

# Unit Trust Application Form

## 1. BEFORE YOU INVEST

### IS A UNIT TRUST THE RIGHT PRODUCT FOR YOU?

Collective Investment Schemes (commonly known as unit trusts) are “funds” where the money from many investors are pooled together and invested in assets like shares, bonds, property and cash. This means that investors do not have to manage individual investments themselves, but rely on the skills of appointed investment professionals to manage the fund. Investors hold equally priced units where the price of the unit is based on the value of the underlying investments held in the fund.

Some funds invest in the shares of companies, which means that part of their profits will be paid out periodically in the form of dividends. Other investments – like government bonds, corporate bonds and money market – make periodic interest payments. You can choose to receive these distributions, or use the money to buy more units and grow your investment.

### WHAT ABOUT TAX?

There is no tax paid within a unit trust vehicle. You must declare to the South African Revenue Services (SARS) and will be taxed on the capital gain made from a unit trust when you sell it. Interest income received, must be declared annually to SARS and will be taxed along with other interest that you have earned. Unit trusts will deduct dividend withholding tax from investors, as legally required, before dividends are paid to the investor. You will receive a statement every year that clearly states the interest, dividends and capital gain that you have received (if you have sold all or part of the investment).

## We embrace a business philosophy that creates simplicity and certainty in an uncertain world.

### My benefits

### WHAT ARE MY BENEFITS?

Easy and cost effective access to diversified pools of investments across various asset classes including equities, bonds, listed property and money market. Standardised and transparent information regarding fund details, including costs, and widely published unit trust prices and performance numbers allowing for regular monitoring. Easy access to funds. Protection for investors via a highly regulated industry.

### Completing the form

### DOWNLOAD AND COMPLETE THE FORM AND AGREE TO THE T&C'S

1. Please read the [Terms and Conditions](#) and the Minimum Disclosure Document (MDD).
2. Complete all relevant sections, and send it together with the required documents to Prescient via email [pmancoadmin@prescient.co.za](mailto:pmancoadmin@prescient.co.za)
3. Cut-off times for receiving instructions are 13:00, except for Money Market funds where the cut off time is 11:00.
4. If you wish to make an EFT payment, we will provide you with our bank details and your client account once your Unit Trust account is opened.

### SUPPORTING DOCUMENTS

**The following must be submitted with this application:**

- FICA Documentation
- Proof of Bank Account Details
- Completed Compulsory Tax Annexure.

## Unit Trust Application Form

### 2. PERSONAL DETAILS

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Title \_\_\_\_\_ Surname \_\_\_\_\_  
 First name(s) \_\_\_\_\_ Male \_\_\_\_\_ Female \_\_\_\_\_  
 Date of birth \_\_\_\_\_ Nationality \_\_\_\_\_  
 Marital Status \_\_\_\_\_ Single \_\_\_\_\_ Ante Nuptial contract \_\_\_\_\_ In Community of Property \_\_\_\_\_  
 Occupation \_\_\_\_\_  
 ID or Passport Number (if Foreign National) \_\_\_\_\_  
 Income Tax number \_\_\_\_\_

Street Address	Postal Address
c/o _____	Same as Street Address <input type="checkbox"/> Yes <input type="checkbox"/> No
Unit _____	c/o _____
Complex _____	Line 1 _____
Street Number _____	Line 2 _____
Street _____	Line 3 _____
Suburb _____	Line 4 _____
City _____	Postal code _____
Postal code _____	Country _____
Country _____	
Telephone (H) _____	Fax _____
Telephone (W) _____	Cell _____
E-mail Address _____	

All communication will be sent to you via e-mail. If you prefer post or do not have an e-mail address, please check here.

### 3. SOURCE OF FUNDS INVESTED

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Savings	Retirement/insurance pay out	Passive Income (rental, dividends, interest)	Trade/business	Sale of assets
Winnings	Gifts/inheritance/donations	Child/spousal support payments	Salary/bonus	Tax refund
Other (please specify) _____				

**Please note that in certain circumstances we may request additional information.**

## 4. ACTING ON BEHALF OF INVESTOR \*

\* This is for Guardians/Parents, or persons with Powers of Attorney. Proof of authority and FICA documentation required.

