Bullion I.S. to facilitate the purchase of wholly indivisible units of One Ounce Gold Bullion Krugerrands which will be owned in title by the client as per the authority granted to SA Bullion I.S. detailed in the Client Mandate

Risk Profile: The Nature of the Call Bank Account would appeal to Clients with a low/conservative risk profile. FAIS category of financial products: The call bank account is categorized under the FAIS Legislation as deposits as defined in the Banks Act 12 months or less. Product Supplier: The call bank account will be held with Nedbank Limited South Africa. Banking Charges: Nedbank Limited does not charge a fixed monthly fee for the opening and maintenance of the call bank account. The first seven rand and fifty cents of interest earned for each month on the call bank account is paid to Nedbank Limited and is reflected as such on the Client's call account bank statement. If the interest earned is less than seven rand and fifty cents in the respective month then Nedbank does not levy any charges against the Client's call bank account. This ensures that the Client's capital balance earns wholesale rates of interest and is not eroded by the monthly fee charged by Nedbank Limited. This fee is subject to change, Nedbank will inform SA Bullion I.S. of any changes. SA Bullion I.S. will in turn communicate this to the client.

Financial advice in respect of Nedbank call account: In compliance with licence categories 1.17 (Short term deposits), 1.18 (Long term deposits) and 1.24 (Structured deposits) of the FAIS Act, it is a legal requirement that you, the investor, are provided with financial advice regarding the cash portion of your investment with SA Bullion Investor Services. This advice may be provided by your financial advisor but where your financial advisor is not licenced to provide such advice, we undertake to provide this advice. This advice is only in respect of the aforementioned cash holdings with SA Bullion Investor Services. We do not undertake to provide financial advice in any other specific category or in terms of your overall financial affairs. Your cash element with SA Bullion I.S. is held in a call account at Nedbank Limited. As deposits are held on the balance sheet of a bank, there are risks related to the good standing of the bank. Nedbank is one of South Africa's four largest banks and is listed on the Johannesburg Stock Exchange. It is principally regulated by the South African Reserve Bank and it has a major shareholder in the form of Old Mutual. At time of writing Nedbank's credit ratings met all reasonable requirements. Your cash is held in a call account. A call account is a demand account and therefore entails no fixed-investment periods. Immediate withdrawals are permissible. A liquidity problem is unlikely to present itself unless the bank goes insolvent or it experiences cash withdrawal demands that exceed its supply of cash. It is presently extremely unlikely that Nedbank Limited would go insolvent or experience liquidity problems caused by a run on the bank. In the event of a run on the bank it is highly likely that the central bank would supply liquidity to Nedbank owing to the fact that Nedbank is a substantial component of South Africa's banking system. Your cash component with SA Bullion is likely to be a small component relative to your gold holdings and you are therefore likely to have relatively little value at risk. Furthermore, it is likely that your investments with SA Bullion I.S. are a relatively small component of your overall holdings, further mitigating your value at risk. Overall, the risks attached to this component of your assets are very small.

Nedbank Call account mandate: Nedbank Corporate; Corporate Saver Division; Reg No. 1951/00009/06; Nedbank Limited Corporate Saver Mandate, Made and entered into by and between SA Bullion I.S. and the client. The Client instructs SA Bullion I.S. to open a call bank account under the main SA Bullion I.S. Agent account with Nedbank (or its successor in title) which will be in the name of the client for the purpose of fulfilling the objectives as described in the Client Mandate. The client understands that they will not be able to transact directly via other Nedbank branches or Head Office. All transactions must be addressed to and actioned by SA Bullion I.S. The client will receive bank statements emailed directly from Nedbank Limited on a monthly basis and will be granted online access to view the account. It is recorded that SA Bullion I.S. is an accountable institution in terms of the Financial Intelligence Centre Act, No. 38 of 2001 (FICA) and is obliged to comply with the provisions of FICA, which provisions, inter alia require SA Bullion I.S. to establish and verify the identity of its clients. The client agrees to provide to SA Bullion I.S. all of the supporting, verification and other documentation prescribed in terms of FICA and as required by SA Bullion I.S. By offering the Corporate Saver product, SA Bullion I.S. is rendering an intermediary service as contemplated in the Financial Advisory and Intermediary Services Act, No.37 of 2002 (FAIS) and by collecting or accounting for moneys payable by the client to a product supplier in respect of a financial product, SA Bullion I.S. acts as agent of the client. The client in instructing SA Bullion I.S. to render the intermediary service and to deposit the client's money with Nedbank, is acting as principal, thereby creating and establishing a banker-customer relationship between the client and Nedbank. SA Bullion I.S. does not benefit from this arrangement in any way and does not earn any fees or interest from Nedbank Limited. The Client receives the full interest at a rate set by Nedbank Limited on any capital balance in the Client's Nedbank call bank account.

