

# OLD MUTUAL UNIT TRUSTS **INDIVIDUAL BUYING FORM**

## IMPORTANT INFORMATION

1. Please complete all the relevant sections and sign section 14. Investors in Shari'ah-compliant unit trusts must sign section 8 as well.
2. The completed form and supporting documentation (see below) can be **scanned and emailed to [uttransactions@oldmutual.com](mailto:uttransactions@oldmutual.com)** or faxed to +27 (0) 21 509 7100. Illegible and incomplete forms may lead to delays. **Contact our Service Centre at 0860 234 234 if you have any queries.**
3. The Effective Annual Cost (EAC) is a standard industry measure for your information and to facilitate comparing the cost of an investment over specific periods. (Visit [www.omut.co.za](http://www.omut.co.za) for more information and to access the *EAC illustrator*). The EAC of your investment will be confirmed in writing once your investment has been processed.
4. Your investment will be made once we have received the completed form and supporting documentation and your money reflects in the correct bank account.
5. **Once your account has been opened, you can register via [www.omut.co.za](http://www.omut.co.za) to view and/or transact on your portfolio.**
6. All transaction forms including sell and switch instructions are also available on our website [www.omut.co.za](http://www.omut.co.za) or from your financial adviser.
7. It is important to provide a cellphone number, as transaction notifications are only sent via SMS.

## SUPPORTING DOCUMENTATION REQUIREMENTS

Buying and selling requests require at least proof of identity (e.g. bar-coded ID/passport) and residential address (e.g. recent utility bill not older than 3 months), unless we have your current documents on record. Please refer to the document entitled "Supporting Document Requirements" (available on [www.omut.co.za](http://www.omut.co.za)) for further information. The Financial Intelligence Centre Act (FICA) requires that documents have to be provided for every individual listed, including individuals acting on behalf of others. We cannot process your application without the relevant information.

## PROCESSING TIMES

The same day's price is applied to transaction requests submitted (with all requirements met) by 15h00 (13h00 for all transactions involving money market funds). Transaction requests received after these times will be processed the next available working day, once all requirements have been met, with the same cut-off times applying.

**Please complete this form using block letters and tick (✓) where appropriate.**

## APPLICATION TO BUY UNITS

I hereby apply for the number of units that can be purchased by the investment amount referred to below. All transactions are subject to the conditions of the relevant Trust Deed(s).

Do you already have an Old Mutual Unit Trusts investment? No  Yes

If Yes, please provide your unit trust number

Does this application to buy units include a Money Market Unit Trust Fund? No  Yes

## 1 (a) INVESTOR'S DETAILS

I am investing: For myself  On behalf of someone else  Please also complete section 1(b)

State relationship

### INDIVIDUAL IN WHOSE NAME INVESTMENT IS HELD

Title and surname

Full first names

Gender: Male  Female  Marital status: Married  Single

Occupation:

### Proof of Identity:

Please provide copy(s) of identification document(s) with this form

Type of Identification (ID or Passport)	Country of issue (ID or passport)	ID/Passport number	Issue date	Expiry date of passport
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Other  State type eg. Social security number

Country of birth:  Country of residence:  Country of nationality:

Are you registered for Tax purposes in South Africa? Yes  South African Income tax number





**2. HOW TO INVEST** CONTINUED

**REGULAR INVESTMENT**

Debit order dates (select one)  1  3  7  15  20  27 Commencing month

Please allow at least 10 days' notice.

You can increase your debit order on the anniversary date to counteract the effects of inflation on your investment.

Please select one of the below.

5%  10%  15%  or  % or  R

Please click [here](#) to view the full range of Old Mutual Unit Trust funds available to you for investment.

UNIT TRUST NAME	INVESTMENT NAME**	LUMP SUM	MONTHLY	DISTRIBUTIONS ( ✓ to action)	
				Pay out	Reinvest*
<b>TOTAL</b>		<b>R</b>	<b>R</b>		

\* If no choice is made, we will default to reinvesting distributions.

\*\* Name the investment goal for each unit trust. Each goal will reflect on your statement. For example "Education" or "Traveling".

**3. INCOME VERIFICATION**

We require that you confirm your source of income and source of funds for this transaction in order for us to process your investment.

Source of income: Salary  Bonus  Inheritance  Retirement benefit  Other

Source of funds for this transaction

Industry/Nature of Business

What position do you hold?

**4. TAX RESIDENCY DETAIL**

As a financial institution we are obliged to comply with international agreements signed by our government aimed at combatting tax evasion. In terms of these agreements, we are required to collect information regarding where you are resident for tax purposes including the related tax reference numbers. If you are resident for tax purposes in a country other than South Africa, certain of your information will be reported to SARS who will automatically share this information with the participating countries where required.

