

New Business Investment Form - Individual Collective Investments (Unit Trusts): Kenya

Note:

- This application form is solely for the New Account Opening Purposes.
- Existing Portfolio Holders are to use the Additional Investment Form for any additional deposits (top-up investments)

A copy of this form must be sent to the Manager and the Financial Adviser must also retain a complete copy. All amendments / changes made on the application form are to be initialled by the investor.

NATURAL PERSON TYPE

PLEASE INDICATE THE PERSON NATURE: INDIVIDUAL SOLE PROPRIETOR FOREIGN INDIVIDUAL ASYLUM SEEKER INSOLVENT ESTATE REFUGEE ASSISTED DECEASED ESTATE

CLIENT DETAILS: INDIVIDUAL

TITLE *	<input type="text"/>	NAME/S *	<input type="text"/>
SURNAME *	<input type="text"/>	ID/PASSPORT NUMBER *	<input type="text"/>
ASYLUM / PERMIT NUMBER	<input type="text"/>	PASSPORT EXPIRY DATE *	<input type="text"/> - <input type="text"/> - <input type="text"/>
DATE OF BIRTH *	<input type="text"/> - <input type="text"/> - <input type="text"/>	GENDER	<input type="checkbox"/> FEMALE <input type="checkbox"/> MALE
MARITAL STATUS *	<input type="checkbox"/> SINGLE <input type="checkbox"/> MARRIED (COP) <input type="checkbox"/> MARRIED (ANC) <input type="checkbox"/> DIVORCED <input type="checkbox"/> WIDOWED	ID / PASSPORT COUNTRY OF ISSUE *	<input type="text"/>
TRADE NAME (SOLE PROPRIETOR) *	<input type="text"/>	COUNTRY OF BIRTH *	<input type="text"/>
CELLPHONE (DIALLING CODE) *	<input type="text"/> - <input type="text"/>	TELEPHONE (DIALLING CODE)	<input type="text"/> - <input type="text"/>
EMAIL ADDRESS *	<input type="text"/>		
COUNTRY OF RESIDENCE *	<input type="text"/>	CITIZENSHIP *	<input type="text"/>
NATIONALITY *	<input type="text"/>	OTHER NATIONALITIES	<input type="text"/>

***Compulsory fields**

SOURCE OF INCOME *

CODE:

<input type="checkbox"/> 01. Gifts / inheritance / winnings	<input type="checkbox"/> 04. Passive income (Rental, Dividends, Interest)	<input type="checkbox"/> 07. Retirement / insurance pay out
<input type="checkbox"/> 02. Trade / business	<input type="checkbox"/> 05. Savings	<input type="checkbox"/> 08. Salary / bonus
<input type="checkbox"/> 03. Credit	<input type="checkbox"/> 06. Child / spousal support payments	<input type="checkbox"/> 09. Tax refund

***Compulsory Section**

PURPOSE OF INVESTMENT *

CODE:

<input type="checkbox"/> 01. Start and expand a business	<input type="checkbox"/> 02. Education savings	<input type="checkbox"/> 03. Foreign exchange hedging	<input type="checkbox"/> 04. Save for retirement / financial goals	<input type="checkbox"/> 05. Winding up estate
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***Compulsory Section**



OCCUPATION *

CODE:

01. Executive / General	04. Management	07. Self employed	10. Clerical support
02. Heads of government / cabinet minister / judges	05. Professional	08. Unemployed	11. Craft and trades worker
03. Traditional leader / royal family	06. Religious leader	09. Technician, Sales or Services	12. General Staff
	13. Retired	14. Sports Professional	15. Security Services

***Compulsory Section**

INDUSTRY *

CODE:

01. Government, state owned enterprise, armed forces	05. Politics	09. Administrative and support service	13. Professional, scientific, technical and education	17. Information, technology and communication
02. Gambling	06. Mining and quarrying	10. Agriculture, forestry and fishing	14. Electricity, water, gas supply and waste management	18. Manufacturing, wholesale or retail
03. Non-profit / religious organisation	07. Motor vehicles, transportation, distribution	11. Arts, entertainment, hospitality	15. Financial, investment and insurance	
04. Real estate	08. Unemployed	12. Construction	16. Human health and social work activities	

