





### SECTION 3: PAYMENT DETAILS

Source of contribution  Inheritance  Sale of assets  Savings  Salary  
 Other/Specify \_\_\_\_\_

Method of payment  Cheque deposit  Electronic / Internet transfer/Direct deposits  
 Debit order  Once-off Debit order on

Electronic collection is restricted to a maximum of R500 000 per investment. BCI will debit your account within five business days of receiving the application form and all relevant documents. If your investment amount exceeds R500 000, please electronically transfer the amounts directly to our BCI operations account stated in section 5 together with an additional investment form for each deposit.

### SECTION 4: BANK DEBIT AUTHORITY

**Debit orders will be collected on the 1st or the 15th of each month.**

Debit orders can only be drawn from a South African bank account. The following accounts cannot be debited: an offshore, blocked rand, credit card, bond, or market-linked bank account. I hereby instruct and authorise BCI to draw direct debits against the bank account below.

Account Holder \_\_\_\_\_  
 Name of Bank \_\_\_\_\_  
 Branch Name \_\_\_\_\_ Branch code          
 Account Number                       
 Account Type  Current  Savings  Transmission

#### Debit Order Details

Total to be collected R  commencing on the 1st  or 15th  of   /

Debit orders are applied on the 1st or the 15th of each month. If the selected day falls on a weekend or public holiday it will be effected on the next business day. The cut-off for all debit order notices to be processed in a particular month is by 14:00, **five business days** before the selected day.

Please note there is a 40 day clearance period on all debit orders.

Optional escalation rate per annum  5.00%  10.00%  15.00%  Other   %

If no escalation rate is completed, a 0% escalation will be applied.

If the bank account holder is a third party individual, a copy of their South African bar-coded ID, utility bill and the proof of bank account is required. If the bank account holder is a third party legal entity we require proof of bank details, copies of all the signatories' Identity Documents and either a copy of the resolution of signatories signed by all signatories or a letter from the bank listing the authorised signatories on the account.

Signature of bank account holder \_\_\_\_\_ Date   /   /

### SECTION 5: BCI BANKING DETAILS

Please use the bank details below for cheque deposits and electronic / internet transfers. In order for BCI to identify your transaction, please note the reference to be used for your deposit.

Bank: Standard Bank  
 Branch: Menlyn  
 Branch code: 012345  
 Account name: Boutique Collective Investments (RF) (Pty) Ltd Operations Account  
 Account number: 41-143-612-0  
 Account type: Current  
 Reference: Initials and Surname

Please send proof of deposit with application form to: Fax (011) 263 6152, or email [instructions@bci-transact.co.za](mailto:instructions@bci-transact.co.za)

### SECTION 6: INCOME INSTRUCTION

#### Regular Withdrawal Payments

The cut-off for instructions is 14:00, Money Market cut-off is 11:30. If received after the cut-off the next business day pricing will apply.

Payment Frequency  Monthly  Quarterly  Biannually  Annually  
 Redemption Date  1st  15th  25th Start date

Participatory interests will be redeemed at the price calculated according to the requirements of the Collective Investment Schemes Control Act, No 45 of 2002, and in line with the Terms and Conditions of the relevant Deeds and will be paid to the unitholder within 2 business days. Inter-bank rules may apply.

#### FROM FUND

Portfolio name \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

TOTAL TO BE WITHDRAWN PER PERIOD

#### Amount per regular withdrawal

R  or  %  
 R  or  %  
 R  or  %  
 R  or  100 %



## SECTION 9: INVESTOR DECLARATION

- + 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, are correct.
- + I confirm that all funds invested with BCI are not the proceeds of unlawful activities and that I have not contravened any anti-money laundering and tax legislation. I have complied with and will continue to comply with all relevant legislation, including but not limited to FICA and the Income Tax Act.
- + I am responsible for the accuracy and completeness of all answers, statements or other information provided by me or on my behalf.
- + I have not received advice from BCI in respect of this application.
- + I confirm that BCI may accept instructions from my financial advisor or any authorised third party who has been appointed and authorised by me in writing.
- + I confirm that BCI may accept instructions in the prescribed format by facsimile or via other electronic means.
- + I confirm that my appointed financial advisor will have access to my investment details.
- + I have read and understood the Fees and Fund Information attached.
- + I have read, understood and agree to the Terms and Conditions.
- + I/we accept full responsibility for informing BCI of any changes in current identification information provided (e.g. change of address, surname change, contact particulars, banking details etc.).
- + I acknowledge that BCI will not be held liable for delays or losses incurred due to incomplete or inaccurate information on the application forms or insufficient or incorrect submission of FICA information. I also acknowledge that BCI will not be held liable for delays or losses incurred due to delays caused by the Financial advisor.
- + I/we confirm that I/we have received the disclosure information, as required by Section 3 of the Collective Investment Schemes Control Act 45 of 2002 and agree to be bound by it. I/we are aware that I/we can request the Supplemental Trust Deed from BCI.
- + The client authorises BCI to provide details about the client's name and investment to the relevant cobranding parties.
- + I/we hereby confirm that I/we have received a copy of and reviewed the portfolio's Minimum Disclosure Document, which contains all minimum disclosure information.

