

- Please send the completed form and documentation to **086 680 3187 (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 R33 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 R33 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 **086 680 3187 (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  please specify \_\_\_\_\_

Country of Birth: \_\_\_\_\_ Occupation: \_\_\_\_\_

Postal Address: \_\_\_\_\_

\_\_\_\_\_ Code: \_\_\_\_\_

Residential Address: \_\_\_\_\_

\_\_\_\_\_ Code: \_\_\_\_\_

Home Telephone Number: ( \_\_\_\_ ) \_\_\_\_\_ Work Telephone Number: ( \_\_\_\_ ) \_\_\_\_\_

Cellphone Number: ( \_\_\_\_ ) \_\_\_\_\_ Fax Number: ( \_\_\_\_ ) \_\_\_\_\_

Email Address: \_\_\_\_\_

PLEASE  
COMPLETE  
IN FULL

All correspondence will be emailed where possible. Should you prefer to receive communication via post, please check this box:

Are you a registered taxpayer? Yes  No

If yes, please complete the tax information below:

Country/Countries of Tax Residence	Tax Reference Number/s

**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: \_\_\_\_\_ Date 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: SIGN WITHIN THE BOX

 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 CHOOSE YOUR INVESTMENT**

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

CORONATION UNIT TRUST FUNDS	Single Investment (Minimum R5000)	Debit Order (Minimum R500; Maximum R2750)
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		N/A
Jibar Plus Fund		
Bond Fund		
Financial Fund		
Industrial Fund		
Resources Fund		
Smaller Companies Fund		
<b>Total</b>	<b>R</b>	<b>R</b>

 Before making a decision, please review the Comprehensive Fact Sheets of the different funds on [www.coronation.com](http://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.

**5 INVESTMENT DETAILS**

- Would you like to invest a single amount? Please complete section **A**
- Would you like to invest via debit order? Please complete section **B**
- What is the source of funds for your investment? Please complete section **C** [compulsory]

**A SINGLE AMOUNT**

Please collect from my bank account:

Please collect an amount of R\_\_\_\_\_ from my bank account listed in Section 3.



Subject to a 40-day clearance period. A maximum of R33 000 per tax year. Funds are deducted from the investor's bank account one business day after the receipt of a valid application form and supporting documentation.

Deposit/electronic transfer

I have deposited R\_\_\_\_\_ into the Coronation Management Company account (listed below) on \_\_\_\_[d] / \_\_\_\_[m] / \_\_\_\_[y] and sent the proof of payment to [taxfree@coronation.co.za](mailto:taxfree@coronation.co.za) or 086 680 3187 (fax).



Subject to a 14-day clearance period.

**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. Please use your investor number as reference.

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.



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.

**B SET UP A DEBIT ORDER**

I/We the undersigned, authorise Coronation Management Company (RF) (Pty) Ltd to draw against my/our bank account the debit order investment amounts in terms of this application on the 4th day of each month for the investment at the ruling price on that day. (If the debit order days fall on a weekend or public holiday, collection will take place on the next business day.) The debit order should commence in \_\_\_\_\_ [m] / \_\_\_\_\_ [y]. All such withdrawals from my/our account will be treated as though they have been signed by me/us personally, and I/we request the bank to debit my our account with these drawings. I/We acknowledge that debit order investments are subject to a 14-day clearance period.



A minimum debit order amount of R500 is required, with a maximum amount of R2 750 (in total, across all funds).

Collect a debit order to the amount of \_\_\_\_\_ from my bank account listed below:

Account holder name: \_\_\_\_\_

Bank: \_\_\_\_\_ Account number: \_\_\_\_\_

Branch code: \_\_\_\_\_ Type of account: Current/Cheque  Savings

Signature of Account Holder:

SIGN WITHIN THE BOX

**C SOURCE OF FUNDS**

**COMPULSORY:** What is the source of the funds for this investment?

Savings  Salary  Sale of assets  Inheritance  Other  please specify: \_\_\_\_\_

**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](http://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](http://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:

SIGN WITHIN THE BOX

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](mailto:taxfree@coronation.co.za) or 086 680 3187 (fax).

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

Signature of Investor or Authorised Representative:

SIGN WITHIN THE BOX

**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:

SIGN WITHIN THE BOX

**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 sent to you every quarter and all transactions will be confirmed via SMS, email and/or postal delivery.
- You can manage your investments on our secure online platform. Simply register at [www.coronation.com](http://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.