***Compulsory Section**

ADDRESS DETAILS *

PHYSICAL ADDRESS *

COMPLEX / UNIT / BUILDING NUMBER	<input type="text"/>	COMPLEX / BUILDING NAME	<input type="text"/>
STREET NUMBER	<input type="text"/>	STREET NAME	<input type="text"/>
SUBURB	<input type="text"/>	CITY	<input type="text"/>
COUNTRY	<input type="text"/>	POSTAL CODE	<input type="text"/>

POSTAL ADDRESS *

SAME AS PHYSICAL ADDRESS

POSTAL ADDRESS TYPE PO BOX STREET ADDRESS PRIVATE BAG POSTNET SUITE

PO BOX NUMBER / STREET NUMBER	<input type="text"/>	POST OFFICE NAME / STREET NAME	<input type="text"/>
CITY OR TOWN	<input type="text"/>	PROVINCE / STATE / COUNTY	<input type="text"/>
POSTAL CODE	<input type="text"/>	COUNTRY	<input type="text"/>

***Compulsory section**

PERSON ACTING ON BEHALF OF INVESTOR (IF APPLICABLE)

Please note: We will require documentation for the person acting on behalf of the investor (e.g. parent / legal guardian / proxy etc). For a list of Requirements refer to Identification and Business Requirements page.

DOCUMENTS ATTACHED

CAPACITY OF PERSON ACTING ON BEHALF OF INVESTOR * :

POWER OF ATTORNEY CURATORSHIP LEGAL GUARDIAN PARENT OTHER

IF PARENT, PLEASE INDICATE WHETHER MINOR LIVES WITH YOU: YES NO



PERSONAL DETAILS OF PERSON ACTING ON BEHALF OF INVESTOR *

TITLE	<input type="text"/>											
CONTACT NAME AND SURNAME *	<input type="text"/>											
ID/PASSPORT NUMBER *	<input type="text"/>	PASSPORT 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"/>	<input type="text"/>	
			D	D		M	M		Y	Y	Y	Y
ID / PASSPORT COUNTRY OF ISSUE *	<input type="text"/>											
DATE OF BIRTH *	<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"/>
	D	D		M	M		Y	Y	Y	Y		
GENDER	<input type="checkbox"/>	FEMALE	<input type="checkbox"/>	MALE								
COUNTRY OF BIRTH *	<input type="text"/>											
CELLPHONE (DIALLING CODE) *	<input type="text"/>	-	<input type="text"/>	TELEPHONE (DIALLING CODE)	<input type="text"/>	-	<input type="text"/>					
EMAIL ADDRESS *	<input type="text"/>											
COUNTRY OF RESIDENCE *	<input type="text"/>											
CITIZENSHIP *	<input type="text"/>											
NATIONALITY *	<input type="text"/>											
OTHER NATIONALITIES *	<input type="text"/>											
RELATIONSHIP TO INVESTOR *	<input type="text"/>											

*Compulsory fields

ADDRESS DETAILS FOR PERSON ACTING ON BEHALF OF INVESTOR

PHYSICAL ADDRESS *

COMPLEX / UNIT / BUILDING NUMBER	<input type="text"/>	COMPLEX / BUILDING NAME	<input type="text"/>
STREET NUMBER	<input type="text"/>	STREET NAME	<input type="text"/>
SUBURB	<input type="text"/>	CITY	<input type="text"/>
COUNTRY	<input type="text"/>	POSTAL CODE	<input type="text"/>

POSTAL ADDRESS *

SAME AS PHYSICAL ADDRESS

POSTAL ADDRESS TYPE PO BOX STREET ADDRESS PRIVATE BAG POSTNET SUITE

PO BOX NUMBER / STREET NUMBER	<input type="text"/>	POST OFFICE NAME / STREET NAME	<input type="text"/>
CITY OR TOWN	<input type="text"/>	PROVINCE / STATE / COUNTY	<input type="text"/>
POSTAL CODE	<input type="text"/>	COUNTRY	<input type="text"/>

*Compulsory Section

FATCA/CRS DECLARATION

As part of STANLIB's obligation to comply with the U.S Foreign Account Tax Compliance Act (FATCA) we require you to provide us with your tax information. This tax information will be kept on record and will be disclosed to the relevant tax authorities as and when required as per the FATCA regulation.

