

SECTION 1 | INVESTOR DETAILS (COMPULSORY)

Title: Surname: Full Name(s):

ID or Passport Number (if Foreign National):

Country of Birth: Date of Birth (DD/MM/YYYY):

Physical Address: Code:

Postal Address: Code:

Telephone (Home or Mobile): Email Address:

What is your profession? Income Tax Number*:

*Please note that the Parent's/Guardian's income tax reference number should only be provided if the source of funds is linked to the Parent/Guardian. If not, the minor's income tax reference number should be provided.

Are you a South African citizen or permanent resident of South Africa? ☐ Yes ☐ No - If "No", kindly indicate your:

Citizenship: Permanent Residence:

☐ I confirm that I am not a U.S citizen and/or resident in the U.S for tax purposes.

☐ I confirm that I am a U.S citizen and/or resident in the U.S for tax purposes and the U.S Federal Tx

Please indicate your/the investor's country of tax residence. If you reside in a country outside of South Africa, please detail all countries of tax residence and associated taxpayer identification numbers ("TIN").

Country of Tax Residence 1. 2. 3.

Tax Identification Number (TIN): 1. 2. 3.

NOTE: Provision of a Tax ID Number (TIN) is required unless you are a tax resident in a Jurisdiction that does not issue a TIN.

If no TIN is available please enter a reason below:

If a TIN is not legally available please provide a functional equivalent (such as a business or company registration number or other similar form of identification):

Specify your source of funds:

☐

Salary

☐

Investment Proceeds

☐

Sale of Assets

☐

Inheritance

☐

Company Profit

☐

Transfer from FSP

☐

Member's Contribution

☐

Other (specify):

RCIS reserves the right to request documentary proof (e.g. income statement, bank statement). Please note that electronic internet transfers may take up to two business days to reflect in our bank account.

Are you regarded as a Domestic Politically Exposed Person (DPEP), Foreign Politically Exposed Person (FPEP) or Prominent Influential Person (PIP)?* ☐ Yes ☐ No

*See Annexure F for definitions

If you answered "Yes" to the above, please state the position that you occupy / occupied, and your source of wealth:

SECTION 2 | INVESTOR BANKING DETAILS (COMPULSORY)

Account to be used for distribution and redemption payments:

Account Holder:

Account Number:

Bank:

Branch Code:

Branch Name:

Account Type:

Current ☐

Cheque ☐

Savings ☐

- Please supply proof of bank account details (on a bank letterhead and not older than 3 months)
- All payments are made electronically to the bank accounts of the registered client only
- The account holder must have a South African bank account

- No payments will be made to credit card or market-linked accounts
- No third party bank accounts are permitted

Please note that it is the investor's responsibility to keep RCIS informed of any changes to your bank account details.

SECTION 3 | INVESTMENT OPTIONS (COMPULSORY)

Please make sure that you have read and understood the RCIS Fund Information Document as well as the Minimum Disclosure Document for the desired portfolio(s), before completing the below.

Would you like to invest via debit order?

Yes

☐

If "Yes", please also complete Annexure C - Debit Order Authority.

No

☐

If "No", please complete the table below.

PORTFOLIO NAME	FEE CLASS	LUMP SUM INVESTMENT AMOUNT	MONTHLY DEBIT ORDER AMOUNT	DATE OF INVESTMENT
OysterCatcher RealFin Balanced Fund	A			

Distributions will, by default, be re-invested into your chosen portfolio(s). If your preference is for distributions to be paid out, please tick the following box: ☐ PAYOUT

A schedule of fees, charges and maximum commissions is available on request from RCIS.

SECTION 4 | INVESTOR DECLARATION (COMPULSORY)

I/We understand and have read all the pages of this investment form and agree to the Terms and Conditions set out in Section 6 of the RCIS Fund Information Document. I/We understand that this investment application form, read together with the Deed and Supplemental Deed of the relevant portfolio(s), constitutes the entire agreement between myself/ourselves and RCIS.

I/We understand and/or confirm that:

- The information which I/we have provided is true and correct, and that if this investment form 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 I/we are responsible for ensuring that RCIS always has up to date information and should any information provided herein to RCIS change I/we undertake to immediately notify RCIS of such changed information.
- I/We am/are acting for my/our own account and that I/we have made my/our decision(s) to enter into the investment and as to whether the investment is appropriate for me/us independently, based upon my/our own judgement, and upon advice from such advisers as I/we may deem necessary.
- I understand that the manager will accept instructions from my FSP only if duly appointed and authorised in writing by me. The manager will not be held liable for any losses that may result from unauthorised instructions given to the manager by my FSP.
- I hereby authorise the manager to furnish written reports to my duly appointed FSP, if applicable.
- I/We declare that I am/we are not relying on any communication received from RCIS, whether written, oral or implied as investment advice or as a recommendation to enter into the investment.
- I/We understand that information and explanations relating to the terms of an investment shall not be considered investment advice or a recommendation to enter into the investment. I/we acknowledge that RCIS is not authorised to provide investment advice to me/us.
- RCIS will only be able to process investments once all relevant FICA documentation has been received and funds have been received into our bank account and proof of deposit provided to us. Any delay in providing FICA documentation or depositing funds and providing proof thereof may lead to a delay in processing an investment and I/We acknowledge that we shall have no recourse against RCIS for any loss which I/we may suffer in this regard.
- RCIS will not proceed with any transaction if there is any doubt as to the validity of any signatures/information or if it deems the application to be incomplete in any way and RCIS cannot be held liable, and the investor hereby waives any claim, for any resultant losses as a result thereof.
- SARS requires RCIS to withhold and pay over dividend tax on an investor's behalf where applicable. RCIS will deduct this tax before it pays any dividends or re-invests these into your investment account. Unless RCIS receives information from you indicating otherwise, accounts held by South African trusts, companies and partnerships will attract the Dividend Withholding Tax "DWT" at the stipulated rate, which is currently 20% (such rate subject to change).
- I/We will notify RCIS immediately if my/our tax residency or FATCA, CRS or equivalent classification changes from that certified in Section 1 in the future.
- RCIS will not be responsible for any failure, malfunction or delay of any networks, electronic or mechanical device or any other form of communication used in the submission, acceptance and processing of applications and/or transactions. RCIS will not be liable to make good or compensate any investor or third party for any damages, losses, claims or expenses resulting therefrom.

- I/We acknowledge the inherent risk associated with the selected Hedge Fund(s) and that there are no performance guarantees. I/we have received, read and understand the following sections: Hedge Fund Disclosure Risk (as outlined in Section 5); the Terms of Conditions (as outlined in Section 6) the Mandatory Disclosures (as outlined in Section 7) and the Data Protection Notice and Consent (as outlined in Section 8) of the RCIS Fund Information Document, and the Minimum Disclosure Document in respect of the Portfolios which I/we have selected.
- I/We have read, understand and acknowledge the requirements and responsibilities in agreeing to the Investor Discretionary Mandate Declaration (as outlined in Section 6.2).
- I/We consent to receiving the Minimum Disclosure Document via the RCIS website www.realfin.co.za or via email request from clientservices@realfin.co.za
- I/We consent to RCIS utilising electronic balloting in accordance with the Deed.
- I/We hereby indemnify and hold RCIS harmless against any loss which RCIS may suffer as a result of any of the above representations proving to be untrue and I/we hereby undertake to pay to RCIS, forthwith on demand, any amount which RCIS may claim in terms of this indemnity.
- Any personal information may be used by RCIS in the normal course of business to provide the products and services and RCIS may retain any information for purposes of investment transactions, processing and administration and to communicate directly with me. Personal information will not be given or sold to any third parties. RCIS will disclose or report personal information if and when required to do so by law or any regulatory authority, and to RCIS's employees (if relevant), or agents who require such information to carry out their duties. I/we consent to the processing of my/our personal information/data and the disclosure of my/our personal information/ data to any tax authority and/or as may be required to comply with FATCA and the Common Reporting Standard (CRS). I consent to RCIS making enquiries of whatsoever nature and in particular the use of a digital KYC solution for the purpose of identification and verification requirements in terms of FICA and for the purpose of verifying the information disclosed in this application and I expressly consent to RCIS obtaining any other information concerning me from any source whatsoever to enable RCIS to process this application. To view our full privacy notice, please visit our website on www.realfin.co.za.

Authorised Signature:		Date (DD/MM/YYYY):	
Name and Surname:		Place of Signature:	
Authorised Signature:		Date (DD/MM/YYYY):	
Name and Surname:		Place of Signature:	

ANNEXURE C (IF APPLICABLE)

DEBIT ORDER AUTHORITY

A. Authority

I/We hereby authorise Realfin Collective Investment Schemes (RF) Pty Ltd to draw against my/our bank account stipulated above the debit order investment amount in terms of this application on the 1st 7th 15th 28th day of each month for investment at the ruling price on that day commencing on / / on condition that the sum of such payment instructions will never exceed my/our obligations as agreed to in Section 3 of this form and I acknowledge that this Authority and Mandate will be in effect until it is terminated by me/us by submitting a completed debit order cancellation/change form and supplying it to us by no less than 20 ordinary working days via email to: clientservices@realfin.co.za

In the event that the payment day falls on a Saturday, Sunday, or recognised South African public holiday, the payment day will automatically be the preceding ordinary business day. Furthermore, if there are insufficient funds in my account to meet the obligation, you are entitled to track my account and represent 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 computerised system provided by the South African Banks. I also understand that details of each withdrawal will be printed on my bank statement. Such must contain a number, which must be included in the said payment instruction and if provided to me should enable me to identify the Agreement. This number must be added to this form in Section D before the issuing of any payment instruction.