Title \_\_\_\_\_ Surname \_\_\_\_\_

First name(s) \_\_\_\_\_ Male \_\_\_\_\_ Female \_\_\_\_\_

Date of birth \_\_\_\_\_ Nationality \_\_\_\_\_

ID or Passport Number (if Foreign National) \_\_\_\_\_

Income Tax number \_\_\_\_\_

### Street Address

c/o \_\_\_\_\_

Unit \_\_\_\_\_

Complex \_\_\_\_\_

Street Number \_\_\_\_\_

Street \_\_\_\_\_

Suburb \_\_\_\_\_

City \_\_\_\_\_

Postal code \_\_\_\_\_

Country \_\_\_\_\_

Telephone (H) \_\_\_\_\_

Telephone (W) \_\_\_\_\_

Email Address \_\_\_\_\_

### Postal Address

Same as Street Address Yes \_\_\_\_\_ No \_\_\_\_\_

c/o \_\_\_\_\_

Line 1 \_\_\_\_\_

Line 2 \_\_\_\_\_

Line 3 \_\_\_\_\_

Line 4 \_\_\_\_\_

Postal code \_\_\_\_\_

Country \_\_\_\_\_

Fax \_\_\_\_\_

Cell \_\_\_\_\_

Capacity \_\_\_\_\_

## 5. INVESTMENT OPTION DETAILS

Please complete the table below once you have made your selection from the latest Investment Option Brochure.

**Minimum investment of R1 000 per month OR R10 000 as lump sum.**

- I hereby apply to purchase units in the selected portfolios subject to the conditions of the relevant Supplemental Deed at the ruling fund prices.
- The Manager does not charge an initial fee.
- The **annual management fee** is the fee charged by the Manager for managing and administering the fund.
- Fees exclude VAT.

Unit Trust Portfolio	Annual Management Fee (%)	Investment Amount (R)	Debit Order (R)	Re-invest distributions?*	
				'Yes'	'No'
African Alliance Equity Prescient Fund - A1	0.80%	R	R		
		R	R		
		R	R		

\* If you selected to have your distributions paid out, they will be paid into the bank account specified. If your distribution is below R1 000 or no selection is made, your distribution will automatically be re-invested.

## 6. SPECIAL FEE INSTRUCTIONS

In the event that a special fee arrangement has been entered into with us, please indicate such arrangement below.

Unit Trust Portfolio	Fee Class	Agreed with

## 7. REGULAR WITHDRAWALS

Please only complete this section if you would like to receive a regular withdrawal from your investment. Your regular payment will be paid on the 25th of the relevant month, but may only reflect in your bank account up to two business days later. You cannot select to receive a regular withdrawal from a Rand denominated offshore portfolio.

Payment frequency Monthly Quarterly Biannually Annually

Unit Trust Portfolio	Regular Withdrawal Amount
	R
	R
<b>Total</b>	<b>R</b>

## 8. BANKING DETAILS OF INVESTOR

<b>Name of Account Holder</b>	
<b>Bank</b>	
<b>Branch Name</b>	
<b>Branch Code</b>	
<b>Account Number</b>	
<b>Account Type</b>	

- Please provide Prescient with Proof of Bank Account Details
- The account holder must have a South African bank account.
- Debit orders and electronic collections will be deducted from this account.
- The onus is on the investor to inform Prescient of any changes to the bank account details.
- No payments will be made into third party bank accounts or credit cards. (i.e. payments will only be made to the bank account in the name of the registered investor).

## 9. METHOD OF PAYMENT

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### LUMP SUM

Once your account has been opened, you will receive notification and payment instructions

### ELECTRONIC COLLECTION / DEBIT ORDER

I hereby authorise the Manager to deduct the stated amount for the investment from the bank account above. I/we agree to pay bank charges and costs incurred by this electronic collection or debit order. Any debit order amendment must be received in writing by the Manager prior to the 7<sup>th</sup> day of the month in order for it to be acted upon in the following month.

Electronic Collection      Funds are deducted from the investor's bank account on the receipt of this application form and all supporting documentation. Electronic collection by the Manager is restricted to a maximum of **R1 000 000.00** per debit. Where a higher amount than this is requested, multiple debits will be processed daily.

Commencement date

Regular Debit Order      Funds are deducted from the investor's bank account on the **1<sup>st</sup> working day** of each month.

