

4. CONSULTANT DETAILS (IF APPLICABLE)

Title	Initials	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>
Full name/s		
<input type="text"/>		
Company name		
<input type="text"/>		
Contact number		
<input type="text"/>		

5. REFERRING ATTORNEYS FIRM/FINANCIAL PLANNER DETAILS (IF APPLICABLE)

Title	Initials	Surname	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Full name/s			
<input type="text"/>			
Company name			
<input type="text"/>			
Contact number		FSP number	
<input type="text"/>		<input type="text"/>	

6. DECLARATION BY FINANCIAL PLANNER (IF APPLICABLE)

FAIS Declaration:

1. I declare that I/we are a licensed financial services provider/registered attorney. I have made the necessary disclosure and complied with the requirements of the Financial Advisory and Intermediary Services Act 37 of 2002.
2. I have explained all fees that relate to this investment to the investor. I understand and accept that the investor may write to Fedgroup to cancel my fees.
3. I confirm that all information provided herein is true and correct and that I have read and understood the terms and conditions.

FICA Declaration:

1. I have identified all applicable parties to this transaction and verified their details under the requirements of Section 21 of the Financial Intelligence Centre Act 38 of 2001 (the Act). I keep these parties' records as required in terms of Section 22 of the Act.

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2. I understand that if I have selected 'Yes', I am the primary accountable institution under the act.
3. I understand that if I have selected 'No', Fedgroup will be responsible for the primary 'Know Your Client' requirements of the act and that the application will be delayed until Fedgroup receives these documents.

COMMISSION: I ACKNOWLEDGE UPFRONT COMMISSION OF 1%, WHICH DOES NOT AFFECT MY CLIENT'S RETURN.

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FINANCIAL PLANNER'S SIGNATURE

Date

7. DECLARATION BY INVESTOR

I confirm that the financial planner above is my appointed financial planner.

I understand that Fedgroup will pay an upfront commission of 1% to my financial planner that is not deducted from my capital and will not affect my return.

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7.1 ADDITIONAL COMMISSION/FEEES:

In addition to the commission above, I agree to pay the following fees to my financial planner:

Upfront advisor's fee . % deducted from capital prior to the investment being made, up to a maximum of 3.0% (excluding vat)

Annual advisor's fee . % deducted from interest earned, up to a maximum of 1.5% (excluding vat)

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7.2. I FURTHER DECLARE THAT:

I have received a copy of the terms and conditions of my investment with Fedgroup and I hereby acknowledge that the rules governing this investment have been pointed out to me, that I know and understand the content thereof and that I am further aware that, for future reference, the rules can be assessed by me at www.fedgroup.co.za.

1. I confirm that all information provided in this form and all other documents signed by me in connection with this application, whether in my handwriting or not, is correct.
2. I have not received advice from Fedgroup in respect of this application.
3. I confirm that Fedgroup may accept instructions from my financial planner or any authorised third party only if appointed and authorised by me in writing.
4. By signing this, I understand that telephonic and electronic communication may be monitored and recorded. Fedgroup reserves the right to verify the identity of any person involved in any form of communication.

INVESTOR SIGNATURE

Date

8. TERMS AND CONDITIONS OF A PARTICIPATION BOND (SECURED INVESTMENT)

The following terms and conditions are disclosed in terms of the rules for the administration of a collective investment scheme in Participation Bonds (Secured Investment).

1. The Fedbond Fund (the Fund) forms part of Fedbond Nominees (Pty) Ltd (the Nominee Company) and has been managed by Fedgroup Participation Bond Managers Pty Ltd (the Manager) since January 1991. Both companies are wholly owned subsidiaries of Fedgroup Financial Holdings (Pty) Ltd (Fedgroup).
2. The Fund, the Nominee Company and the Manager are governed inter alia by the Collective Investment Schemes Control Act 45 of 2002 ("the Act") and subordinate legislation issued by the Financial Sector Conduct Authority from time to time.
3. Terms and conditions specific to Participation Bonds:
 - 3.1. In terms of the Act, investments in the Fund are subject to availability and the Fund may be closed to new investments from time to time. Investment applications received during periods of no availability will not be accepted and any investment received will be refunded to the investor without interest.
 - 3.2. Investments are secured by all the participation mortgage bonds included in the Fund and the debt owing under such bonds is owed to the investors pro rata to their investment balance and not to the Manager or the Nominee Company. Neither the Manager nor the Nominee Company guarantees the repayment of the debt.
 - 3.3. In terms of the Collective Investment Schemes Control Act, investments in the Fund must remain invested for a period of no less than five years.
 - 3.4. After the expiry of the five-year term and conditional upon the Manager's consent, the investor may:
 - 3.4.1. Withdraw all or part of his or her investment, subject to receipt by the Manager of three calendar months' written notice and such other documentation as may be required by the Manager or
 - 3.4.2. Reinvest all or part of his or her investment for a further 5-year period.
 - 3.4.3. Where the investor makes no such election, his or her investment will remain invested in the Fund and will receive the ruling rate of interest applicable to matured investments at that time, as determined by the Manager.
 - 3.5. Before the expiry of the five-year period and conditional upon the Manager's consent, the investor may cede, transfer or encumber his or her investment, subject to the following:
 - 3.5.1. The investor must make a request to the Manager in writing;
 - 3.5.2. The request will not be enforceable against the Manager unless the Manager has confirmed same in writing
 - 3.5.3. The Manager may impose fees and charges on either the investor or his or her successor to the investment
 - 3.5.4. The Manager may refuse the request if, once the investment is ceded, transferred or encumbered in favour of more than one person, the resultant investment held by each person will be less than the minimum requirement of the Manager
 - 3.5.5. Where an investment (or a portion thereof) is ceded, transferred or withdrawn during the course of the month, the Manager will recover the interest paid in respect of that month, on a pro-rata basis.

