

**A GENERAL INFORMATION**

1. Coronation Management Company (RF) (Pty) Ltd ("Coronation") has appointed Maitland Group South Africa Ltd ("the Administrator") who is an authorised financial services provider, to administer the investment account on behalf of the investor. Coronation is a full member of the Association for Savings and Investment SA (ASISA). The current investment options available to investors are those set out in the "Fee Schedule" and made available by Coronation in their discretion as the investment options to investors.
2. Details of fees and charges are included in the "Fee Schedule", which can be found on our website at <http://www.coronation.com/za/personal/forms#2/>. Commission and incentives may be paid and if so, would be included in the overall costs.
3. This application has to comply with the Financial Intelligence Centre Act of 2001, and any information provided is subject to this legislation.
4. Coronation will send a welcome letter to the investor after the investment has been processed which will include a confirmation of investment details.
5. In terms of the Collective Investment Schemes Control Act, No.45 of 2002 (CISCA), Standard Chartered Bank has been appointed by Coronation as the Trustee of the Coronation Unit Trust Scheme.
6. The investments in the selected Collective Investment Schemes in Securities (unit trusts) are made and administered subject to the provisions of the CISCA, in accordance with the deeds of such funds and subject to each scheme's fee structure as amended from time to time.
7. Collective Investments Schemes in Securities (unit trusts) are generally medium to long - term investments. The value of participatory interests (units) may go down as well as up and past performance is not necessarily a guide to the future. Unit trust prices are calculated on a Net Asset Value (NAV) basis, which is the total value of all assets in a portfolio including any income accruals and less any permissible deductions from the portfolio. Unit trusts are traded at ruling prices and can engage in borrowing and scrip lending. All of the unit trusts may be capped at any time in order for them to be managed in accordance with their mandates.
8. Permissible deductions (referred to in point 7) from the total investment portfolio include bank charges, trustee/custodian fees, audit fees, manager's annual fee and Securities Transfer Tax (STT), brokerage and VAT.
9. Unit prices will fluctuate relative to the market value of the underlying securities comprising the funds' portfolios, and can increase or decrease accordingly. The investor acknowledges the inherent risk associated with the selected investments. The investor furthermore agrees that Coronation will not be liable for the consequences of the market influences and consequent changes in unit prices. The investor bears the total investment risk.
10. Forward pricing is used, the funds are valued and priced at 15h00 each business day and at 17h00 on the last business day of each month.
11. Coronation does not give advice. The investor confirms that no advice was given by Coronation in respect of this application. The investor understands that Coronation will not give advice in the future.
12. Coronation will not be responsible for any loss, (consequential or otherwise), arising from changes in tax or other legislation that may have an impact on the performance of the investments.
13. In terms of the Intergovernmental Agreement ("the IGA") entered into between the Governments of South Africa and the United States of America to improve international tax compliance and to implement the Foreign Account Tax Compliance Act ("FATCA"), and equivalent IGAs between the Government of South Africa and any other countries, Coronation Fund Managers and all its group companies are required to collect relevant information from each client to ensure their identification and classification is correct according to the IGA, and report on these clients to the South African Revenue Services ("SARS") where necessary. Clients must notify Coronation immediately if their tax residency or FATCA classification has changed, or if changes in circumstances lead clients to believe this may impact their status or classification.
14. Unit trusts operate under different tax rules. They are not taxed on gains derived from selling securities, but they do not enjoy automatic tax exemption. A transfer of units to another legal entity or natural person will result in payment of Capital Gains Tax (excluding transfers from the Coronation Money Market Fund).
15. Coronation may borrow up to 10% of the market value of the portfolio where insufficient liquidity exists in a portfolio, or where assets cannot be released to withdraw or cancel participatory interests.
16. To the extent that the total expenses may exceed the income earned in the form of dividends and interest, the affected funds will not make a distribution.
17. The investor is entitled to any information that the law requires a Collective Investment Scheme or listed company to disclose. Coronation is obliged to obtain and transmit such information if the investor requests it.
18. Coronation will not give effect to cessions unless instructed in writing.
19. Based on exchange Control Regulations, certain portfolios of Collective Investment Schemes are subject to availability.
20. A transaction advice will be sent to you once your investment has been processed. Statements will be sent to you on a regular basis, not exceeding three months. Our quarterly newsletter, Corospondent, will be mailed to you on a quarterly basis.
21. By registering as a user of our client online services ([www.coronation.com](http://www.coronation.com)), you will be able to access information about your investments as well as transact on your account.
22. Coronation may amend this General Information and Conditions document from time to time. The latest version will be available on the website [www.coronation.com](http://www.coronation.com). All investors will be bound by these General Information and Conditions as amended from time to time.