Commencement month/year      Annual Escalation      %

**Please note: Funds invested via electronic collection or debit order may not be redeemed until after 40 days from the date on which such funds were invested into units on your behalf.**

### BANKING DETAILS FOR DEBIT ORDER DEDUCTION/ELECTRONIC COLLECTION (IF DIFFERENT FROM INVESTOR'S BANK DETAILS):

<b>Name of Account Holder</b>	
<b>Bank</b>	
<b>Branch Name</b>	
<b>Branch Code</b>	
<b>Account Number</b>	
<b>Account Type</b>	

**Please note: Proof of ID and proof of bank account details required for account holder**

Signature of Account Holder \_\_\_\_\_

## 10. FINANCIAL ADVISOR DETAILS (IF APPLICABLE)

Complete this section if you have an independent Financial Advisor

Name of Financial Advisor \_\_\_\_\_

Name of Financial Services Provider (FSP) \_\_\_\_\_ FSP License Number \_\_\_\_\_

Contact Tel No \_\_\_\_\_ Email \_\_\_\_\_

### WHAT FEES MUST BE PAID TO YOUR FINANCIAL ADVISOR FOR THIS INVESTMENT?

I agree to pay the following negotiated fees on this investment and all future investments and associated transactions until otherwise specified:

Initial Fee \_\_\_\_\_ % (You may negotiate an initial financial advisor fee, to be paid to your financial advisor before your first contribution is invested. If it is agreed that no initial fee is payable, please insert 0%)

Annual Fee \_\_\_\_\_ % (You may negotiate an annual financial advisor fee to be paid to your financial advisor. Units will need to be cancelled to pay your advisor this fee. If no annual fee is payable, please insert 0%)

### AUTHORISATION

You may authorise the Financial Service Provider (FSP) to submit instructions for this investment on your behalf. If the FSP holds a 'Category II' licence with the Financial Sector Conduct Authority (FSCA), it is licensed to exercise discretion and submit instructions on your behalf. To do this for all your investments the FSP will need a mandate (instruction) from you. Have you entered into a mandate with this FSP to exercise discretion and submit instructions on your behalf?

Yes

No

**Please note: A copy of the signed mandate must accompany this application form.**

### INVESTOR DECLARATION FOR CLIENTS WITH A FINANCIAL ADVISOR

- I confirm that the above details are correct.
- I confirm that this financial advisor, as authorised representative of the FSP above, is my appointed financial advisor.
- I confirm that my appointed financial advisor and any other third parties with whom I have an agreement to manage this investment (e.g. a discretionary investment manager) will have access to my investment details.
- I understand and confirm that Prescient may redeem units in order to pay the agreed financial advisor fees. I understand that this authority may be withdrawn by me by written instruction to Prescient. I understand and agree that all instructions submitted by myself or my financial advisor will be governed by the relevant and latest Terms and Conditions in force as at the date of instruction submitted.
- I acknowledge and agree that Prescient will not be held liable for acting on any instructions submitted by myself or my financial advisor and I indemnify Prescient from all direct or indirect claims (including claims for consequential damages in this regard).
- I have read and agree to the Authorisation and Declaration.

Signature of Investor \_\_\_\_\_ Date \_\_\_\_\_

## 11. FINANCIAL ADVISOR DETAILS (IF APPLICABLE)

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### Section to be completed by Financial Advisor.

I am a new Advisor      **New Advisors need to complete a Prescient Advisor Agreement.**

Existing Prescient Advisor code (Entity ID): \_\_\_\_\_

Email address for correspondence: \_\_\_\_\_

### I, the appointed Financial Advisor for this investment application declare that:

1. I am licensed to render services in respect of this product.
2. I have made the disclosures required in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS) and subordinate legislation thereto, to the investor/s.
3. I have established and verified the identity of the investor/s (and persons acting on behalf of the investor) in accordance with the Financial Intelligence Centre Act 38 of 2001 (FICA) and the regulations thereto, and I will keep records of such identification and verification according to the provisions of FICA.
4. I am not aware of any activities in which the investor is involved which may lead us to suspect or reasonably suspect that the investor is or may be involved in any unlawful activities or money laundering. Should we subsequently become aware of suspicions of this nature, we shall immediately inform Prescient.
5. I have explained all fees that relate to this investment to the investor/s and I understand and accept that the investor/s may withdraw his / her authority for payment to me in writing and inform Prescient and me.
6. My personal information may be used by Prescient in the normal course of business to provide the products and services and Prescient may retain any information for purposes of investment transactions, processing and administration and to communicate directly with me. Personal information will not be given or sold to any third parties. Prescient will disclose or report personal information if and when required to do so by law or any regulatory authority, and to our employees, or agents who require such information to carry out their duties.

