

# Debit Order

## Tax free investment



### 1. What you need to know

Compliance with the Financial Intelligence Centre Act, 38 of 2001 (FICA) is required to process your instruction - if you have not previously submitted the necessary supporting documentation to us or your authorised financial planner, please do so with this form.

1. Before completing this form please read the latest relevant Investment Agreement and Portfolio Characteristics document which can be obtained from our website: [www.nedgroupinvestments.com](http://www.nedgroupinvestments.com), your financial planner or our Client Service Centre.
2. Your investment will be invested into the unit trust portfolio class specified on the relevant Portfolio Characteristics document. If you start a debit order on an existing unit trust portfolio, you will remain invested in that class.
3. We will process your instruction once we have received a completed and signed form.
4. The daily cut-off for receipt of instructions is 14:00.
5. Information filled in outside of the relevant fields will not be considered when processing your instruction.
6. Return the completed and signed form with the relevant supporting documents to us via email to [nedgroupinvestments@silica.net](mailto:nedgroupinvestments@silica.net) (please print and sign the form before scanning and emailing it to us, as an authorised signature is required for processing).
7. If you have any questions about this form please contact your financial planner or our Client Service Centre on **0860 123 263** (from within RSA) or on **+27 21 416 6011** (from outside RSA).

### 2. Tax free investments notes

1. Total contributions are limited to R33 000 per tax year (R500 000 over your lifetime) across all tax-free investments, regardless of product provider, including monthly debit orders.
2. Should your contributions exceed R33 000 per tax year, SARS will tax the over contributions at a flat rate of 40%. Please refer to the latest Investment Agreement for further clarity.
3. You can withdraw from your tax-free investment at any time.
4. Withdrawn amounts that are re-invested will be treated as additional contributions and therefore be subject to your annual contribution threshold of R33 000 as well as your lifetime R500 000 threshold.
5. Income distributions will be reinvested.

### 3. Investor details

Investor number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Title and surname	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
First names	<input type="text"/>
SA ID / passport number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Expiry date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> D D M M Y Y Y Y

## 4. Income verification

This information is an anti-money laundering requirement prescribed by the Financial Intelligence Centre Act, 38 of 2001 (FICA). Supporting documentation may be requested.

How are you funding this transaction?

Salary
  Sale of property
  Inheritance
  Other (please specify)

Occupation

## 5. Investment details

Start a new debit order into an existing unit trust portfolio

			Only applicable if investing with a financial planner
Unit trust portfolio	Account number	Debit order amount to be invested	Initial FP fee (excl VAT)
			%
<b>Total (R) - Total contributions are limited to R33 000 per tax year.</b>		R	

### Please note

- All features of your existing account will apply to the additional investment amount, including annual financial planning fees (if applicable).

### Initial financial planning fees

- If no fees have been specified, 0% will apply.
- If a fee higher than the maximum is specified, the maximum will apply.
- Initial fees will be deducted off each debit order amount before investing into the selected unit trust portfolio.

**START A NEW DEBIT ORDER:**

**UNIT TRUST PORTFOLIO SELECTION** (for new portfolios)

Unit trust portfolio	Debit order amount to be invested	Only applicable if investing with a Financial Planner	
		Initial FP fee (excl VAT)	Annual FP fee (excl VAT)
<b>Equity portfolios</b>		%	%
Rainmaker			
Value			
Growth			
Private Wealth Equity			
<b>Specialist equity portfolios</b>			
Entrepreneur			
Mining & Resource			
Financials			
<b>Asset allocation portfolios</b>			
Stable			
Opportunity			
Managed			
Balanced			
Bravata Worldwide Flexible			
<b>Income portfolios</b>			
Core Income			
Flexible Income			
Core Bond			
Property			
<b>Core portfolios</b>			
Core Guarded			
Core Diversified			
Core Accelerated			
<b>International portfolios</b>			
Global Property Feeder			
Global Cautious Feeder			
Global Flexible Feeder			
Global Equity Feeder			
Core Global Feeder			
<b>Additional unit trust portfolios</b>			
<b>Total (R) - Total contributions are limited to R33 000 per tax year.</b>			

## FINANCIAL PLANNING FEES

- If no fees have been specified, 0% will apply.
- If a fee higher than the maximum is specified, the maximum will apply.
- Initial fees in respect to debit orders will be deducted off each debit order amount before investing into the selected unit trust portfolio.
- If you have nominated an account from which the fee is to be recovered, your selection will apply to your additional investment.