B. Mandate

I/We acknowledge that all payment instructions issued by you shall be treated by my/our above-mentioned Bank as if the instructions have been issued by me/us personally.

C. Cancellation

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 am aware and agree that funds invested via debit order may not be redeemed until after 40 days from the date on which such funds were invested into units on my behalf.

D. Application Reference Number (To be completed by RealFin Collective Investment Schemes (RF) Pty Ltd)

This Agreement reference number is:

INVESTOR DECLARATION

I/We understand and have read all the pages of this Debit Order form and that this Debit Order form, read with the Terms and Conditions set out in the initial Investment form & Additional Investment form, and any annexures hereto, read together with the Deed and Supplemental Deed of the relevant Portfolio(s), constitutes the entire agreement between myself/ourselves and RCIS.

I/We understand and/or confirm that:

- The information which I/we have provided is true and correct, and that if this Debit Order form 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 I/we are responsible for ensuring that RCIS always has up to date information and should any information provided herein to RCIS change I/we undertake to immediately notify RCIS of such changed information.
- I/We am/are acting for my/our own account and that I/we have made my/our decision(s) to enter into the investment and as to whether the investment is appropriate for me/us independently, based upon my/our own judgment, and upon advice from such advisers as I/we may deem necessary.
- I/We declare that I am/we are not relying on any communication received from RCIS, whether written, oral or implied as investment advice or as a recommendation to enter into the investment.
- I/We understand that information and explanations relating to the terms of an investment shall not be considered investment advice or a recommendation to enter into the investment. I/we acknowledge that RCIS is not authorised to provide investment advice to me/us.
- I/We have read and understood the contents of the Terms and Conditions which I/we understand may have changed since my/our original investment.
- I/We have read and understood the contents of this Debit Order form and agree to its terms and conditions.
- I/We acknowledge that I/we are required to keep RCIS informed of any changes to my/our address or banking accounts. If you do not do this RCIS may be required, at your cost, to trace you in order to ensure that you receive your assets.
- RCIS will only be able to process the debit order once the documentation has been received and approved. I/we acknowledge that we shall have no recourse against RCIS for any loss which I/we may suffer in this regard.
- RCIS will not proceed with any transaction if there is any doubt as to the validity of any signatures/information or if it deems the application to be incomplete in any way and RCIS cannot be held liable, and the investor hereby waives any claim, for any resultant losses as a result thereof.
- I/We hereby indemnify and hold RCIS harmless against any loss which RCIS may suffer as a result of any of the above representations proving to be untrue and I/we hereby undertake to pay to RCIS, forthwith on demand, any amount which RCIS may claim in terms of this indemnity.

Authorised Signature:

Date (DD/MM/YYYY):

Name and Surname:

Place of Signature:

ANNEXURE F

DEFINITIONS

DOMESTIC POLITICALLY EXPOSED, FOREIGN POLITICALLY EXPOSED & PROMINENT INFLUENTIAL PERSONS

"DPEP" a Domestic Politically Exposed Person is an individual who:

(A) holds, including in an acting position for a period exceeding six months, or has held a prominent public function in the Republic, including that of –

- President or deputy president of South Africa;
- Government minister or deputy minister;
- Premier of a province;
- Member of executive council of a province;
- Head, accounting officer or chief financial officer of a national or provincial department or government component;
- Chairperson, chief executive officer, accounting authority, chief financial officer or chief investment officer of a public entity;
- Chairperson of the controlling body, chief executive officer, chief financial officer or chief investment officer of a municipal entity
- Constitutional court judge or any other judge as defined in section 1 of the Judges' Remuneration and Conditions of Employment Act, 2001 (Act No. 47 of 2001)
- Ambassador, high commissioner or senior representative of a foreign country who is based in South Africa;
- Officer of the South African National Defence Force above the rank of major-general
- Executive mayor of a municipality;
- Leader of a political party;
- Member of a royal family or a senior traditional leader;
- Municipal manager or chief financial officer of a municipality;

(B) holds, including in an acting position for a period exceeding six months, or has held the position of head, or other executive directly accountable to that head, of an international organisation.

"FPEP" a Foreign Politically Exposed Person is an individual who holds, or has held, in any foreign country a prominent public function including that of a:

- Head of State or head of a country or government;
- Member of a foreign royal family;
- Government minister or equivalent senior politician or leader of a political party;
- Senior judicial officer;
- Senior executive of a state-owned corporation; or
- High-ranking member of the military.

"PIP" a Prominent Influential Person is an individual who holds, or has held at any time in the preceding 12 months, the position of:

- Chairperson of the board of directors;
- Chairperson of the audit committee;
- Executive officer; or
- Chief financial officer, of a company, as defined in the Companies Act, 2008 (Act No. 71 of 2008), if the company provides goods or services to an organ of state and the annual transactional value of the goods or services or both exceeds an amount determined by the Minister by notice in the Gazette.