



BUYING FORM

4. CONFIRMATION OF TAX STATUS FOR DIVIDEND WITHHOLDING TAX

COMANCO will automatically withhold dividend tax at the correct rate on your investment and pay dividends net of dividend tax for individual investors resident in South Africa. This will reflect on your IT3B. No further action is required from you.

All investors will qualify for an exemption from Dividend Tax on dividends distributed. Please complete the Declaration below, or the separate Declaration by Beneficial Owner Form, indicating which exemption/s apply to you.

Please note: where you are a South African tax resident, you will have to indicate such in section 1. Should you not qualify for exemption under para (a) to (g), (k) or (n) per the Declaration of Beneficial Owner form you should qualify for para (l) exemption because:

- a. Income declared by a Real Estate Investment Trust [REIT] is deemed a dividend and subject to normal Income Tax in the hands of a South African Tax Resident.
- b. Due to a South African Tax Resident being subject to normal tax on the income, exemption (l) would then apply for Dividend Tax.

This disclosure for exemption from Dividend Withholding Tax is by the investor in the capacity as an Individual. The bold exemptions may apply for selection:

Please indicate the reason why you (the investor or representative of the investor) are exempt from the dividend tax:

- (a) A company which is resident in South Africa
- (b) The Government, provincial government or municipality (of the Republic of South Africa)
- (c) A public benefit organisation (approved by SARS i.t.o. section 30(3) of the Act)
- (d) A trust contemplated in section 37A of the Act (mining rehabilitation trusts)
- (e) An institution, body or board contemplated in section 10(1)(cA) of the Act
- (f) A fund contemplated in section 10(1)(d)(i) or (ii) of the Act is a pension fund, pension preservation fund, provident preservation fund, retirement annuity fund, beneficiary fund or benefit fund
- (g) A person defined in section 10(1)(t) of the Act (CSIR, SANRAL, etc.)
- (h) A shareholder in a registered microbusiness as defined in the Sixth Schedule to the Act to the extent that the aggregate amount of the dividends paid by that registered micro-business to its shareholders during the year of assessment in which that dividend is paid does not exceed R200 000
- (j) A person that is not a resident and the dividend is a dividend contemplated in paragraph (b) of the definition of "dividend" in section 64D (i.e. a dividend on a foreign company's shares listed in SA, such as dual-listed shares)

Declaration in terms of section 64FA(1)(a)(i), 64G(2)(a)(aa) or 64H(2)(a)(aa) of the Act:

I (full names in print please), the undersigned, hereby declare that dividends paid to the investor are exempt, or would have been exempt had it not been a distribution of an asset in specie, from the dividend tax in terms of the paragraph of section 64F of the Act indicated above. I undertake to inform the Withholding Agent in writing should the circumstances of the investor referred to in the declaration above change.

I/We acknowledge that it is the sole responsibility of the Beneficial Owner to ensure that this declaration is completed timeously and that the information provided is accurate and complete. COMANCO will not be liable for any expenses or damages due to non-submission or late submission of the form, or where the document submitted is incorrectly completed or only partially completed. I/We agree that it is the sole responsibility of the Beneficial Owner to comply with all requirements and obligations in relation to DWT as set out in the Act from time to time. I/We certify that I/we am/are duly authorised to sign this declaration on behalf of the Beneficial Owner.

Signature

Date

	D	D	M	M	C	C	Y	Y
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Capacity of Signatory:
(Duly authorised to do so)

I/we may qualify for a reduced rate of **Dividend Withholding Tax** due to the fact that a double tax agreement is in place.

Please complete and sign the Declaration of Beneficial Owner Form in relation to Double Taxation Agreement relief available from www.comanco.co.za or by calling the Service Centre at 0861 774 433 and return it to COMANCO in order to claim the reduced rate of tax.



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8. CLIENT INSTRUCTIONS FOR PAYMENT OF COMMISSION AND FEES TO INTERMEDIARY

Intermediary's Commission: The intermediary's fee for advice will be:

% for equity fund (max. 3% excl. VAT).