### Debit order

Total debit order investment amount R  Debit order to commence in the month of        
M M Y Y Y Y

Debit order collection day  1st  15th  27th

#### Please note

- For your debit order to come into effect on the selected date, your debit order instruction must reach us no later than five business days before the selected date. If all requirements are not met, your debit order instruction will be processed on the selected date in the following month.
- Debit orders take 45 days to clear.

## CHANGE AN EXISTING DEBIT ORDER

Unit trust portfolio	Account number	Cancel	Increase	Decrease	New debit order amount	Effective month
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Total (R) - Total contributions are limited to R33 000 per tax year.					R	

## 6. Investor bank account details

#### Please note

- No third party payments will be processed.
- If the bank account used to fund this investment differs from the one below please provide us with alternate bank account details by completing the Alternate bank account form available on our website.
- Payments will be delayed if the name of the account holder as registered with the bank is different from that completed below.

Name of account holder (as registered with bank)

Name of bank

Account number

Name of branch  Branch code

Account type  Current  Savings Country

## 7. Financial planner details and declaration

Name of financial planning business

Name of financial planner  Code

Contact number +   (0)

#### I confirm that:

- I have made the disclosures required in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002 (FAIS) to the investor.
- I have explained all fees that relate to this investment to the investor.
- I am authorised by the financial planning business to sell this investment / product in terms of FAIS.

Financial planner signature

Date          
D D M M Y Y Y Y

## 8. Investor declaration

I confirm and certify that:

- I am responsible for my investment decisions and have considered whether this instruction is suitable for my needs.
- I am authorised to act on behalf of the investor (if applicable) and I will be personally responsible for this instruction should this not be the case.
- I did not receive advice from Nedgroup Investments about this instruction.
- I understand and agree to the information in the latest relevant Investment Agreement.
- I understand that investments will only be processed on receipt of monies, proof of deposit and all required documentation.
- I have read and understood the Portfolio Characteristics document and the Fund Fact sheet that relates to the unit trust portfolios I am investing in.
- I have used the Effective Annual Cost calculator and I am aware of the changes that may be incurred
- I have read and understand the contents including the terms and conditions of this form.
- All of the information, instructions and documents provided by me or on my behalf about this instruction, whether in my handwriting or not, are accurate and complete.
- Nedgroup Investments may only accept instructions from my financial planning business or any authorised third party if I appoint them and authorise this in writing.
- I am aware that I need to inform Nedgroup Investments if any of my details change.

Where the financial planning details section has been completed:

- The financial planning business is my appointed financial planning business until I instruct Nedgroup Investments otherwise.
- The financial planner listed, as authorised representative of the financial planning business, is my appointed financial planner.
- My appointed financial planning business must be paid the initial and annual financial planning fees.
- Nedgroup Investments may recover annual financial planning fees paid via the sale of units from my investment and pay these fees to my financial planning business as long as it remains registered to render services in respect of my investment.
- My appointed financial planning business will have access to my investment details via Nedgroup Investments' secure online website.

Investor / Authorised signatory

Date   
D D M M Y Y Y Y

Name

Capacity

Authorised signatory (if applicable)

Date   
D D M M Y Y Y Y

Name

Capacity

Authorised signatory (if applicable)

Date   
D D M M Y Y Y Y

Name

Capacity

Authorised signatory (if applicable)

Date   
D D M M Y Y Y Y

Name

Capacity

Nedgroup Investments (Pty) Limited (Company registration number 1996/017075/07)

Incorporating Nedgroup Collective Investments (RF) Proprietary Limited (Company registration number 1997/001569/07); Nedgroup Investment Advisors Limited (Company registration number 1998/017581/07) an authorised Financial Services Provider (FSP Licence No. 1652) Sponsor of the Nedgroup Investments Retirement Funds

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