CITIZENSHIP DETAILS

ARE YOU A KENYAN CITIZEN? YES NO IF YES, PLEASE PROVIDE YOUR IDENTITY / PASSPORT NUMBER

ARE YOU A USA CITIZEN? YES NO

If you have selected 'YES' to the second question above (i.e. you are USA Citizen), please complete and submit the applicable Self-Certification Form.



PASSPORT EXPIRY DATE * - -
D D M M Y Y Y Y

DATE OF BIRTH * - -
D D M M Y Y Y Y

COUNTRY OF BIRTH *

COUNTRY OF RESIDENCE *

NATIONALITY *

INCOME TAX/ TAX IDENTIFICATION NUMBER *

COUNTRY OF TAX RESIDENCE *

SOURCE OF FUNDS * SALARY INHERITANCE BONUS SAVINGS OTHER (PLEASE SPECIFY)

OCCUPATION/NAME OF BUSINESS

EMAIL ADDRESS *

POSTAL ADDRESS

PHYSICAL ADDRESS

CELLPHONE NUMBER *

TELEPHONE (WORK)

TELEPHONE (HOME)

* Note that this is a compulsory field.

CORRESPONDENCE PREFERENCE

Unit trust fund annual financial statements, reports and notices will be sent by default through e-mail. Please ensure your address is correctly entered. If no e-mail address is provided, you will incur postal charges for all posted correspondence.

PREFERRED MODE OF RECEIVING MONTHLY CORRESPONDENCE E-MAIL (FREE) POSTED (KSHS 100)

INVESTMENT SELECTION

PAYMENT METHOD CHEQUE DIRECT TRANSFER INTERNATIONAL TRANSFER
 M-PESA PESALINK

Complete the investment amount next to the portfolio selection in the space provided.
Please Note:
 STANLIB Kenya accepts personal/corporate and bankers cheques payable to the account name of the fund in which you intend to invest in. No third party cheques or cash will be accepted. The bank account details are as listed below. Payments can be made directly into the inflow accounts in which case the transfer confirmation details must be attached to the application form. Please note that the bank deposit slip will be deemed as a receipt but not as value by STANLIB Kenya.

Portfolio Name	Class	Minimum amount	Investment amount	Maximum Initial Manager Charge	Maximum Ongoing Charge (excl. VAT)
STANLIB Kenya Balanced Fund	A	Kshs 10,000	KSH	0.00%	3.00%
STANLIB Kenya Bond Fund	A	Kshs 100,000	KSH	0.00%	2.00%
STANLIB Kenya Bond Fund	B1	Kshs 20,000,000	KSH	0.00%	1.50%
STANLIB Kenya Equity Fund	A	Kshs 10,000	KSH	0.00%	3.00%
STANLIB Kenya Money Market Fund	B2	Kshs 10,000	KSH	0.00%	1.51%



BANKING DETAILS FOR PAYMENTS

Note: It is compulsory to furnish us with banking details.

Use the bank details listed below for the following transactions:

<input type="checkbox"/> PURCHASES	<input type="checkbox"/> REPURCHASES	<input type="checkbox"/> INCOME DISTRIBUTION	<input type="checkbox"/> CASH FLOW
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Payments to third party bank accounts are not allowed. Payments can only be paid into an account in the name of the client.

BANK	<input type="text"/>																												
BRANCH	<input type="text"/>																BRANCH CODE	<input type="text"/>											
ACCOUNT NUMBER	<input type="text"/>																												
ACCOUNT TYPE	<input type="checkbox"/> CURRENT																	<input type="checkbox"/> SAVINGS											
ACCOUNT HOLDER'S ID NUMBER	<input type="text"/>																												
ACCOUNT HOLDER'S NAME	<input type="text"/>																												

FINANCIAL ADVISER

1. The Client hereby confirms that he/she has appointed/hereby appoints the Financial Adviser (FA) for purposes of his/her dealings with STANLIB.
2. The Client agrees that STANLIB will pay the FA the charges as set out in this application form. Where the FA is a legal entity (e.g a company or a close corporation) the FA is represented herein by the natural person identified in the relevant block below.
3. Where the Client has terminated his FA's appointment, it is the Client's responsibility to advise STANLIB of such termination immediately. On receipt of such written notification, STANLIB will cease payment of all charges, other than accrued charges to the FA.
4. The Client understands that where he/she changes FA the consequences of such change may result in different or new fund and fees structures.