Each country has its own rules for whether a person is resident for tax purposes or not. It is possible to be resident for tax purposes in more than one country. Depending on the rules of the country, tax residency may be determined by factors such as where you permanently live, where you were born, or if you live and work in the country for more than half the year. If you are a US citizen or hold a US passport or green card, you will also be considered resident for tax purposes in the US even if you live outside the US, unless you have given up your citizenship.

Please answer the following questions and complete your tax reference number(s) in the table below, along with details of your identifications and any other nationality or citizenship, providing identification for each country for which you are a resident for tax purposes.

	Yes	No	Country of tax residence	Income tax reference number (TIN) <small>(* mandatory - If you do not have an Income Tax reference number please select reason code [A/B/C] in table below)</small>	Foreign ID/ passport of country	ID type
Are you a citizen and/or tax resident of the United States of America?						
If "Yes", please provide the following information						
Are you a resident for <b>tax purposes</b> in any other country?						
If "Yes", please provide the following information						
Country 1						
Country 2						
Country 3						

**4. TAX RESIDENCY DETAIL** CONTINUED

**TIN reason code table**

Reason	Description	Please tick (✓)	Why is TIN unobtainable
<b>A</b>	The country/jurisdiction does not issue TINs to its residents		
<b>B</b>	The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN if you have selected this reason)		
<b>C</b>	No TIN is required. (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)		

**5. CONFIRMATION OF TAX STATUS FOR WITHHOLDING TAX**

Old Mutual Unit Trusts will withhold Dividend Tax at the applicable rate stipulated in legislation until we are in possession of your correctly completed and signed declaration confirming the exemptions or reduced tax rates claimed. This will reflect on your annual IT3B Tax Certificate.

All investors will qualify for an exemption from Dividend Tax on dividends distributed. Please complete the Declaration below, or the separate Declaration by Beneficial Owner Form, indicating which exemption/s apply to you.

**Please note:** where you are a South African tax resident, you will have to indicate such in section 4. Should you not qualify for exemption under para (a) to (g), (k) or (n) per the Declaration of Beneficial Owner form you should qualify for para (l) exemption because:

- a. Income declared by a Real Estate Investment Trust [REIT] is deemed a dividend and subject to normal Income Tax in the hands of a South African Tax Resident.
- b. Due to a South African Tax Resident being subject to normal tax on the income, exemption (l) would then apply for Dividend Tax.

This disclosure for exemption from Dividend Withholding Tax is by the investor in the capacity as an Individual. The bold exemptions may apply for selection:

Please indicate the reason why you (the investor or representative of the investor) are exempt from the Dividend 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 uto 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)
- Par (g) – a person contemplated in section 10(1)(f) 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 (i.e. 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 (i.e. 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) – i.e. only the two, not the other entities mentioned
- Par (x) – Other
- Par (y) – Double Taxation Agreement
- Par (z) – Other international agreement



**8. SHARI'AH-COMPLIANT UNIT TRUSTS (Old Mutual Albaraka Equity Fund and Old Mutual Albaraka Balanced Fund)**

- I acknowledge that I have opted to invest into a Shari'ah-compliant unit trust, which means that it will be managed in accordance with the guidelines of the Shari'ah Supervisory Board and having regard to the Shari'ah Standards of the Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI).
- I agree that any income deemed to be non-permissible by the Shari'ah Supervisory Board will be paid to the charitable trust elected by the Shari'ah Supervisory Board in line with the principles of Shari'ah and the supplemental deed of the unit trust. I acknowledge that this does not form part of my income and will not reflect on my tax certificate. I take note that in some instances, income may be reflected as "interest income" in line with current tax practices on my tax certificate, but accept such income is fully Shari'ah-compliant and has been approved as such by the Shari'ah Supervisory Board.

Date

Signature of investor

**9. ACCEPTANCE OF ADVICE**

**A** I am solely responsible for my investment choices and their associated outcomes, and acknowledge that I have entered into this transaction without obtaining financial advice as that is my preference. As a result no initial charge will be levied on any investment of R500 (the general unit trust minimum) or more.

**OR**

**B** I hereby confirm that, where applicable, the relevant intermediary (adviser or broker) has satisfied me that he/she is authorised to render financial services in respect of this product.

Do you want to appoint this intermediary as your Preferred Servicing Intermediary (PSI) for all your future Old Mutual financial services needs?

YES, I appoint and give the PSI access to information on all my existing Old Mutual financial services products.