## **B** ADMINISTRATIVE PROCESS

1. It is at Coronation's discretion to accept or reject the investor's application form, and Coronation will not enter into any discussion with regard to accepting the investor's application form on a particular date.
2. If the investment is cancelled after funds were deposited into our bank account, but before all relevant documentation (as required in terms of the Financial Intelligence Centre Act No. 38 of 2001) was submitted, Coronation shall be entitled to receive any such outstanding documentation prior to processing a refund.
3. In the event that this application form, or any other written instruction is faxed or e-mailed to Coronation, the responsibility for ensuring that the instruction has been received and actioned by Coronation will lie with the instructor (investor or financial adviser). A fax confirmation, or printed copy of a sent e-mail, in the hands of the sender will not be regarded as proof that Coronation has received a specific document. If you wish to confirm the receipt of an instruction, please feel free to contact the Client Service team on 0800 22 11 77.
4. The business cut-off for receiving an instruction is 14h00, except for the Coronation Money Market Fund which has a cut-off time of 12h00 (noon). The instruction will only be processed once supporting documents and proof of deposit or transfer have been received, or supporting documents have been received AND the funds reflect in the relevant bank account. Electronic transfers may not reflect immediately. If the instruction is received before the relevant cut-off time and all the requirements are met, the instruction will be processed on that day, although alternative provisions may apply to instructions for the global feeder funds as stated in point 6 below. Should the instruction be received after the relevant cut-off time, it will only be processed on the following business day, at the price of that day. These cut-off times apply to purchase investment instructions, as well as withdrawal and switch instructions.
5. All withdrawals must be requested in writing and will be disinvested following receipt and acceptance of such written instruction and subject to Coronation's requirements having been met. Units will be disinvested by Coronation at the price calculated in accordance with the requirements of the Cisca and the relevant trust deeds, and paid within 2 working days of the written request. The reflection of the payment in the investor's account may only appear at a later date, depending on which bank the investor makes use of. Note that alternative conditions may apply to instructions for the global feeder funds as per point 6 below. If the units to be withdrawn are subject to a pledge, written consent for the transaction is required. Withdrawal instructions which include a change in your bank details must be accompanied by a copy of a cancelled cheque or bank statement less than 3 months old.
6. With reference to points 4 and 5 above, Coronation reserves the right to delay the processing of certain purchase and withdrawal instructions for the global feeder funds (*the Coronation Global Capital Plus [ZAR] Feeder Fund, Coronation Global Managed [ZAR] Feeder Fund, Coronation Global Opportunities Equity [ZAR] Feeder Fund, Coronation Global Strategic USD Income [ZAR] Feeder Fund and Coronation Global Equity Select [ZAR] Feeder Fund*). This would be done only where Coronation deems it necessary in order to prevent incurring avoidable additional charges for the feeder funds or to ensure equitable treatment of investors in the feeder funds and their underlying master funds.
7. The business days for each of the Coronation fund portfolios refer to the days on which the particular funds are priced and when the underlying markets for the respective portfolios are open for trading.
8. Any new or changed debit order instructions must be received at least 2 business days before the debit order commencement or amendment date which you have specified.
9. Clearance periods apply to new investments. The length of the period is determined by the payment method that you select. Subsequent redemptions are restricted until after the clearance period. Distributions on purchases within the clearance period will be automatically reinvested.

## **C** RING FENCING

1. Ring-fencing is the separation and delayed sale of units in a Portfolio. Large sales of units in a Portfolio above certain thresholds may cause ring fencing.
2. This ensures that the sale of a large number of units will not force Coronation to sell the underlying investments at a price in the market which could have a negative impact on investors. Coronation may delay the payment of withdrawals of the proceeds of sale of units.

**D THE FINANCIAL ADVISER**

1. Coronation will only allow authorized Financial Services Providers (FSP's), who has been approved by Coronation to submit applications on behalf of investors. Coronation will verify each Adviser's license with the Financial Services Board. Coronation will not be held liable for any loss suffered by the investor due to delays in processing or rejection of this application form, should the investor's Financial Adviser not be authorized as an FSP, or not be approved by Coronation.
2. It is the responsibility of the Financial Adviser to act within his/her FSP license conditions. Coronation cannot be held accountable for loss or damage suffered by the investor as a result of their Financial Adviser acting outside his/her FSB licensed capabilities.
3. Advice fees agreed to between the investor and their Financial Adviser may be facilitated by Coronation who will deduct the required funds from the investment amount in order to pay the fees. It is the responsibility of the Financial Adviser (where relevant) to make sure that the investor is fully informed of all fees under this investment. VAT will be added to fees where applicable.
4. The Financial Adviser is responsible for ensuring that the investor receives and understands all appropriate advice, product and fee information, including changes in administrative processes.
5. The investor authorises Coronation to make all reports and statements pertaining to the investment available, in whatever format, to the appointed Financial Adviser on his/her request.

**E CORONATION DETAILS**

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**F COMPLAINTS**

Please do not hesitate to contact us if you are not satisfied with this investment or the services from Coronation. A complaint must be submitted to the Compliance Officer. The contact address for the Compliance Officer is the same as the address above.

For guidelines on how we address complaints, please go to [www.coronation.com/za/personal/complaints-guidelines](http://www.coronation.com/za/personal/complaints-guidelines). If an investor is not satisfied with the response from Coronation, or if an investor has a complaint about the advice given by the Financial Adviser, he/she has the right to address his/her complaint in writing to the Ombud for Financial Service Providers:

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