FINANCIAL ADVISER 1

FA LICENCE NO:	<input type="text"/>																											
STANLIB ID (BROKER CODE)	<input type="text"/>																											
FA / AGENCY NAME	<input type="text"/>																											
LEAD GENERATOR NAME	<input type="text"/>																											

KENYA IDENTIFICATION AND BUSINESS REQUIREMENTS

Unless previously provided to STANLIB Kenya Limited, please send verified/certified copies of the documents set out below. These are used to verify the identity of the investor. Strictly, only clear, legible copies of identity and other documents will be accepted.

Individuals/Sole Proprietor

- Identity document OR Valid passport
- Proof of physical residential address
- Authority to act (if applicable): power of attorney/letter of appointment from the court and authorised signatories' resolution (if more than one)
- (If applicable) Identity document, physical residential address and contact details of persons authorised to act
- Unabridged birth certificate for minors (under 18 years)
- Bank statement (not older than 3 months)

Proof of physical residential address

One of the following documents reflecting name and physical residential address (must be less than 3 months old, unless otherwise specified) is required for proof of address:

- Utility bill
- Current lease or rental agreement
- Bank statement
- Municipal rates and taxes invoice
- Mortgage statement
- Telephone account
- Tax return (less than 1 year old)
- Letter from bank manager, medical practitioner, accountant, or attorney, on a formal letterhead, stating that they know the client for three years, and confirming physical address
- Letter on letterhead, signed by board of trustees, director,s etc. confirming physical business address. Correspondence from a body corporate or shareblock association
- Payslip or salary advice

Spouse/partner

- Any of above documents for spouse, together with marriage certificate or if not available;
- Affidavit from person co-habiting with client, providing:
 - Name, identity number and physical residential address of client and co-habitant
 - Relationship between client and co-habitant



- Confirmation that residential address is shared

Or if not available

- Visit to physical address by a STANLIB Kenya Limited employee, or as a last resort:
 - Affidavit from client, providing:
 - Name, identity number and physical residential address
 - Confirmation that client resides at physical residential address

TERMS AND CONDITIONS

1. Net Asset Value (NAV): Prices are calculated on a NAV basis, which is the total value of all assets in the Portfolio including any income accrual and less any permissible deductions from the Portfolio divided by the number of participatory interests in issue. Permissible deductions include brokerage, Securities Transfer Tax, auditor's fees, bank charges, trustee/custodian fees and the service charge levied by STANLIB Kenya Limited ("the Manager").
2. Initial Manager Charges: The initial manager charge is deducted from the full investment value and the remaining amount is allocated to the selected investment options. Commission paid to Financial advisers is incorporated in the initial manager charge. Any additional investment will incur an initial manager charge.
3. Service Charge (levied monthly incl. VAT): The service charge for the individual portfolios is accrued daily and levied monthly on the market value of the portfolio. Certain portfolios have a performance based service charge which shall be a variable amount that may either increase or decrease, depending on whether the Manager has added or detracted value for the portfolio relative to a passive investment in the portfolio's benchmark. Please refer to the latest fact sheet(s) for more details. The service charge is normally deducted from the income received by the portfolios.
4. Performance Fees: Where fees are not accrued daily, the fee accrual is lagged and rolling measurement periods are used, certain participatory interest holders may carry a lower proportion of the performance fee relative to performance enjoyed, whilst other Clients may carry a higher proportion of the performance fee relative to performance enjoyed. Where underlying portfolios charge implicit performance fees (i.e. implicit in their unit prices), participatory interest holders may carry these performance fees regardless of whether the top-tier portfolio or mandate has out-performed its own benchmark.
5. Total Expense Ratio: The Total Expense Ratio (TER) of a portfolio is a measure of the portfolio's assets that were relinquished as operating costs expressed as a percentage of the daily average value of the portfolio calculated over a period of usually a financial year. Typical expenses which are deducted from a portfolio include service charges, taxes, trustee fees and audit fees. The TERs can be located on the Fact Sheets.
6. Switching: A "switch" involves selling participatory interests (units) in one portfolio and investing the proceeds in another portfolio. The Manager does not normally charge initial manager charges twice, other than in the instance where the original entry was into a portfolio with lower charges than the portfolio into which the Client will be investing. Accordingly, the Client will have to pay in the difference in the initial manager charges. However, the Client and the Financial adviser may agree on a different arrangement to that mentioned above, in which case an initial manager charge as agreed, between the Client and the Financial adviser, will be charged on the switch transaction. As costs may change from time to time, please consult with your authorised Financial adviser.
7. Income Distributions: Income distributions are made at regular intervals for all portfolios. Portfolios either declare distributions monthly, quarterly (31 March, 30 June, 30 September, 31 December), bi-annually (30 June, 31 December), or annually (31 December). These distributions are paid by no later than the last working day of the following month. Please refer to the latest fact sheet(s) for more details.
8. Money Market Portfolios: The price of each participatory interest (unit) is aimed at a constant value for all Money Market Portfolios. The total return to the Client is primarily made up of interest received but, may also include any gain or loss made on any particular instrument. In most cases this will merely have the effect of increasing or decreasing the daily yield, but in an extreme case it can have the effect of reducing the capital value of the portfolio. The Manager will endeavour to give Clients access to their cash within a period of 48-hours (up to a maximum of 6 working days), provided that there are no outstanding administrative issues between the Manager and the Client, and that the Client's repurchase request has reached the Manager before 13h00 on any business day. The Manager will not accept responsibility for not being able to make payment to the Client within 48 hours (up to a maximum of 6 working days) if the above-mentioned requirements have not been met, or the delay was caused due to circumstances beyond the control of the Manager.
9. Electronic Transactions: The Client agrees that the Manager shall be entitled to implement all instructions and applications of whatever nature received on their Internet site, by telephone, by fax or any other electronic medium and which appear to emanate from the Client. The Manager is indemnified against any losses, claims or damages arising from acting on such instructions and/or applications, notwithstanding that it may later be proved that any such instruction was not given by the Client. The Client agrees that the electronic records of all instructions and applications processed by/or on behalf of him/her or which purport to be processed on behalf of the Client via STANLIB's Internet site, telefax, telephone or any other electronic medium shall constitute prima facie proof of the contents of such instructions and applications.
10. Payments: Redemptions, regular income options and income distribution payments can only be made into an account in the name of the Client. No third party or cheque payments will be made.

