

**A: GENERAL INFORMATION**

1. Coronation has appointed Intembeko Investment Administrators (Pty) Ltd ("the Administrator") who is an authorised administrative 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" attached hereto 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", attached hereto. Commission and incentives may be paid and if so, would be included in the overall costs.
3. This application has to comply with the anti-money laundering requirements as prescribed by the Irish Minister of Justice from time to time, 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. The investments in the selected Collective Investment Schemes in Securities (unit trusts) are made and administered subject to the provisions of Section 65 of the Collective Investment Schemes Control Act, No. 45 of 2002 (CISCA), and conditions promulgated there under from time to time, in accordance with the trust deed and supplementals of such funds and subject to each scheme's fee structure as amended from time to time.
6. Collective Investment 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.
7. Permissible deductions (referred to in point 6) from the total investment portfolio include bank charges, trustee/custodian fees, audit fees, manager's annual fee, regional council levies and UST brokerage.
8. 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.
9. Forward pricing is used, the funds are valued and priced at the closing prices of each business day.
10. 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.
11. 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.
12. The Manager reserves the right to impose an "anti-dilution levy" representing a provision for market, duties and charges and other dealing costs relating to the acquisition of assets in the event of receipt of net subscriptions or net redemptions exceeding 5% of the Net Asset Value of a Fund. If an anti-dilution levy is charged, it will be retained within the assets of the relevant Fund.
13. 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.
14. 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.

**Important Notice**

Coronation Global Fund Managers (Ireland) Limited (the "Manager") is authorised by the Central Bank of Ireland (the "Central Bank") under the European Communities (UCITS) Regulations 2011. The Coronation Global Opportunities Fund (the "Fund") is an open-ended umbrella unit trust established in Ireland and authorised by the Central Bank as a UCITS pursuant to the UCITS regulations. The Fund may be subject to management, administration and incentive or performance fees both directly and indirectly through fees charged to the funds in which it invests. Past performance is not necessarily a guide to future performance. The value of, and any income from, investments in the Fund may fall as well as rise, and may be affected by exchange rate fluctuations. Investors may not receive back the full amount invested. Investments in the Fund may not be readily realisable.



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 repurchase, or cancel participatory interests.
16. 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.
17. Coronation will not give effect to cessions unless instructed in writing.
18. 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.
19. 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.
20. Coronation may amend this General Information and Conditions document and all investors will be bound by these General Information and Conditions as amended from time to time. The latest version will be available on the website [www.coronation.com](http://www.coronation.com).

## **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. 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 86 96 42.
3. The business cut-off time for receiving an instruction is 12h00 (noon) prior to the Dealing Date. 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 and the money reflects in the investment bank account before the relevant cut-off time and all requirements are met, the instruction will be processed on the following business day (i.e. excluding Saturdays, Sundays, South African and Irish public holidays). Should an instruction be received after the relevant cut-off time, it will only be processed on the second business day, at the price of the next day. These cut-off times apply to purchase/investment instructions, as well as repurchase and switch instructions.
4. All repurchases 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 repurchased by Coronation at the NAV calculated in accordance with the requirements of the prospectus of the relevant scheme and the relevant supplemental deeds, and paid within 5 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. If the units to be repurchased are subject to a pledge, written consent for the transaction is required. Repurchase instructions which include a change in your banking details must be accompanied by a copy of a cancelled cheque or bank statement less than three months old.
5. All purchases are subject to a 14-day clearance period in respect of subsequent redemptions.

## **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 repurchases 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 Sector Conduct Authority. 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.
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 of the Administrator.
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

### Coronation Management Company Limited

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7708

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### Coronation Global Fund Managers (Ireland) Limited

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Republic of Ireland

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## F: COMPLAINTS (SA INVESTORS)

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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