% for gilt fund (max. 0.6% excl. VAT).

Date

Signature of investor

9. DECLARATION BY ADVISER/BROKER

• Buying and selling requests

For requests to be processed on the same day as submitted, all requirements must be met by 15h00. Requests received after these times will only be processed the following day.

Direct Deposits/EFTs: Fax the application form to 086 670 4435 and then contact the Service Centre to obtain your account number. **To obtain the same day's value**, fax confirmation of transfer or direct deposit to 086 670 4435 before 15h00.

• Supporting documentation (identification and verification)

Buying and selling requests may require certified proof of identity (e.g. ID/passport) and residential address (e.g. utility bill, not older than three months), which will require verification. Institutional investors may need to submit the following certified documentation:

- a correctly signed off Service Level Agreement (investments cannot be accepted prior to receipt of this document)
- proof of authority to act on behalf of the company (resolution)
- proof of authorised signatories' identity (e.g. ID/passport)
- specimen signatures
- a copy of the Certificate of Incorporation (CM1)
- notice of registered office and postal address (CM22)
- a certificate of change of company name (CM29).

• Monthly and lump sum debit orders

No debit order payments will be allowed on behalf of another person – except where parents/grandparents are investing on behalf of a minor, or where an investment is being made on behalf of a spouse.

The amount/s you specify will be deducted from your bank account automatically by debit order (please note that credit cards are not accepted). Community Growth Management Company (RF) (Pty) Ltd (COMANCO) is under no obligation to accept debit orders below the stipulated minimums. COMANCO reserves the right to cease debiting your account under certain circumstances.

• Distributions

Historical income distributions are available on each fund fact sheet or at www.comanco.co.za.

• Income tax details

These are reflected on your tax statements, which are posted annually.

TYPE OF ASSETS (As defined in South African Reserve Bank Exchange Control regulations)

- **Institutional assets** refer to assets held or managed on behalf of institutional investors, i.e. retirement funds, long-term insurers, collective investment scheme managers and investment managers registered with Exchange Control as institutional investors for exchange control purposes.
- **Retail assets** refer to assets received from individuals and other entities, such as companies and trusts, etc. and include retail assets received indirectly through an intermediary, such as a linked investment service provider (LISP), nominee company or an investment manager not registered as an institutional investor with Exchange Control.

SPECIAL INSTRUCTIONS

I, the undersigned, hereby declare and warrant that I am duly authorised to render financial services in respect of this product. All parties concerned have been identified and verified and all relevant documentation has been obtained and appropriate procedures have been applied in accordance with FICA (Act 38 of 2001).

Name of introducer

Branch

Intermediary/Broker code

Tel. no.

Introducer's email address

Signature of introducer



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10. STATUTORY INFORMATION

Collective Investment Schemes in Securities (unit trusts) are generally medium- to long-term investments. Past performance is no indication of future growth. It is important that you are prepared for some shorter-term fluctuations as your investment moves in line with the markets. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. Unit trusts may engage in scrip lending and may borrow up to 10% of the market value of the portfolio to bridge insufficient liquidity. An upfront charge for broker commission (0%-3.42% of the investment amount) is deducted prior to the purchase of units. An annual service fee as stated below is calculated on the market value of the fund's assets (excluding income and permissible deductions) and deducted from the portfolio on a monthly basis. Unit trust prices are calculated on a net asset value (NAV) basis, which is the total market value of all assets in the portfolio including any income accrual and less any permissible deductions from the portfolio, divided by the number of units in issue. Permissible deductions may include compulsory and bank charges, brokerage, marketable securities tax, other taxes and levies, custodian and trustees' fees and audit fees. Commission and incentives may be paid by Community Growth Management Company (RF) (Pty) Ltd (COMANCO) and if so, are included in the overall costs. Each fund's total expense ratio (TER) reflects the percentage of the average Net Asset Value of each portfolio that was incurred as charges, levies and fees related to the management of the portfolio. A higher TER ratio does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER cannot be regarded as an indication of future TERs. You can easily sell your investment at the ruling price of the day (calculated at 15h00 on a forward pricing basis). Instructions must reach COMANCO before 15h00 to ensure a same-day value. The Trustee of the funds is: The Standard Bank of South Africa Limited, PO Box 54, Cape Town 8000.

