

- Please send the completed form and documentation to (021) 680 2183 (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.

1 IMPORTANT INFORMATION

- Only South African resident individual investors may apply.
- You can contribute R30 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 R30 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.

We require the following documentation before we can process your application:

- Copy of ID, bearing ID number and photograph (or birth certificate, if minor)
- Proof of residential address (bank statement, utility bill or telephone account less than three months old)
- Proof of banking details (bank statement or cancelled cheque less than three months old)
- If you are transacting on behalf of another investor, a copy of your ID and proof of your residential address

Not required if you have submitted these documents as part of a previous Coronation application. If any of these particulars have changed, please send us the updated documentation.

We also require:

- Proof of deposit into the Coronation Tax-Free Investment bank account



Please send the completed form and all documentation to taxfree@coronation.co.za or (021) 680 2183 (fax). Any amendments made to the application form must be initialled.

2 INVESTOR DETAILS

I'm a new investor with Coronation. I'm an existing Coronation investor. My Coronation investment number: _____

Title: _____ Surname: _____

First Name(s): _____ ID Number: _____

Date of Birth: ____ / ____ / ____ South African Resident: Yes No

Country of Birth: _____ Town of Birth: _____

Postal Address: _____

_____ Code: _____

Residential Address: _____

_____ Code: _____

Home Telephone Number: (____) _____ Work Telephone Number: (____) _____

Cellphone Number: (____) _____ Fax Number: (____) _____

Email Address: _____

Are you a registered taxpayer? Yes No If yes, please complete the tax information below:

PLEASE COMPLETE IN FULL

Country/Countries of Tax Residence	Tax Reference Number/s

COMPULSORY: What is the source of the funds for this investment (e.g. savings, salary, inheritance)?

Please specify: _____ Your occupation: _____

I AM ACTING ON BEHALF OF AN INVESTOR

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

Capacity (e.g. guardian, trustee etc.): _____

Title: _____ Surname: _____

First Name(s): _____ ID (or Passport Number): _____

Country of Birth: _____ Town of Birth: _____

Postal Address: _____

_____ Code: _____

Residential Address: _____

_____ Code: _____

Home Telephone Number: (____) _____ Work Telephone Number: (____) _____

Cellphone Number: (____) _____ Fax Number: (____) _____

Email Address: _____

Are you a registered taxpayer? Yes No If yes, please complete the tax information below:

Country/Countries of Tax Residence	Tax Reference Number/s



If the investor is a minor, a bank account in the child's name will be required for all withdrawal payments from the Coronation Tax-Free Investment. If the minor investor does not yet have a bank account in his/her name, please do not complete Section 3. The bank account details will only be required when a withdrawal is requested.

3 YOUR BANK ACCOUNT

Bank: _____ Account Number: _____
 Branch: _____ Branch Code: _____
 Type of Account: Current Transmission Savings
 Account Holder Name: _____ Signature of Account Holder: _____



We will use this bank account for all payments.
 The bank account needs to be in the investor's name.
 Payments cannot be made to credit cards and money market accounts.

4 INVESTMENT DETAILS

A minimum investment of R5 000 is required for all funds, apart from the Coronation Money Market Fund, which requires a minimum of R10 000. Please use the Coronation Tax-Free Investment bank account for all deposits. Please use your initials and surname or your ID number as reference. Proof of deposit must be forwarded to (021) 680 2183 (fax) or taxfree@coronation.co.za.

CORONATION TAX-FREE INVESTMENT BANK ACCOUNT:

Bank	Branch	Branch Code	Account Number	Account Type
Nedbank	Cape Town	100909	1089 574 045	Cheque



Electronic/Internet Transfers: Electronic internet transfers may take up to two days to appear in our bank account.
 Cheque Deposits: Please make all cheques payable to Coronation Tax-Free Investment - Coronation Management Company (RF) (Pty) Ltd. All cheques must be endorsed as NOT TRANSFERABLE.