NO, I will complete an Intermediary Appointment Note (IAN) selecting my servicing intermediary of preference per category of Old Mutual financial services product.

**10. INSTRUCTION FOR PAYMENT OF ADVISER FEES (If applicable)**

**Note: Fees to the adviser can only be applied if this section is fully completed for all fees agreed.**

**INITIAL ADVISER FEE**

An initial adviser fee has been agreed as follows (subject to the maximums for each unit trust, stipulated on the unit trust fund fact sheet). The applicable amount will be deducted prior to the purchase of units.

% incl. VAT (max. 3.45% incl. VAT) for equity/multi asset unit trusts, which is  (incl. VAT)

% incl. VAT (max. 0.69% incl. VAT) for interest bearing unit trusts, which is  (incl. VAT)

(Note: If % and rand amount differ, the % holds.)

**ANNUAL ADVISER FEE**

In addition, you may elect to pay an ongoing annual adviser fee. This fee is negotiated between yourself and your adviser or broker, and is over and above the initial adviser fee stipulated above.

Yes  No

If Yes, specify percentage  % incl. VAT (max. 1.15% p.a. incl. VAT) of your discretionary (non-retirement savings) unit trust portfolio. Note that this instruction overrides all existing annual adviser fee agreements.

**A** from  Fund (one unit trust only)  (unit trust account number)

**OR**

**B** proportionally across all my unit trusts.

This annual fee is calculated as a percentage of the value of your discretionary (non-retirement savings) unit trust portfolio. It thus excludes all annuity products. In addition, the Old Mutual Albaraka Equity Fund, Old Mutual Income Fund A3 and Old Mutual Balanced Fund A3 are excluded as they pay a trail fee out of their annual service fee. The annual adviser fee is deducted monthly, through the sale of units from the nominated unit trust/s. This is thus a capital gains tax event. If this fee is being paid from a single unit trust and there is at any time an insufficient number of units in the unit trust, the fee will automatically be deducted from your Money Market Fund, failing which, the largest unit trust in your portfolio. Where investments are held in more than one class in the same unit trust, the fee will be deducted from the class open to new business (unless the closed unit trust class is stipulated above). You will receive confirmation of the implementation of this fee, any adjustments made to the annual percentage or to the unit trust, as well as the cancellation thereof. This fee is based on an agreement between the client and the intermediary. You need to take into account whether your intermediary is VAT registered. Old Mutual Unit Trusts is not a party to the agreement and will cancel the fee on the written instruction of either party. The fee will further be cancelled by a change in servicing intermediary. Old Mutual Unit Trusts will change any erroneous instructions received, but will not rectify prior payments based on erroneous instruction.

Date

Signature of investor

**11. DECLARATION BY ADVISER/BROKER**

**SPECIAL INSTRUCTIONS**

I, the undersigned, hereby declare and warrant that I am duly authorised to render financial services in respect of this product. All parties concerned have been identified and verified and all relevant documentation has been obtained and appropriate procedures have been applied in accordance with FICA (Act 38 of 2001). I confirm that all personal information is true and correct and there are no anomalies to my knowledge.

Name of introducer

Branch

Intermediary/Broker code

Tel. no.

Introducer's email address

Signature of introducer

**12. PROTECTION OF PERSONAL INFORMATION**

Old Mutual would like to offer you ongoing financial services and may use your personal information to provide you with information about product or services that may be suitable for your financial needs.

Please indicate here if you do not wish to receive this.

We may use your information or obtain information about you for the following purposes:

- Fraud prevention and detection
- Market research and statistical analysis
- Audit & record keeping purposes
- Compliance with legal & regulatory requirements
- Verifying your identity
- Sharing information with service providers we engage to process such information on our behalf or who renders services to us.

You may access the personal information that we hold and request us to correct any errors or to delete this information. To view our full privacy notice and to exercise preferences, visit our website on [www.oldmutual.co.za](http://www.oldmutual.co.za).

**13. DISCLAIMER**

We aim to treat our clients fairly by giving you the information you need in as simple a way as possible to enable you to make informed decisions about your investments.