11. FUND MINIMUM INVESTMENT AMOUNTS (These minimums are subject to change.)

UNIT TRUST	UNIT TRUST CATEGORY	INVESTMENT AIM	TYPE OF INVESTOR	INVESTMENT MINIMUMS		ANNUAL SERVICE FEE % excl VAT	DISTRIBUTION DATE	RISK
				MONTHLY	LUMP SUM			
Commuity Growth Equity Fund	Domestic - Equity - General	This general equity unit trust fund aims to provide long-term capital growth while promoting sustainable and responsible investing. The fund invests in JSE-listed companies that are viable and sustainable, and have a clear commitment to job creation, skills development, affirmative action, sound environmental practices and effective corporate governance. The fund aims to achieve long-term investment returns in excess of inflation.	Class R	R500	R5 000	0.5	February	Medium to high
Community Growth Gilt Fund	Domestic - Fixed Interest - Bond	The fund aims to maximise total returns through a balance of capital growth and income generation. The fund invests in bonds with a particular emphasis on reconstruction and development. The emphasis is on institutions and projects that contribute to the development of South Africa through programmes that have a meaningful social impact, and are committed to development, community participation and support.	Class R	R500	R5 000	0.5	February and August	Medium to low

12. DECLARATION

- I agree to accept the number of units sold to me by virtue of this application and I warrant that I have full power and authority to enter into and conclude this transaction, with the necessary assistance where such assistance is a legal requirement.
- I am aware that this product offers no cooling-off rights.
- I know that the cost of buying units may include an initial charge plus VAT, depending on the amount invested and whether or not I use an intermediary, and that there are no guarantees on my capital.
- I acknowledge that there are further allowable deductions from the unit trust/s (e.g. an annual service fee) that impact on the value of my investment. I am satisfied that the facts provided are accurate and complete. I am aware of the unit trust's/unit trusts' objectives, risk factors, the charges and income distributions, as set out in the unit trust fund fact sheet/s.
- I acknowledge that Community Growth Management Company (RF) (Pty) Ltd (COMANCO) may borrow up to 10% of the portfolio to bridge insufficient liquidity.
- I have read and fully understood all the pages of this application form.
- I hereby authorise Community Growth Management Company (RF) (Pty) Ltd (COMANCO) to debit the account mentioned above with the monthly amount/lump sum specified.
- I further authorise COMANCO to accept instructions from me via facsimile (please delete if not applicable).
- I have read and am aware of the unit trust's/unit trusts' objectives, risk factors, the charges and income distributions, as set out in the unit trust fund fact sheet/s (Minimum Disclosure Document).

Date

Signature of investor



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CONTACT DETAILS

Community Growth Management Company (RF) (Pty) Ltd (COMANCO)

(Registration no. 1992/002327/07)

6th Floor, Nedbank Building, 85 Main Street, Marshalltown 2107, Johannesburg 2000, South Africa

PO Box 1773, Johannesburg 2000, South Africa

Telephone no.: 0861 774 433

Fax no.: 086 670 4435

Website address: www.comanco.co.za

Email: comanco@aospartner.com

Complaints: Write to our Compliance Officer at the above address

or for further information call 0861 774 433.

Compliance Officer: +27(0)11 333 7545

Professional indemnity cover and fidelity insurance cover are in place.

Automated Outsourcing Services (Pty) Ltd

(Registration no. 1997/013802/07)

15 Philips Street, Ferndale, Randburg, 2194

P O Box 4769, Randburg, 2125, South Africa

Telephone no.: 0861 774 433

Fax no.: 086 670 4435

A third party administration and a licensed financial services provider
(FSP number: 650).