5 CHOOSE YOUR INVESTMENT

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

CORONATION UNIT TRUST FUNDS	Rand Amount
Market Plus Fund	
Global Managed [ZAR] Feeder Fund	
Global Capital Plus [ZAR] Feeder Fund	
Global Strategic USD Income [ZAR] Feeder Fund	
Strategic Income Fund	
Property Equity Fund	
Money Market Fund	
Jibar Plus Fund	
Bond Fund	
Financial Fund	
Industrial Fund	
Resources Fund	
Smaller Companies Fund	



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.

6 INVESTOR DECLARATION

I understand and agree to be bound by the provisions of this form.

I understand and/or confirm that:

- Any contribution to my tax-free investment(s) in excess of the annual and lifetime contribution limits are subject to taxation of 40% of the excess amount.
- I will monitor my annual and lifetime contributions to my tax-free investment(s) across different providers so as not to exceed the prescribed limits. I understand that Coronation is not liable for any taxation payable as a result of my use of this investment account.
- The information contained herein is correct, and that if this application form is signed in a representative capacity, I have the necessary authority to do so and that this transaction is within my powers.
- I have made my decisions to enter into the investment and as to whether the investment is appropriate for me, either independently based upon my own judgement, or upon advice from such advisers as I may deem necessary. I declare that I am not relying on any communication from Coronation, whether written, oral or implied as investment advice or as a recommendation to enter into the investment. I 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.
- Coronation will only be able to process investments on receipt of funds into the appropriate bank account, proof of deposit, and all relevant documentation.
- If the investment is cancelled after funds were deposited into the appropriate bank account, but before all relevant documentation (referenced in Section 1) was submitted, Coronation shall be entitled to receive any such outstanding documentation prior to processing a refund.
- I will notify Coronation immediately if my tax residency or Foreign Account Tax Compliance Act ('FATCA') or equivalent classification changes in the future, or if there are any changes in circumstances that may impact on my tax residency status and/or FATCA classification.
- Coronation 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. Coronation will not be liable to make good or compensate any investor or third party for any damages, losses, claims or expenses resulting there from.
- I understand the Coronation Fee Schedule which details the unit trust funds and fee information.
- I have read the appropriate comprehensive fact sheet information available on Coronation's website (www.coronation.com/za/personal/complete-fund-range-fact-sheets).
- I understand and agree to the General Information and Conditions which may be amended from time to time. The latest version of this document can be requested from the Client Service Centre on 0800 22 11 77, or viewed on the website www.coronation.com. Go to the Forms section, select First Time Investor and then choose Tax-Free Investment. I hereby declare that all dividends paid are exempt from dividends tax in terms of section 64F(1)(o) of the Income Tax Act, 1962 (Act No 58 of 1962).

I indemnify Coronation accordingly.

Signature of Investor or Authorised Representative: _____ Date: ____ / ____ / ____

7 FINANCIAL ADVICE

I did not receive advice from either Coronation or a financial adviser.

I have received financial advice from the financial adviser listed in Section 8. I agree that Coronation will **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 additional investment and deducted before the contribution 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 taxfree@coronation.co.za or (021) 680 2183 (fax).

I have received financial advice, but do not require Coronation to pay fees on my behalf.

Signature of Investor or Authorised Representative: _____

8 FINANCIAL ADVISER DETAIL AND DECLARATION

To be completed by adviser.

Contact Name: _____ Company: _____

Adviser Account Number: _____ Registration Number: _____

FSP Licence Number: _____ Authorised Adviser Signature: _____

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) and proof of bank account is 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 _____

9 NEXT STEPS

- We can process your transaction as soon as we have received and verified all required documents and proof of deposit. Should this reach us before 14:00 on any given business day, the transaction will be executed using the following business day's closing price. You will receive a confirmation of the transaction on the next business day.
- A member of our client service team will contact you if more information is required.
- Statements will be emailed to you every quarter and all transactions will be confirmed by SMS and/or email. If you haven't specified email details, you will receive these documents via postal delivery.
- You can manage your investments on our secure online platform. Simply register at www.coronation.com once you received confirmation of your transaction and your investment number.
If you are already registered, please link your tax-free investment to your portfolio. You'll find this option in the Manage Details section.