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8. TERMS AND CONDITIONS OF A PARTICIPATION BOND (SECURED INVESTMENT - CONTINUED)

- 3.6. Whilst interest payable by the bond holders to the Manager may fluctuate, interest payable by the Manager to investors in the Growth Option and Income Option will not fluctuate.
 - 3.7. Interest paid by the bond holders to the Manager (less the Manager's administration fees, which shall be determined and subsequently communicated by the Manager from time to time), is paid by the Manager to the investor monthly in advance, or reinvested, at the Investor's discretion. Where an investment is made during the course of the month, the first payment of monthly interest will be made on a pro-rata basis.
 - 3.8. Where the Investor elects to reinvest the interest earned on the capital amount invested after the 5-year period, the reinvestment will be regarded as a separate (new) investment made on the same terms and conditions as the capital investment.
 - 3.9. At intervals of not more than three months, the Manager will furnish the investor with a statement of account disclosing the amount of capital invested in the Fund and indicating how the net amount of interest paid has been calculated.
 - 3.10. Interest and capital will only be paid into a bank account in the name of the investor. Third-party payments are not permitted.
 - 3.11. Investments greater than R5 million are subject to additional terms and conditions. Please contact the Manager to obtain information in this regard.
- 4. Both the Manager and the Nominee Company hold adequate levels of professional indemnity insurance and fidelity cover.
 - 5. All employees or subsidiaries of Fedgroup may invest in the Fund.
 - 6. Complaints may be lodged as per the Complaints Resolution Policy which can be obtained at www.fedgroup.co.za.
 - 7. The investor is responsible for providing the Manager with correct and up-to-date information. Should information become outdated or invalid, any scheduled payments may be suspended. Unpaid monies will remain in a non-interest bearing account, until either the payment can be made or the Manager, at its own discretion, reinvests the unpaid monies back into the Fund.
 - 8. The Manager subscribes to the principles and standards set by the Association for Savings and Investments South Africa (ASISA). The standard regarding unclaimed monies is followed, including the tracing of investors of unclaimed monies and the passing on of administrative, management and tracing fees directly to the investment.
 - 9. The investor hereby consents to the Manager sharing his or her personal information, for administrative purposes, between subsidiaries of Fedgroup and with external tracing companies, should the tracing of unclaimed monies be required.
 - 10. The investor warrants that the investment, as per Section 2 of this application form, is obtained from legitimate sources and that the investor has complied with and will continue to comply with all applicable legislation, including but not limited to those related to money laundering and income tax.
 - 11. By agreeing to these terms and conditions, the Investor consents to the Manager using any form of electronic communication to communicate and transact with the investor, to receive instructions from the investor and issue statements of account. The investor warrants that he or she understands the risks related to electronic communication and transactions. No additional costs will be levied by the Manager for electronic communication and transactions. Where the Manager transacts with the investor by telephone, the telephone calls are recorded and retained, along with other relevant electronic communication and transactions, for a period of five years. Fedgroup reserves the right to verify the identity of any person involved in any form of communication related to the investment.
 - 12. The Manager reserves the right to update these terms and conditions, which may be required as a function of legislative and regulatory updates. The latest terms and conditions, as well as additional information, can be obtained free of charge at www.fedgroup.co.za

9. CONTACT DETAILS

Gauteng	:	011 305 2300		
Western Cape	:	021 949 2100	Email	:
Kwa-Zulu Natal	:	031 202 1903		Slcontact@fedgroup.co.za
Eastern Cape	:	041 365 6525	Website	:
				www.fedgroup.co.za

10. COMPLIANCE

The Compliance Officer

Fedgroup Participation Bond Managers (Pty) Ltd
89 Bute Lane, Sandown

PO Box 782823
Sandton
2146

Tel: 011 305 2300
Email: compliance@fedgroup.co.za
Website: www.fedgroup.co.za

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INVESTMENT COLLECTION INSTRUCTION

1. BANKING DETAILS

Name of investor

Name of bank

Account number

Name of accountholder/company name

ID number/company registration number

Account type

Branch code/name

- The only accounts accepted by electronic banking are: savings, current and transmission accounts. Payments to and from credit cards, money market accounts, call accounts and third-party accounts cannot be accepted. **Please provide proof of bank account not older than three months.**
- Depending on the payment method I have chosen, I authorise the Manager to collect any money from the bank account I have specified.
- If I am signing on behalf of an institution, I declare that I am duly authorised to do so. I undertake to inform the Manager of any change in my bank details and I authorise the Manager to verify my current and/or future bank account details with my bank.
- I agree that the Manager may debit my account on a date other than the date I specified. I acknowledge and understand that the Manager may act on an investment instruction received from myself before the Manager receives cleared funds on a debit order instruction.

2. INVESTMENT DETAILS

Lump-sum investment amount
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Date

*If, for any reason, we do not collect the investment on the preferred date, we will collect it on the first possible date thereafter. Please note that the financial institution allows a maximum of R1 000 000 per collection. Funds collected will only reflect in Fedgroup's bank account after three to five working days.

SIGNATURE OF ACCOUNT HOLDER

Date