Signature of Financial Advisor \_\_\_\_\_ Date \_\_\_\_\_

## 12. DIVIDENDS TAX

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Where applicable, Prescient must withhold and pay dividends tax over to the South African Revenue Service on your behalf. Prescient will deduct this tax before it pays any dividends or re-invests these into your investment account. If you are a South African resident for tax purposes, the default dividends tax rate of 20% applies. If you are not a South African resident you may be exempt from paying dividends tax or qualify for a reduced dividends tax rate. If you believe an exemption or reduced rate is applicable to you, please request the form Dividends Tax: Declaration and Undertaking for completion.

## 13. INTEREST WITHHOLDING TAX

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If you are not a South African resident for tax purposes you may be required to pay Interest Withholding Tax (IWT) on the interest income earned on your investment. A default IWT rate of 15% will apply except if a reduced IWT rate is applicable in terms of any Double Taxation Agreement (DTA) in place between South Africa and your country of residence. By selecting a country of residence other than South Africa for tax purposes, you declare that you are not a South African resident and that the reduced IWT rate in the relevant DTA applies to your investment.



# Compulsory Foreign Tax Declaration and Self-Certification

## Instructions for completion:

1. This Declaration must be completed by all investors.
2. The following information is required to ensure correct reporting and/or withholding taxes as required by International tax authorities in terms of the Foreign Account Tax Compliance Act (FATCA) and the Organization for Economic Cooperation and Development (OECD) Common Reporting Standards (CRS).
3. If any of the information below about the Investor's tax residence or FATCA/CRS classification changes in the future, please ensure that we are advised of these changes promptly.
4. If you have any questions about how to complete this form, please contact your tax advisor and/or visit <https://www.irs.gov/businesses/corporations/fatca-faqs>

## SECTION 1: TAX RESIDENCY

Tax residency refers to the country in which you are a resident for tax purposes - the country in which you are registered to pay tax on income. Please indicate in which country(ies) you are a resident for tax purposes (including South Africa).

Country of tax residence: \_\_\_\_\_ Tax reference number/TIN \_\_\_\_\_

Country of tax residence: \_\_\_\_\_ Tax reference number/TIN \_\_\_\_\_

Country of tax residence: \_\_\_\_\_ Tax reference number/TIN \_\_\_\_\_

If you do not have a TIN, please select one of the following:

I am not required to be registered for tax (even though income tax is levied by the jurisdiction)

No TIN is issued by the jurisdiction (because income tax is not levied by the jurisdiction)

The TIN is not required to be reported by such jurisdiction under local law

## SECTION 3: DECLARATIONS AND UNDERTAKINGS

I declare (as an authorised signatory if applicable) that the information provided in this form is, to the best of my/our knowledge and belief, accurate and complete.

I undertake to advise the recipient promptly and provide an updated Self-Certification where any change in circumstance occurs which causes any of the information contained in this form to be incorrect.

