Useful information about your Debit Order Form



When to use this form

- Creating a new debit order on an existing investment
- Amending an existing debit order
- Cancelling a debit order

Contact details

Email: admin@ppsinvestments.co.za. Tel: 0860 468 777 (0860 INV PPS). Fax: 021 680 3680. Website: www.pps.co.za/invest

Cut off and time lines

- All complete and valid instructions received before 14:00 on a business day will be processed on the same day.
- All complete and valid instructions received after 14:00 will be processed on the next business day.
- Any errors are to be reported within fourteen (14) days of amendment confirmation being received.
- Please note that we are unable to facilitate debit orders from credit cards or market-linked accounts.

Useful information

- Please refer to our website www.ppsinvestments.co.za for:
- Product brochures and key benefits.
- Fund fact sheets (Minimum Disclosure Documents) for each of the available Investment Option(s).
- Financial Intelligence Centre Act (FICA) requirements.
- The Effective Annual Cost measure (EAC) is an industry-wide disclosure standard. It can be used by investors and financial advisers to compare charges on most retail investment products, and their impact on investment returns, sothat investors are placed in a better position to make informed decisions around investment choices. The EAC is an industry measure of the charges that an investor will likely incur in purchasing and holding a financial product, and does not attempt to measure the features of a financial product.
- The latest Product Terms, Conditions and Declarations.
- You can manage your investment, view balances, transact and download tax certificates on the PPS Investments Secure Online Services website (www.ppsisecure.co.za) or the PPS for Professionals mobile app for IOS or Android.

Regulation 28 Compliance and Retirement Annuities

Regulation 28 of the Pension Funds Act, effective 1 April 2011, stipulates the maximum exposure that retirement fund savings may have to various asset classes. Investments which commenced prior to the effective date, and have had no transactions since, do not have to comply with the asset class and foreign exposure limits prescribed and enjoy a status known as a 'grandfather' status.

Consider getting financial advice

PPS Investments does not provide financial advice. However, we believe in the merits of good financial advice. If you are not comfortable making your own investment decisions, consider using the services of an accredited financial adviser.

Investment Option ranges

- · PPS Investments has two Investment Option (fund) ranges; Original and Select. The fund classes (fees) and administration fees differ for each.
- It is essential that you select Investment Option(s) from the correct range when completing this form.
- Please refer to the relevant Investment Option Schedule on the PPS Investments Secure Online Services portal for more information.
- It is not possible to mix funds from the Original and Select ranges in the same investment.
- · You can move from the Original to the Select range but not from the Select range to Original range.

Tax Free Investment Account

The Investment Option(s) for the PPS Tax Free Investment Account (TFIA) are restricted by legislation. No funds that charge performance fees can be offered. Please refer to the specific TFIA Investment Option Schedule for the full list of available funds.

DEBIT ORDER FORM



Please apply this debit order instruction to investment number (starts with POL or INV)

A CONTACT PERSON FOR OUTSTANDING REQUIREMENTS

Name and surr	name
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Telephone number

Email

Capacity

PERSONAL DETAILS OF INVESTOR В

Title

First name and surname

First name, surname and designation of contact person of entity

Identity or passport number / Registration number of entity

Email address (compulsory)

Occupation (natural person)/Industry (Legal entity) - required if creating a new debit order on an existing investment

C DEBIT ORDER AMENDMENTS

The following amendments to your retirement annuity investment will result in you losing your regulation 28 'grandfathered' status:

- Cancel an existing debit order and reinstate it Initiate a new debit order
- •

• Amend your existing debit order amount (including the percentage escalation)

Create a new debit order		Amend ex	Amend existing debit order (tick the applicable fields)		elds)	
Effective month for implementation						
Amount (min R500)	R		Maximum mon Investment Acc		ition of R3,000 for the Tax Free	
Collection Date	1st	7th	15th	28th		
If not specified, the debit order collection date is missed, the de					he debit order cut-off for your spec	ific

Frequency	Monthly	Quarterly	Half-yearly	Yearly	
Annual Increase	5%	10%	15%	%	
Payment Holiday	From		То		(Inclusive)

A payment holiday is a temporary suspension of payment in the event of financial difficulty. It is allowed for a maximum of three 3 months, including starting month.

Cancel debit order

BANK ACCOUNT DETAILS FOR DEBIT ORDERS

The following bank details will be used for the debit order that applies to this instruction.