- We believe in the value of sound advice and so recommend that you consult a financial adviser before buying or selling unit trusts. You may however, buy and sell without the help of a financial adviser. If you do use a financial adviser, we remind you that they are entitled to certain negotiable adviser fees or commissions.
- You should ideally see unit trusts as a medium to long term investment. The fluctuations of particular investment strategies affect how a fund performs. Your fund value may go up or down. Therefore, we cannot guarantee the investment capital or return of your investment. How a fund has performed in the past does not necessarily indicate how it will perform in the future.
- Our cut-off time for client instructions (e.g. buying and selling) is at 15:00 each working day for all funds, except the Money Market Funds, which is at 13:00. These are also the times we value our funds to determine the daily ruling price (other than at month-end when we value the Old Mutual Index Funds and Old Mutual Multi-Managers Fund of Funds ranges at 17:00 close). Daily prices are available on our public website ([www.omut.co.za](http://www.omut.co.za)) and in the media.
- The daily ruling price is based on the current market value of the fund's assets plus income minus expenses (NAV of the portfolio) divided by the number of units in issue.
- The fund fees and costs that we charge for managing your investment is accessible on the relevant fund's minimum disclosure document (MDD) or Table of fees and charges, both available on our public website ([www.omut.co.za](http://www.omut.co.za)), or from our contact centre (0860 234 234).
- Additional information on this proposed investment can be obtained, free of charge, from our public website or our contact centre.
- Funds may borrow to pay client disinvestments and may engage in scrip lending. A process of ring-fencing of withdrawal instructions and managed pay-outs over time may be followed should excessive withdrawals from a fund place the fund under liquidity pressures.
- Old Mutual Unit Trusts has the right to close a portfolio to new investors in order to manage it more efficiently in accordance with its mandate.
- Old Mutual Unit Trust Managers (RF) (Pty) Ltd is a registered manager in terms of the Collective Investment Schemes Control Act 45 of 2002.
- Old Mutual is a member of the Association for Savings & Investment South Africa (ASISA).

**Money Market Funds:**

A Money Market Fund is not a bank deposit account. Its unit price aims to be constant but investment capital is not guaranteed. The total return is primarily made up of interest (declared daily at 13:00) but may also include any gain/loss on any particular instrument. In most cases this will merely have the effect of increasing or decreasing the daily yield, but in the case of abnormal losses, it can have the effect of reducing the capital value of the fund. The published yield is calculated using the average of the fund's previous seven days' net income (and assumes all income was reinvested). This figure is then annualised, which is the weighted average compound growth rate.

**Income Funds:**

Income funds derive their income primarily from interest-bearing instruments as defined. The published yield is a current yield and is calculated daily. The value of underlying assets of Income funds are marked to market on a daily basis.

**Fund of Funds:**

A fund of funds is a portfolio that invests in other funds in order to meet the investment objective of the fund of funds. Fund of funds can invest in local, foreign or offshore funds which levy their own charges, and may result in a higher fee structure.

**Feeder Funds:**

A feeder fund is a portfolio that invests all of its capital in a single underlying fund. This underlying fund can be a local, foreign or offshore fund and levy its own charges which may result in a higher fee structure.

**Third-Party Named Funds (co-branded):**

Old Mutual Unit Trust Managers (RF) (Pty) Ltd is the manager of Adviceworx and Old Mutual Multi-Managers suites of co-branded funds and retains full legal accountability.

**Funds holding foreign assets:**

Some funds hold assets in foreign countries and therefore may have risks, in these countries, regarding liquidity, the repatriation of funds, political and macro-economic situations, foreign exchange, tax, settlement and the availability of information.



**14. DECLARATION**

Signed by Investor or appointed person acting on behalf of the Investor as completed on Page 2 of this form.

- I agree to accept the number of units sold to me by virtue of this application and I warrant that I have full power and authority to enter into and conclude this transaction, with the necessary assistance where such assistance is a legal requirement.
- I am aware that this product offers no cooling-off rights.
- I know that the cost of buying units may include an initial charge plus VAT, depending on the amount invested and whether or not I use an intermediary, and that there are no guarantees on my capital.
- I acknowledge that there are further allowable deductions from the unit trust/s (e.g. an annual service fee) that impact on the value of my investment. I am satisfied that the facts provided are accurate and complete. I am aware of the unit trust's/unit trusts' objectives, risk factors, the charges and income distributions, as set out in the unit trust fund fact sheet/s.
- I acknowledge that Old Mutual Unit Trust Managers (RF) (Pty) Ltd may borrow up to 10% of the portfolio to bridge insufficient liquidity.
- I have read and fully understood all the pages of this application form.
- I hereby authorise Old Mutual Unit Trust Managers (RF) (Pty) Ltd to debit the account mentioned above with the monthly amount/lump sum specified.
- I further authorise Old Mutual to accept instructions from me via facsimile (please delete if not applicable).
- We aim to treat our clients fairly by giving you the information you need in as simple a way as possible to enable you to make informed decisions about your investments.
- I am aware that I may view the Effective Annual Cost (EAC) of my investment on www.omut.co.za. Once my investment has been processed, Old Mutual Unit Trust Managers (RF) (Pty) Ltd will confirm the EAC to me in writing.
- I have read and am aware of the unit trust's/unit trusts' objectives, risk factors, the charges and income distributions, as set out in the unit trust fund fact sheet/s (Minimum Disclosure Document).
- I warrant that all the information given in this form, and in the additional documentation specifically requested by Old Mutual Unit Trust Managers (RF) (Pty) Ltd, as well as in any documentation which will be or has been supplied and signed by me in connection with this form, is true and correct and as per my instructions, whether in my handwriting or not.
- I undertake to advise Old Mutual Unit Trust Managers (RF) (Pty) Ltd within 30 days should information contained in this form change.
- I understand that Old Mutual Unit Trust Managers (RF) (Pty) Ltd may be legally obliged to disclose information in this form and in any other documentation supplied in connection with this contract to the South African Revenue Services and other legal authorities.