Statutory disclosure and contact information: First Floor, Brickfield Canvas, 35 Brickfield Road, Woodstock 7925 South Africa; PO Box 12092 Mill Street 8010 South Africa; Telephone: +27 21 447 32 40; email: business@sabullion.co.za; website: www.sabullion.co.za Statutory Disclosure SA Bullion I.S. is authorized by the Financial Services Board to conduct this business. A copy of the license, which contains details of the financial services we are authorized to provide, is on display in our offices, and is available on request. SA Bullion I.S. has been rendering financial advisory and intermediary services since 2008, and meet all the criteria related to the Fit and Proper Regulations. SA Bullion I.S. holds Fidelity Cover in respect of the authority we hold to conduct this business. SA Bullion I.S. or the shareholders do not hold more than 10% of the shares issued by any product supplier. SA Bullion I.S. is authorized and accredited to provide advice and intermediary services for Nedbank Corporate Saver, a product of Nedbank Limited, Registration Number 1951/00009/06 Complaints; Should you not be satisfied with the service you receive from SA Bullion Investor Services you are kindly requested to contact our Compliance Department using the contact details provided. We undertake to acknowledge your complaint in writing and will advise you of the name of the individual that will resolve your complaint. Should you be unsatisfied with the response you receive from SA Bullion Investor Services, or should you have a complaint about the advice given to you by your Financial Advisor, you may take up your complaint, in writing, with the Ombud for Financial Services Providers. The Ombuds contact details are: Postal: PO Box 74571, Lynwood Ridge, 0040 Telephone: +27 12 410 9080 email: info@faisombud.co.za

## Annexure A

In terms of the Financial Intelligence Centre Act 38 of 2001, and the regulations thereto, SA Bullion Investor Services is compelled to identify and verify the identity of its clients. The persons listed below must attach to their investment form(s) the documentation as set out. Entities listed on a recognised securities exchange and Income Tax Act-approved pension, provident and retirement annuity funds are exempt from these requirements.

### 1. South African citizens and residents (Natural Person)

- 1.1) ID document containing a photo, full names, date of birth and ID number (a passport containing the above information will only be accepted with written substantiation).
- 1.2) A document less than 3 months old containing residential address that is a utility bill, bank statement, rates account or tax invoice.

### 2. Foreign Nationals (Natural Person)

- 2.1) A passport containing a photo, full names, date of birth and ID number.
- 2.2) A document less than 3 months old containing residential address that is a utility bill, bank statement, rates account or tax invoice.

### 3. Legal Incapacity or Third Party Representing another Individual (Natural Person)

- 3.1) ID document/passport as set out in 1.1 and 2.1 above in respect of both parties.
- 3.2) Proof of authority to act eg power of attorney, mandate, resolution or court order.

### 4. South African Companies

- 4.1) Certificate of Incorporation (CM1), and Notice of Registered Office and Postal Address (CM22) containing Registrar's stamp and signed by the Company Secretary.
- 4.2) A document less than 3 months old containing trade name and business address that is a utility bill, bank statement, rates account or tax invoice.
- 4.3) ID document/passport as set out in 1.1 and 2.1 above in respect of the manager, all authorised representatives, all individuals holding 25% or more of the voting rights at a general meeting.
- 4.4) Proof of authority to act for the company eg a directors' resolution.
- 4.5) Applicable documents referred to in 4.1/4.2 or 5.1/5.2 or 6.1/6.2 or 7.1 or 8.1 or 9.1 in respect of institutions holding 25% or more of the voting rights at a general meeting.

### 5. South African Close Corporations

- 5.1) Founding Statement and Certificate of Incorporation (CK1) and Amended Founding Statement (CK2) if applicable, containing Registrar's stamp and signed by an authorised representative/employee.
- 5.2) A document less than 3 months old containing trade name and business address that is a utility bill, bank statement, rates account or tax invoice.
- 5.3) ID document/passport as set out in 1.1 and 2.1 above in respect of each member and all authorised representatives.
- 5.4) Proof of authority to act for the close corporation eg a members' resolution.