11. General

- 11.1. Collective investment schemes in securities are generally medium to long term investments
- 11.2. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to the future.
- 11.3. An investment in the participations of a collective investment scheme in securities is not the same as a deposit with a banking institution.
- 11.4. Where exit charges are applicable, participatory interests are redeemed at the net asset value where after the exit charge is deducted and the balance is paid to the Client.
- 11.5. A Portfolio of a collective investment scheme in securities may borrow up to 10% of the market value of the Portfolio to bridge insufficient liquidity as a result of the redemption of participatory interests, and may also engage in scrip lending.
- 11.6. Where different classes of participatory interests apply to certain Portfolios, they would be subject to different charges.
- 11.7. A schedule of charges and maximum charges is available on request from the Manager. Commission and incentives may be paid and if so, would be included in the overall costs. Ongoing commission may be paid to Financial advisers. Such ongoing commission, if applicable, will be paid by the Manager from the service charge paid to it. Details of such ongoing commission paid by the Manager to the Financial adviser on record in respect of your investment are available on request from the Manager.
- 11.8. The exposure limit to a single security in certain Portfolios can be greater than is permitted for other Portfolios.
- 11.9. A Fund of Funds Portfolio only invests in other portfolios of collective investment schemes, which levy their own charges, which could result in a higher cost structure for these portfolios.
- 11.10. A Feeder Fund Portfolio only invests in the participatory interests (units) of a single portfolio of a collective investment scheme, apart from assets in liquid form.
- 11.11. The Manager reserves the right to close certain Portfolios from time to time in order to manage them more efficiently. More details are available from the Manager.
- 11.12. The holdings of offshore investments in certain portfolios are subject to current regulations.
- 11.13. Forward pricing is used.
- 11.14. Fluctuations or movements in exchange rates may cause the value of underlying offshore investments to go up or down.
- 11.15. The Manager undertakes to repurchase participatory interests at the price calculated according to the requirements of current legislation, and on the terms and conditions of the relevant Deeds.
- 11.16. Payment will be made within 48 hours (up to a maximum of 6 working days) of receipt of a valid repurchase form.
- 11.17. All portfolios are valued at 16h00, except for fund of funds which are valued at 01h00 the next day. For non-money market funds, investments and repurchases will receive the price of the same day if a complete instruction is received prior to 16h00. For money market funds, investments will receive the price of the same day if a complete instruction is received prior to 13h00, and repurchases will receive the price of the following day if a complete instruction is received prior to 13h00. The price, which will apply to an instruction received on a Saturday/Sunday or a public holiday will be that of the following working day. A repurchase instruction may be faxed but must be confirmed by sending the Manager the original of the same. All times are local Kenya times.
- 11.18. The Client confirms that neither the Manager nor any of its staff provided any advice and that the Client has taken particular care to consider whether the investment is appropriate considering the unique investment objectives, financial situation and particular needs.
- 11.19. All bank accounts supplied for the duration of this investment will be verified with the relevant banks prior to the investment being placed.
- 11.20. Conflicts of interest disclosure: the Manager shall, wherever possible avoid situations causing a conflict of interest. Where it is not possible to avoid such conflict: the Manager shall advise the Client, of such conflict in writing at the earliest reasonable opportunity and shall mitigate the conflict of interest in accordance with its Conflict of Interest Management Policy. A copy of this Policy is available on the STANLIB website. The Manager is part of the Standard Bank Group of companies.