Authorised Signature(s) \_\_\_\_\_ Date \_\_\_\_\_

Capacity in which declaration is made \_\_\_\_\_

## AUTHORISATION AND DECLARATION

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1. I have read and fully understood all the pages of this application form and agree to the Terms and Conditions of this investment into the Unit Trust Option(s) and I understand that this application and any further documents, read with the Supplemental Deed, constitutes the entire agreement between the Prescient Management Company (RF) (Pty) Ltd ("the Manager") and me.
2. I warrant that the information contained herein is true and correct and that where this application is signed in a representative capacity, I have the necessary authority to do so and that this transaction is within my power.
3. I am aware of the charges and fees, the total expense ratio, investment objectives, risk factors and income distributions applicable to my investment as set out in this form and in other documentation provided to me.
4. I authorise the Manager to deduct any debit orders, electronic collections, any applicable taxes and also to pay all fees. If the additional annual advisor fees are insufficient to pay the Financial Advisor (FSP) from one portfolio, the Manager will sell units proportionately from the portfolios and pay the amounts to the advisor monthly. Permissible deductions from the portfolio include management fees, performance fees, bank charges, trustee/custodian, audit fees, securities transfer tax and brokerage.
5. I acknowledge that the responsibility in ensuring my instruction has been received and actioned by the Manager lies with me.
6. I acknowledge that the Manager will not be liable for any damages or loss of whatsoever nature arising out of the Manager's failure to action my instruction due to any occurrences beyond the control of the Manager, nor will the Manager be liable for any loss incurred due to incorrect information being supplied by myself or by my advisor or agent sending completed documentation to the incorrect mailbox.
7. I acknowledge the transaction cut off times set out herein and agree to comply with such cut off times.
8. I acknowledge the inherent risk associated with the selected Unit Trust Option(s) and that there are no guarantees.
9. I understand and agree that no part of the services provided by the Manager constitutes a solicitation, recommendation, guidance or proposal, nor does it constitute financial, tax, legal, investment or other advice. I warrant to the Manager that I am acting for my own account, I have made my own independent decisions to enter into the investment and as to whether the investment is appropriate or proper for me, based upon my own judgement and upon advice from such advisors as I may deem necessary. I warrant that I am not relying on any communication from the Manager, whether written, oral or implied as investment advice or as a recommendation to enter into the investment; it being understood that information and explanations relating to the terms and conditions of an investment shall not be considered investment advice or a recommendation to enter into the investment. I warrant that I have not received from the Manager any assurance or guarantee as to the expected results of the investment.
10. I understand that the Manager will accept instructions from my FSP only if duly appointed and authorised in writing by me. The Manager will not be held liable for any losses that may result from unauthorised instructions given to the Manager by my FSP.
11. I hereby authorise the Manager to furnish written reports to my duly appointed FSP, if applicable.
12. If I have appointed an FSP I authorise the payment of the negotiated fees to be paid to my FSP from my portfolios. This authority to pay fees may be withdrawn by written notice to the Manager.
13. I authorise the Manager to accept and act upon instructions by facsimile or e-mail and hereby waive any claim that I have against the Manager and indemnify the Manager against any loss incurred as a result of the Manager receiving and acting on such communication or instruction.
14. SARS requires the Manager to pay over dividend tax on your behalf where applicable. The Manager will deduct this tax before it pays any dividends or re-invests these into your investment account. Unless the Manager receives information from you indicating otherwise, accounts held by South African trusts, companies and partnerships will attract the default Dividend Tax (DT).
15. Any personal information may be used by the Manager in the normal course of business to provide the products and services and the Manager may retain and share any information for purposes of investment transactions, processing and administration and to communicate directly with me. Personal information will not be given or sold to any third parties. The Manager will disclose or report personal information if and when required to do so by law or any regulatory authority, and to the Manager's employees (if relevant), or agents who require such information to carry out their duties. I/we consent to the processing of my/our personal information/data and the disclosure of my/our personal information/data to any tax authority and/or as may be required to comply with FATCA and the Common Reporting Standard (CRS) as explained in the Terms and Conditions and the Compulsory Foreign Tax Declaration and Self-Certification attached hereto. I consent to the Manager making enquiries of whatsoever nature for the purpose of verifying the information disclosed in this application and I expressly consent to the Manager obtaining any other information concerning me from any source whatsoever to enable the Manager to process this application.
16. I confirm that I have received, noted and understood the following information:
  - a. the Minimum Disclosure Document
  - b. investment objectives and risk factors
  - c. the calculation of the Net Asset Value (NAV), dealing prices and distribution of income accruals
  - d. any additional information necessary to enable the investor to make an informed decision

17. I consider myself to be, or to be associated with a Domestic Prominent Influential Person or a Foreign Prominent Public Official.

Yes                      No

If Yes, please provide details:

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**Please note: It is the client's responsibility to disclose to Prescient should this status change.**

18. I acknowledge that Prescient will retain personal information as permitted or required to do so in terms of Applicable Laws. However, as a general rule, Prescient may retain personal information for the longest period permitted by such Applicable Laws should Prescient foresee a requirement to retain it for a lawful purpose. (for example, for the purposes of complaints handling, legal processes and proceedings.)