Signature of investor(s) or legal guardian

Date

 /  / 

## CONTACT DETAILS

### + Physical Address

Boutique Collective Investments  
Catnia Building  
Bella Rosa Village  
Bella Rosa Street  
Bellville  
7530

### Contact us

Tel: +27 (0)21 007 1500/1/2 | +27 (0)21 914 1880 | Fax: +27 (0)86 502 5319  
Email: [clientservices@bcis.co.za](mailto:clientservices@bcis.co.za) | Visit our website: [www.bcis.co.za](http://www.bcis.co.za)

Should you have any complaints, please send an email to [complaints@bcis.co.za](mailto:complaints@bcis.co.za)



AN ORDINARY MEMBER OF THE ASSOCIATION FOR SAVINGS & INVESTMENT SA

### + Custodian / Trustee

The Standard Bank of South Africa Limited  
Tel: +27 (0)21 441 4100

## ANNEXURE A TERMS AND CONDITIONS

Boutique Collective Investments (RF) (Pty) Ltd administers the BCI unit trusts. It is authorised to do so as a Manager, in terms of the Collective Investment Schemes Control Act. In this document it will be referred to as "BCI".

1. This application and the Deed will form the agreement between the investor and BCI. The agreement will be administered in terms of the Collective Investment Schemes Control Act, No 45 of 2002 ("The Act").
2. The investor applies to invest in the Collective Investments managed by BCI in accordance with the provisions of BCI at the ruling purchase price at the close of business on the date of receipt of the funds by BCI, or being placed in receipt of this application, whichever is the later, provided it is received by the daily cut off time of 14h00 (South African time). If received after 14h00 (South African time) then the following business day's ruling prices shall be used to calculate the purchase value of the investment. Withdrawal transfers may be delayed if assets have to be liquidated.
3. The risk profile of the investment has been explained to the investor in terms of the underlying assets (equities, bonds and cash). Collective Investments should be considered a medium to long term investment. Collective Investments are sold at ruling prices. Forward pricing is used to determine the net asset value. Commission and incentives may be paid and are included in the overall costs. The value of the participatory interests may go down as well as up and past performance is not necessarily a guide to the future performance. BCI is a member of the Association for Savings & Investments SA ("ASISA"). BCI does not provide any guarantee in respect to the capital or return of any portfolio.
4. A fully completed application form, together with proof of deposit and additional supporting documents as required by BCI must be received before 14h00 to be transacted at the NAV price for that day. Money Market Funds must be received before 11h30. BCI will not proceed with any transaction if there is any doubt as to the validity of any signatures or if BCI deem the instruction to be incomplete in any way. An instruction will be deemed to be complete on receipt of cleared identifiable funds in the bank account and all required documentation.
5. Participatory interests ("units") are priced using the forward pricing method, and prices are calculated on a Net Asset Value (NAV) basis. The NAV price is the price at which you can buy or sell units. NAV can be defined as the total market value of all assets in the fund, including any income accruals, less any permissible deductions in terms of the Act, divided by the number of units in issue.
6. The funds are priced daily at 15h00. Fund of Funds are priced at 08h00 (T+1).
7. The manager may borrow up to 10% of the value of the fund where insufficient liquidity exists in a fund, or where assets cannot be realised to repurchase or cancel participatory interests.
8. The annual management fee is levied monthly on the daily value of the fund.
9. BCI will not be liable for any loss incurred due to incorrect information being supplied by the investor or the financial advisor.
10. Without prejudice to any other rights which BCI may have in terms hereof or at law, the investor agrees that BCI shall be entitled to recover from the investor any amount of money paid to the investor which the investor is not entitled to for whatsoever reason, including interest thereon.
11. Should BCI be prevented from fulfilling any of its obligations in terms of this application as a result of an event not within the reasonable control of BCI, those obligations shall be deemed to have been suspended to the extent that and for as long as BCI is prevented from fulfilling those obligations.
12. In the event of participatory interests being redeemed, payment will only be made into the investor's bank account as set out in the banking details' section.
13. All fees and expenses applicable to the investment as explained to the investor shall be deducted from the investments.
14. The investor's chosen service address ("domicilium") for the receipt of all notices and processes given in terms hereof, is the physical address detailed on this application form or as detailed in writing.
15. All payments will be electronically transferred into the bank account of the investor only. In the case of third party withdrawal requests, the investor indemnifies BCI against any loss, damage, cost or claim arising or connected with such payment.
16. Only signed instructions will be acted upon.
17. Should you not receive your statements, please email us on [clientservices@bcis.co.za](mailto:clientservices@bcis.co.za) or call us on (0)21 007 1500/1/2.
18. BCI is committed to ensuring that the principles of Treating Clients Fairly is applied across all business activities. The fair treatment of clients and excellent provision of client service is essential to the success of BCI. Should you wish to lodge a complaint regarding the services being provided, please refer to our complaints procedure on [www.bcis.co.za](http://www.bcis.co.za) or alternatively send an email to us at [complaints@bcis.co.za](mailto:complaints@bcis.co.za).
19. Redemptions: BCI retains the right to redeem to the client's bank account any balances less than R100.00
20. Unclaimed assets  
As member of the Association for Savings and Investment SA ("ASISA"), BCI follow ASISA's Unclaimed Assets Standard. BCI has an obligation to initiate tracing procedures in the event of a trigger event. These trigger events include e.g. returned income distribution payments, returned redemption payments or income statement and/or annual unit holder reports. BCI will try to contact you using any contact details which may be available on our internal database or external information providers. These tracing processes will be followed within 6 months, 3 years and 10 years of the deemed date of the trigger event. In the event that the first step of minimum tracing proves to be unsuccessful, any reasonable direct administrative and tracing costs may be recovered from the investor. Tracing may cease if the value of the investment is less than R1 000. It is the investor's responsibility to inform BCI of any changes in personal information in order to avoid an investment becoming an unclaimed asset. By attaching your signature to this application form, you consent to using your personal information to facilitate tracing where required. For further information regarding the ASISA Standard for Unclaimed Assets and the processes BCI will follow please visit [www.asisa.org.za](http://www.asisa.org.za) or alternatively you can view the Standard on BCI's website [www.bcis.co.za](http://www.bcis.co.za).