### 6. Foreign Companies

- 6.1) Official document from foreign regulator witnessing incorporation, bearing the name, number and address.
- 6.2) A document less than 3 months old containing SA and foreign trade names and business address that is a utility bill, bank statement, rates account or tax invoice.
- 6.3) ID document/passport as set out in 1.1 and 2.1 above in respect of the SA manager, all authorised representatives, all individuals holding 25% or more of the voting rights at a general meeting.
- 6.4) Proof of authority to act for the company eg a directors' resolution.
- 6.5) Applicable documents referred to in 4.1/4.2 or 5.1/5.2 or 6.1/6.2 or 7.1 or 9.1 in respect of institutions holding 25% or more of the voting rights at a general meeting.

### 7. Other Legal Persons (Club, Association, Body Corporate, Retirement Fund)

- 7.1) The constitution or other founding document in terms of which legal person is created.
- 7.2) ID document/passport as set out in 1.1 and 2.1 above in respect of all authorised representatives.
- 7.3) Proof of authority to act for legal person.

### 8. Partnerships

- 8.1) Partnership agreement.
- 8.2) ID document/passport as set out in 1.1 and 2.1 above in respect of all partners, authorised representatives or persons exercising executive control.
- 8.3) Proof of authority to act for partnership.
- 8.4) Applicable documents referred to in 4.1/4.2 or 5.1/5.2 or 6.1/6.2 or 7.1 or 9.1 in respect of any institutional partners or an institution exercising executive control.

### 9. Trusts

- 9.1) The main deed or other founding document (eg a will).
- 9.2) Letters of authority from Master (SA trust) or foreign regulator (foreign trusts) to trustees.
- 9.3) ID document/passport as set out in 1.1 and 2.1 above in respect of an individual founder of the trust, each individual trustee, each individual beneficiary, all authorised representatives, or details of how beneficiaries are determined if not mentioned by name.
- 9.4) A death certificate where founder died or certificate of deregistration where founder ceased to exist.
- 9.5) Applicable documents referred to in 4.1/4.2 or 5.1/5.2 or 6.1/6.2 or 7.1 or 9.1 in respect of any institutional beneficiaries, any institutional trustees or institutional founder of the trust, or details of how beneficiaries are determined if not mentioned by name.
- 9.6) Copy of a SARS document bearing investor's name and tax number

## Annexure B

Natural Person

Legal Entity

*Indicate Role*

Joint Investor

Power of Attorney to Act

Director

Member of CC

Trustee

Authorised Representative

Partner

Other (Specify below)

If Other (please provide description)

### Natural Person (if more than 1 person kindly complete annexure B for additional persons)

|                |                             |               |                |  |
|----------------|-----------------------------|---------------|----------------|--|
| Title          |                             | First Name(s) |                |  |
| Surname        |                             |               | Identity No.   |  |
| Date Of Birth  |                             |               | Passport No.   |  |
| Nationality    |                             |               | Income Tax No. |  |
| Street Address |                             |               |                |  |
| Postal Code    |                             | Country       |                |  |
| Postal Address | Same as Residential Address | Yes           | No             |  |
| Postal Address |                             |               |                |  |
| Postal Code    |                             | Country       |                |  |
| Telephone work |                             |               | Telephone home |  |
| Mobile number  |                             |               | Fax            |  |
| Email Address  |                             |               |                |  |
| Occupation     |                             |               | Industry       |  |

### Institutional Investor

|                 |                             |         |                |  |
|-----------------|-----------------------------|---------|----------------|--|
| Type of Entity  |                             |         |                |  |
| Registered Name |                             |         |                |  |
| Reg. Number     |                             |         | Income Tax No. |  |
| Contact Person  |                             |         |                |  |
| Street Address  |                             |         |                |  |
| Postal Code     |                             | Country |                |  |
| Postal Address  | Same as Residential Address | Yes     | No             |  |
| Postal Address  |                             |         |                |  |
| Postal Code     |                             | Country |                |  |
| Telephone work  |                             |         | Mobile number  |  |

**Confirmation of Bank Account Details**

|                  |                                               |
|------------------|-----------------------------------------------|
| Bank Name:       | Nedbank Limited                               |
| Account Number:  | 106 227 3672                                  |
| Account Type:    | Cheque Account                                |
| Branch Code:     | 198 765                                       |
| SWIFT Code:      | NED SZ AJJ                                    |
| Bank Address:    | 135 Rivonia Road, Gauteng, 2196, South Africa |
| Contact Details: | +27 21 412 3000                               |