Signed at (place)  on (date) 

D	D	M	M	C	C	Y	Y

Signature of contracting party

Signature of contracting party

Signature of legal guardian/parent (if applicable) of contracting party

Signature of authorised person (on behalf of contracting party)

**Supporting documentation required**

CLIENT TYPE	FICA IDENTIFICATION REQUIREMENTS
<b>Minors</b>	<ul style="list-style-type: none"> <li>• Copy of valid green bar-coded identity document or identity card of parent(s)/legal guardian</li> <li>• Copy of birth certificate/identity document of minor</li> <li>• Copy of a valid passport for foreign nationals</li> <li>• Proof of Residential address - less than 3 months old, of parent(s)/legal guardian as well as minor (if different)</li> <li>• If a grandparent is the investor, we will require a copy of the Identity document of that grandparent; proof of residential address as well as the documents for the parent(s)/legal guardian of the minor.</li> </ul>
<b>Adults</b>	<ul style="list-style-type: none"> <li>• Copy of the valid green bar-coded identity document or identity card or passport</li> <li>• Proof of residential address, - less than 3 months old or a valid rental agreement or letter from residence owner confirming residence</li> <li>• Old Mutual Third Party Affidavit (only in exceptional instances)</li> </ul>
<b>Persons acting on behalf of another natural person</b>	<p><b>Both the person acting on behalf of the client and the client must be verified</b></p> <ul style="list-style-type: none"> <li>• Copy of valid green bar-coded identity document or identity card or passport for the person acting on behalf of the client - less than 3 months old.</li> <li>• Proof of address for person acting on behalf of the client - less than 3 months old.</li> <li>• Proof of authority to act on behalf of the entity or client, eg:                             <ul style="list-style-type: none"> <li>○ Power of attorney</li> <li>○ Mandate</li> <li>○ Resolution duly executed by authorised signatories</li> <li>○ Letter of executorships/authority from the Master of the High Court</li> <li>○ Court order</li> <li>○ Trust deed</li> </ul> </li> </ul>

**CONTACT DETAILS**

**Old Mutual Unit Trust Managers (RF) (Pty) Ltd**

(Registration no. 65/08471/07)

Mutualpark, Jan Smuts Drive, Pinelands 7405, South Africa

PO Box 207, Cape Town 8000, South Africa

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Helpline: 0860 234 234

Fax no.: +27(0)21 509 7100

Internet address: [www.omut.co.za](http://www.omut.co.za)

Email: [unittrusts@oldmutual.com](mailto:unittrusts@oldmutual.com)

Complaints may be directed to the Client Relationship Manager at the above address. Our complaints process is available via our website [www.omut.co.za](http://www.omut.co.za) or by contacting 0860 234 234.

Compliance Department: +27(0)21 503 1770

Visit [www.omut.co.za](http://www.omut.co.za) for unit trust information, prices and news. Log in to view your portfolio online.

Clients who select email as their preferred correspondence method benefit from an enhanced communication offering.

**Old Mutual Investment Administrators (Pty) Ltd**

(Registration no. 1988/003478/07)

Mutualpark, Jan Smuts Drive, Pinelands 7405, South Africa

PO Box 5408, Cape Town 8000, South Africa

Telephone no.: +27(0)21 503 1770

Fax no.: +27(0)21 509 7100

Compliance Department: +27(0)21 503 1770

Professional indemnity cover and fidelity insurance cover are in place.

Old Mutual Investment Administrators (Pty) Ltd is a third party administration and service provider to Old Mutual Unit Trust Managers (RF) (Pty) Limited and is a licensed financial services provider.