- 11.21. The Client may at any time terminate a Financial adviser's appointment. It is the Client's responsibility to advise the Manager of such termination in writing. Upon receipt of such notification the Manager will cease payment of any further service charge to the Financial adviser. However the client understands that this will not result in a lower annual service charge as the full service charge will now be paid to the Manager.
- 11.22. The Capital Markets Authority shall not be liable by virtue of its licensing of this undertaking or by reason of its exercise of the functions conferred on it by legislation in relation to this undertaking, for any default of the undertaking.
- 11.23. The licensing of this undertaking does not constitute a warranty by the Capital Markets Authority as to the credit worthiness or financial standing of the various parties to the undertaking.
- 11.24. A valuation given by the Manager is at the previous trading day and is not a realisation value.
- 11.25. In the case of a change of name/signature(s), a certified copy of the relative document with specimen signatures (new and previous) must accompany this request.
- 11.26. If this form is signed under Power of Attorney, a certified copy of such Power must be attached unless previously recorded.
- 11.27. In all cases, where the registered owner is a trust, a company or an institution, a copy of the Letter of Authority, Company Resolution or similar is required to support the request.
- 11.28. The Manager does not provide any guarantee either with respect to the capital or the return of a portfolio.
- 11.29. Redemption rights may be suspended in certain specified circumstances in terms of the CMA CIS Regulation, 2001.
- 11.30. The Manager does not provide any guarantee either with respect to the capital or the return of a portfolio.
- 11.31. **Collection of Investor information:** STANLIB reserves the right to go back to the client for more information, if additional information is required following the compliance review process. Unless previously provided to STANLIB, please send verified/certified copies of documents required. These may be used to verify the identity of the Investor. Strictly, only clear, legible copies of identity and other documents will be accepted. The Manager reserves the right to ask for further documentation.
- 11.32. **Off-Boarding the Investor:** STANLIB reserves the right to off-board a Client should any aspects of the compliance process deem the client to be of an unacceptable risk. We can only process instructions which are fully complete and accurate, and once the money for the investment reflects in our bank account. We may suspend, delay, or reject your instruction if it does not meet our requirements. You indemnify STANLIB against any loss of any nature which may arise if any money you have paid to a STANLIB bank account is reversed for any reason.
- 11.33. **Unclaimed Assets:** The client acknowledges that it will ensure that STANLIB has the Client's most up to date contact details and takes responsibility to inform STANLIB of any changes



in personal information. In the event that the Client becomes unreachable or any payment due to the Client is rejected by the receiving bank, the Client's investment may be regarded as an unclaimed asset. STANLIB will make a concerted effort in contacting the Client with unclaimed assets which may result in STANLIB appointing an external tracing company to trace and contact the Client in respect of any unclaimed assets. Costs related to tracing and administering unclaimed assets may be recovered from the Client. Unclaimed assets will continue to be invested in the portfolio until such time the assets are claimed or transferred to another portfolio with the Authority's or Client's consent.

12. The Client hereby agrees to provide all documentation and information required, and understands that the Manager is prohibited from processing any transactions on the Client's behalf until all such documentation and information has been received unless the submission and declaration has been completed by the Financial adviser.