Signed at \_\_\_\_\_ Date \_\_\_\_\_

Full name of signatory \_\_\_\_\_ Capacity \_\_\_\_\_

Authorised Signatory \_\_\_\_\_

## THANK YOU

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You have completed this application form. Please collate all your required FICA documentation to include in your submission.

## FICA REQUIREMENTS

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**In terms of the Financial Intelligence Centre Act, 2001 (“FICA”) Prescient requires a copy of each of the following documents:**

An “ID document” means a clear copy of a green, bar coded ID book, both sides of a smart ID card, birth certificate (in the case of an investor who is a minor) or a passport on which the photo, ID number, name and surname and nationality of the person is visible.

“Proof of bank account details” is a bank statement that clearly displays the investor’s name and bank account number.

“Proof of address/business address” means a document less than 3 months old containing physical address that is a utility bill, bank statement, rates account or tax invoice.

### **SOUTH AFRICAN CITIZENS AND RESIDENTS OR FOREIGN NATIONALS (NATURAL PERSON)**

- ID document
- Proof of residential address (less than 3 months old)
- Proof of bank account details (operational requirement)

### **THIRD PARTY REPRESENTING ANOTHER INDIVIDUAL/POWER OF ATTORNEY (NATURAL PERSON)**

- ID document
- Proof of authority to act e.g. power of attorney, mandate, resolution or court order.
- Proof of bank account details if different from investors bank account details (operational requirement)

## CONTACT PRESCIENT MANAGEMENT COMPANY (RF) (PTY) LTD

<b>Physical Address</b>	Prescient House, Westlake Business Park, Otto Close, Westlake, 7945
<b>Postal Address</b>	P.O. Box 31142 Tokai 7966
<b>Toll Free</b>	+27 800 111 899
<b>Reception</b>	+27 21 700 3600
<b>E-mail</b>	<a href="mailto:pmancoadmin@prescient.co.za">pmancoadmin@prescient.co.za</a>
<b>Website</b>	<a href="http://www.prescient.co.za">www.prescient.co.za</a>

## CONTACT AFRICAN ALLIANCE ADVISORY (PTY) LTD

<b>Physical Address</b>	Illovo Edge Office Block, Building 4, 9 Harries Road, Illovo, 2196
<b>Postal Address</b>	Postnet Suite 78, Private Bag X11, Birnam Park, 2015
<b>Telephone</b>	+27 11 214 8300
<b>E-mail</b>	<a href="mailto:sales@africanalliance.com">sales@africanalliance.com</a>
<b>Website</b>	<a href="http://www.africanalliance.com">www.africanalliance.com</a>

## COMPLIANCE DEPARTMENT

<b>Compliance Officer</b>	Charmaine Tew
<b>Physical Address</b>	Prescient House, Westlake Business Park, Otto Close, Westlake, 7945
<b>Postal Address</b>	P.O. Box 31142 Tokai 7966
<b>Toll Free</b>	+27 800 111 899
<b>Reception</b>	+27 21 700 3600
<b>E-mail</b>	<a href="mailto:compliance@prescient.co.za">compliance@prescient.co.za</a>
<b>Website</b>	<a href="http://www.prescient.co.za">www.prescient.co.za</a>

## COMPLAINTS

Please do not hesitate to contact us if you are not satisfied with this investment or the services received from Prescient. A complaint must be submitted to the Compliance Officer. Prescient will acknowledge the complaint in writing and will inform the investor of the contact details of the persons involved in the resolution thereof. Should you wish to lodge a complaint regarding the services being provided, an email can be sent to [complaints@prescient.co.za](mailto:complaints@prescient.co.za) or alternatively you can obtain our complaints policy, conflict of interest policy from the compliance department (address above).

Should you have a complaint related to the advice given by your financial advisor, please submit this complaint directly to your financial advisor. If an investor is still not satisfied with the response from the Financial Advisor, he/she has the right to address his/her complaint in writing to the Ombud for Financial Services Providers at the address below. The Ombud is legally empowered to investigate and adjudicate complaints in a procedurally fair, economical and expeditious manner.

<b>Postal Address</b>	P.O. Box 74571 Lynnwood Ridge 0040
<b>Telephone</b>	+27 12 470 9080
<b>Fax</b>	+27 12 348 3447
<b>E-mail</b>	<a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a>