## ANNEXURE B

### Financial Intelligence Centre Act no 38 of 2001 (FICA)

Boutique Collective Investments (RF) (Pty) Ltd administers the BCI unit trusts. It is authorised to do so as a Manager, in terms of the Collective Investment Schemes Control Act. In this document it will be referred to as "BCI".

### Financial Intelligence Centre Act no 38 of 2001 (FICA)

The Financial Intelligence Centre Act no 38 of 2001 (FICA), which came into effect on 30 June 2003, obliges BCI to request certain mandatory information before entering into a financial transaction with the client.

Details of the information and documentation required from clients are set out below.

### FICA DOCUMENTATION REQUIRED FOR INDIVIDUAL INVESTORS

#### South African natural persons:

- + Certified copy of your green, bar-coded Identity Document (South African citizens)
  - \* *South African citizens: a passport /driver's licence containing the above information will only be accepted with a written reason for the unavailability of the ID document.*
- + Document (not older than 3 months) showing your residential address

#### Foreign Nationals natural persons:

- + Certified copy of valid passport (foreign national)

#### If you don't have a proof of address in your name but live with your spouse/partner or co-habitant:

- + Utility bill, or any other acceptable proof of residence of spouse/partner or co-habitant
- + Identity document of the spouse/partner or co-habitant
- + Joint Address Declaration Form (available on our website)

#### Deceased Estate:

- + Death Certificate
- + Letter of Executorship/Letter of Authority
- + Certified copy of Identity Documents for persons acting on behalf of the estate
- + Utility bill (not older than 3 months) of each person acting on behalf of the estate
- + Proof of estate late bank account

#### The investment is in the name of a minor:

- + Utility bill or other acceptable proof of residence in the name of parent or legal guardian
- + Identity Document of a parent or legal guardian
- + Birth certificate (unabridged if available) of the minor
- + If the investment is funded by a third party other than the parent or legal guardian please provide an utility bill and ID of the third party

#### Legal Incapacity:

- + Power of Attorney, mandate, resolution duly executed by authorised signatories
- + Certified copy of Identity Documents for persons acting on behalf another
- + Utility bill or other acceptable proof of residence in the name of the person acting on behalf of another

#### One of the following documents reflecting name and physical residential address is required for proof of address:

- + Not older than 3 months:
  - Utility bill / rates and taxes.
  - Telkom statement that has been posted to the investor's residential address.
  - Copy of a cell phone contract statement.
  - Bank statement that has been posted to the investor's residential address.
  - Copy of mortgage statement.
  - Copy of MNET or DSTV account.
  - Copy of levy certificate issued by the body corporate, home owners association or managing agent for properties in sectional title, cluster or share block developments.
  - Statement of account issued by a retail store that reflects the residential address of the person.
  - A copy of a confirmation of residence from a Retirement village / Retirement home on their letterhead.
- + Not older than 12 months:
  - Copy of SABC licence or SABC licence card.
  - Copy of motor vehicle licence.
  - Copy of long or short term insurance policy.
  - Copy of SARS document (excluding E-filing documents).
  - Copy of lease or rental agreement.
  - Copy of court order.