13. Statements

- 13.1. Clients in the STANLIB Kenya Money Market Fund will receive consolidated statements monthly.
- 13.2. All other Clients will receive consolidated statements quarterly.
- 13.3. Tax certificates will be sent to Clients by June each year.
- 13.4. A Client can register on STANLIB Online and access statements 24 hours a day in a secured environment

14. Cooling off rights: Due to the nature of this product, cooling off rights are not applicable to Collective Investment Schemes.
 15. Non-residents and Emigrants: Foreign money must be sent to our bank account and can be transferred in foreign currency or Kenyan Shillings. Clients are responsible for confirming the conversion date or spot rate with the bank handling the transfer within that bank's time lines and rules. The Manager is not responsible for confirming the conversion date or spot rate. The Manager is not responsible for the Client's investment until it appears in the Manager's relevant bank account.

- 16. Trustees: Kenya Commercial Bank Ltd, Kencom House, Kenya, Nairobi, Telephone: 254 020 3270 470/684
- 17. STANLIB is a member of the Liberty Group of companies. Liberty is a full member of the Association for Savings & Investments South Africa (ASISA).
- 18. This application form and the relevant trust deed in respect of the STANLIB Collective Investments Scheme will form the agreement between the investor and the Manager. The investment will be administered in terms of the applicable legislation.
- 19. Contact details: STANLIB Kenya Limited, Registration number 9522, Liberty House, Nyerere Road, Nairobi, Kenya PO Box 30550, Nairobi, Kenya 00100
 Telephone +254 020 3268 508, Facsimile + 254 020 2247 285, Website www.stanlib.com
- 20. Complaints: Should the Investor wish to lodge a complaint with STANLIB regarding the services being provided, the Investor can send an email to customercare.kenya@stanlib.com or contact Office number: (+254) 711 076 111 and via post: Postal address. P.O. Box 30550, Nairobi, Kenya, 00100.
- 21. Business hours: The transnational business hours of the Manager are from Monday to Thursday - 08h00 - 17h00 and Friday - 08h00 - 16h30 (excluding all public holidays). STANLIB Kenya is also licensed as an Investment Advisor.

No cash should be paid out to the Financial Advisor and any such payment is made at the risk of the client.

CAPITAL MARKETS AUTHORITY DECLARATION

I hereby confirm that I have satisfied myself as to the identity of the investor, and I have verified the identity and undertake to keep records, in accordance with the requirements set out in the CMA CIS Regulation, 2001 related legislations, regulations or guidelines.

SIGNATURE OF FINANCIAL ADVISER		DATE	<table border="0" style="margin-left: auto; margin-right: auto;"> <tr> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="font-size: 8px;">-</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="font-size: 8px;">-</td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> <tr> <td style="font-size: 8px; text-align: center;">D</td> <td style="font-size: 8px; text-align: center;">D</td> <td></td> <td style="font-size: 8px; text-align: center;">M</td> <td style="font-size: 8px; text-align: center;">M</td> <td></td> <td style="font-size: 8px; text-align: center;">Y</td> <td style="font-size: 8px; text-align: center;">Y</td> <td style="font-size: 8px; text-align: center;">Y</td> <td style="font-size: 8px; text-align: center;">Y</td> </tr> </table>			-			-					D	D		M	M		Y	Y	Y	Y
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DECLARATION

I/We apply for participatory interests (units) in the above selected portfolio(s) and understand that this investment will be subject to the Deeds governing the scheme(s) administered by STANLIB Kenya.
 I/We agree to provide all documentation and information required and understand that STANLIB Kenya is prohibited from processing any transaction on my/our behalf until all such documentation has been provided. I/We confirm that all information provided herein is true and correct and that I/we have read and understood the contents of this form. Any money received by STANLIB Kenya that is not accompanied by the required documentation will be held in a temporary account until said documentation is received.
 The Client and the Financial Adviser, by signing this form, state and declare that they have each read and understood the terms and conditions pertaining to the investment; including but not limited to Investment Objective, Information on Net Asset Value, Charges, Risk Factors, Income Accruals and declare that the STANLIB and Financial Adviser charges as indicated on this application form are correct; warrant that all statements given by each of them in this application form are true and correct in every aspect; and that such statements shall form the basis of the contract which is to be entered into with STANLIB as well as the contract between the Client and the Financial Adviser.

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