Should you wish to update your bank account details on other investments, please complete the Personal Details Amendment Form.

Account holder n	ame			
Bank				Account number
Branch				Branch code
Type of account				Account holder ID
Current	Savings	Transmis	sion	number/Trust number/ Company registration number
Source of funds for this investment (compulsory)				
Salary	Savings	Business	Gift/Inheritance	e Other

Please note additional documents may be required

- If the bank account holder is a third party individual, we require a copy of their ID documents with 3 specimen signatures.
- If bank account holder is a third party legal entity, we require a letter from the bank listing the authorised signatories of the bank account along with copies of their ID documents with 3 specimen signatures.

I, the undersigned, request and authorise PPS Investments to debit the bank account specified above.

Signature of bank account holder/authorised person in the case of a third party legal entity

Date

E INVESTMENT OPTION(S)

For a comprehensive list of available Investment Option(s), please refer to the Investment Option Schedule available on www.pps.co.za/invest or from the PPS Investments Client Service Centre.

Note: Amendments to investment options for retirement annuity fund debit orders must comply with regulation 28. Please ensure that the percentages completed in the debit order investment column total 100%

Investment Option (complete full Investment Option name and class)	Debit order investment %
Total	100%

F FINANCIAL ADVICE FEES

I acknowledge that I did receive financial advice from the financial adviser whose details are completed in the section below. This is my appointed financial adviser and I agree to the payment of advice fees as follows:

Initial debit order

Max. 3% (excl. VAT)

Fees will be paid proportionately from all Investment Option(s) unless a specific Investment Option is indicated below:

Specific Investment Option

The Administrator will pay ongoing advice fees to your financial adviser on your behalf and will recover these fees from your investment. These fees will therefore accrue to the Administrator as an additional fee over and above the administration fee applicable to your investment in terms of PPS Investments' fee structure.

CLIENT DECLARATION

hereby confirm that:

- All information provided in this form and all other documents signed by me, whether in my handwriting or not, is correct ٠
- I am responsible for the accuracy and completeness of all answers, statements or other information provided by me or on my behalf
- I will inform PPS Investments if any of the information supplied changes
 I have not received advice from PPS Investments or the Administrator

and I have read, understood and agreed to:

- The Product Terms, Conditions and Declarations which may change from time to time
- The Minimum Disclosure Documents (MDD) of my chosen Investment Option(s), including but not limited to the Total Expense Ratio (TER) and Transaction Cost (TC). In the case of Customised Solutions, the Minimum Disclosure Document of the underlying funds can be obtained from the respective Managers.
- The Effective Annual Cost disclosure available from my financial adviser, the PPS Investments website or from the Client Services Centre.

Client Signatu	ıre	Date
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H FINANCIAL ADVISER DETAIL AND DECLARATION

Financial adviser name

Financial adviser institution

Financial adviser code

FSP number

To ensure fair outcomes for investors, we (as the product supplier) are required to ensure appropriate sharing of responsibility between ourselves and you (the financial adviser). As such, we request that you provide the following assurance to us:

- I confirm that I have concluded the analysis necessary to provide appropriate advice (which is both suitable for the investor and takes into account their circumstances) with respect to the product suppliers products considered and selected.
- I declare that I am a licensed Financial Services Provider and have made the disclosures required in terms of the Collective Investment Schemes Control Act, No. 45 of 2002; the Financial Advisory and Intermediary Services Act, No. 37 of 2002; and all subordinate legislation to the investor.
- I confirm that I have met directly with the client or the person acting on behalf of the client recorded in this application, and confirm that he/she bears a likeness to the photograph on his/her identity document; and
- I have verified his/her identity with original acceptable documentation, copies of which are attached.
- I warrant that I have explained all fees to the investor, including but not limited to the Effective Annual Cost (EAC), that relate to this investment and I
 understand and accept that the investor may withdraw his / her authority for payment of advice fees in writing to PPS Investments.

Signature of financial adviser



Date



PPS Investments (Pty) Ltd, PPS Multi-Managers (Pty) Ltd, PPS Investment Administrators (Pty) Ltd and PPS Insurance Company Ltd are licensed financial services providers. Coronation Life Assurance Company Limited is registered in terms of the Long Term Insurance Act 53 of 1998 to carry on long term insurance business. PPS Management Company (Pty) Ltd (RF) is a licensed collective investment scheme manager. PPS Nominees (Pty) Ltd is an independent nominee company approved by the Financial Sector Conduct Authority.

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