**ANNEXURE C**

**Self Certification Form**

Boutique Collective Investments (RF) (Pty) Ltd administers the BCI unit trusts. It is authorised to do so as a Manager, in terms of the Collective Investment Schemes Control Act. In this document it will be referred to as "BCI".

**SECTION 1: INVESTOR DETAILS**

**Type of Entity**

Individual

**Personal Details**

Title

Surname

First Name(s)

Date of birth

Country of Birth / Incorporation

Identification number

**SECTION 2: TAX DETAILS**

ARE YOU A RESIDENT FOR TAX PURPOSES ANYWHERE OTHER THAN SOUTH AFRICA YES  NO

If you have answered 'Yes', please complete the table below:

Tax residence	Tax number	Tax jurisdiction	Nationality
<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"/>	<input type="text"/>	<input type="text"/>

**SECTION 3: DECLARATION**

The Government of the Republic of South Africa and the United States of America (USA) have entered into an Intergovernmental Agreement in terms of which each party has agreed to share Information allowing for the improvement of tax compliance between the countries. BCI is legally obliged to provide the South African Revenue Service (SARS) with information provided to us when you invest or transact with us. SARS in turn will pass such information to the Inland Revenue Services of the USA.

**Declaration**

I hereby confirm that the above information is correct.

Signature of investor(s) / legal guardian  Date   /   /

**CONTACT DETAILS**

+ **Physical Address**  
Boutique Collective Investments  
Catnia Building  
Bella Rosa Village  
Bella Rosa Street  
Bellville  
7530

**Contact us**  
Tel: +27 (0)21 007 1500/1/2 | +27 (0)21 914 1880 | Fax: +27 (0)86 502 5319  
Email: [clientservices@bcis.co.za](mailto:clientservices@bcis.co.za) | Visit our website: [www.bcis.co.za](http://www.bcis.co.za)

Should you have any complaints, please send an email to [complaints@bcis.co.za](mailto:complaints@bcis.co.za)

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+ **Custodian / Trustee**  
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Tel: +27 (0)21 441 4100



**ANNEXURE D**  
**FEES AND FUND INFORMATION**  
\* Including VAT | 0% Initial fees

Fund	JSE	Class	Fund Objective	Regulation 28 Fund	Risk	Distribution Frequency	Benchmark	Performance Fee	Max Initial Advice Fee*	Service Fee*	Max allowed Net Equity Exposure
<b>BCI UNIT TRUST FUND RANGE</b>											
Harvard House BCI Equity Fund	MHGE	A	To sustain high long-term capital growth.	No	Aggressive	Semi-Annually	FTSE JSE ALSI J203T	None	0.00%	1.08%	100%
Harvard House BCI Flexible Income Fund	MHFI	A	To achieve a high level of sustainable income and stability of capital invested.	No	Conservative	Quarterly	BEASSA ALBI (1-3 yr sub index)	None	0.00%	1.08%	10%
Harvard House BCI Property Fund	HHBPA	A	To provide the investor with a high income and long term capital appreciation found through investing in mainly listed property securities.	No	Moderate	Quarterly	FTSE/JSE SA Listed Property Total Return Index (I253T)	None	0.00%	1.08%	10%

**Conflict of Interest**

1. The Investment manager earns a portion of the service charge and performance fees where applicable.
2. In some instances portfolios invest in other portfolios which forms part of the BCI Schemes, refer to fact sheets for more details.

Collective Investment Schemes in Securities (CIS) are generally medium to long term investments. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to the future. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. CIS are traded at ruling prices and can engage in borrowing and scrip lending. A schedule of fees and charges and maximum commissions is available on request from the company/scheme. Commission and incentives may be paid and if so, would be included in the overall costs. Forward pricing is used. For Money Market Funds a constant price will be maintained. While a constant price is maintained the investment capital is not guaranteed. A fund of funds is a portfolio that invests in portfolios of collective investment schemes, which levy their own charges, which could result in a higher fee structure for these portfolios. Different classes of units apply to these portfolios and are subject to different fees and charges. Boutique Collective Investments (RF) (Pty) Ltd is a member of the Association for Savings & Investment SA (ASISA).