

Namibia Unit Trust Recurring Instruction Form

MandG Investments Unit Trusts (Namibia) Ltd (Registration Number: 2007/609) (the Manager) is an approved unit trust Management Company and a subsidiary of MandG Investments (Namibia) (Pty) Ltd (Registration Number: 1996/185) (M&G Namibia), who performs the asset management for the Manager.

Our contact details

Telephone: +264 61 259 223

Email: instructionnam@mymandg.co.za

Web: www.mandg.co.za

Postal address:

PO Box 25743

Windhoek, Namibia

Physical address:

6 Feld Street

Windhoek, Namibia

How to complete this form

- Please complete and sign the appropriate declaration under **Section 6**.
- Information written outside of the relevant fields will not be considered when processing your application.

By signing this application form, you confirm:

- You have viewed the latest product information on our website (Fact Sheet/Minimum Disclosure Document or **CIS Fund Suite**) and know the risks and fees associated with your investment choice.
- You have read and agree to the attached Terms and Conditions (also available on our [website](#)).
- If you are uncertain of your investment choice, please consider speaking to a Financial Adviser as the Manager is not authorised to provide financial advice.

Document checklist

- This completed, signed and dated form
- Proof of bank account (not older than three months) if account details have changed or differ to those on record

What happens next

- Please e-mail a copy of this completed and signed application form accompanied by the supporting documentation to instructionnam@mymandg.co.za. We reserve the right to request additional documents, if required.
- We need to receive this completed and signed debit order instruction before the 20th day of each month to act on the instruction before the 1st working day of the following month.

Important information

- **Daily cut-off times:** 09:00 (Namibian time) for M&G Namibian Money Market Fund
12:30 (Namibian time) for all other investment options
- **Debit orders:** Debit order instructions need to be received by the 20th day of the month to process instructions before the 1st working day of the following month.

1 Existing investor details

Existing M&G investor number

First name and surname/Entity name
(e.g. company or trust name)

Authorised contact person

ID number/Entity registration number
(Passport number if foreign national)

2 Source of funds

Please indicate the source of this investment. We could request proof of this source.

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

3 Recurring instructions

Please indicate the details of your recurring instructions below

Debit order instruction

M&G funds	M&G account number	Class	New	Change	Cancel	*Debit order amount	Income distributions (Tick)	
							Payout	Re-invest
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N\$	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N\$	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N\$	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N\$	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N\$	<input type="checkbox"/>	<input type="checkbox"/>

Regular withdrawal instruction

M&G funds	M&G account number	Class	New	Cancel	Change	Regular withdrawal amount	Income distributions (Tick)	
							Payout	Re-invest
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N\$	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N\$	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N\$	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N\$	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N\$	<input type="checkbox"/>	<input type="checkbox"/>

4 Bank details

Should your banking details have changed, please complete the fields below and supply us with a copy of a recent bank statement

Name of bank account holder

ID/Registration number of bank account holder (Only if this is different to the investor and/or the investor is a minor)

Name of bank

Branch name Branch code

Branch city Branch country

Account number

Type of account Current/Cheque Transmission Savings

5 Debit order details

Please complete if you require recurring debit orders

By signing below, the person paying for the debit order amount stated in the Investment Options section of this form authorises the Manager to deduct the amount on the 1st working day of each month from the above bank account, as well as any amendments that may be made during the period of this investment. He/she agrees to pay bank charges and costs incurred by this debit order. (The Manager needs to receive a debit order instruction/amendment in writing before the 20th day of each month to act on the instruction before the 1st working day of the following month).

Start date Increase every year by 5% 10% 15% If other, indicate % %

Signature of bank
account holder

Place

Date

All debit order collections have a 45-day clearance period. This is because you have up to 40 days to dispute an electronic collection with your bank.

6 Investor declaration

By signing this form, you confirm that:

- You accept the latest terms and conditions relating to this investment (available on our website: www.mandg.co.za/personal-investor/terms-and-conditions).
- You are not relying on any communication from The Manager as investment advice or as a recommendation to choose the investment.
- You have received no assurance or guarantee from The Manager regarding the expected returns of the investment.
- The information in this form is true and correct.
- Where this form is signed in a representative capacity, you have the necessary authority to do so, and this transaction is within your power.
- Information relating to your account may be released to the Financial Adviser indicated in this form.
- You accept the most recent version of the M&G Online Terms and Conditions available on our website (www.mandg.co.za/personal-investor/terms-and-conditions)

Risk warning

Collective Investment Schemes (unit trusts) are generally medium-to long-term investments. Past performance is not necessarily a guide to future investment performance. Unit trust prices are calculated on a net asset value basis. This means the price is the total net market value of all assets of the unit trust fund divided by the total number of units of the fund. Any market movements – for example in share prices, bond prices, money market prices or currency fluctuations - relevant to the underlying assets of the fund may cause the value of the underlying assets to go up or down. As a result, the price of your units may go up or down. Unit trusts are traded at the ruling forward price of the day, meaning that transactions are processed during the day before you or the Manager know what the price at the end of the day will be. The price and therefore the number of units involved in the transaction are only known on the following day. The unit trust fund may borrow up to 10% of the fund value, and it may also lend any scrip (proof of ownership of an investment instrument) that it holds to earn additional income. A M&G unit trust fund may consist of different fund classes that are subject to different fees and charges. The Manager will pay your Financial Adviser a standard ongoing adviser fee, which is included in the overall costs of the fund. A Collective Investment Scheme (CIS) summary with all fees and maximum initial and ongoing adviser fees is available on our website. The Manager may, at its discretion, close your chosen unit trust fund to new investors and to additional investments by existing investors to make sure that it is managed in accordance with its mandate. It may also stop your existing debit order investment. The Manager makes no guarantees as to the capital invested in the fund or the returns of the fund. Excessive withdrawals from the fund may place the fund under liquidity pressure and, in such circumstances; a process of ring fencing withdrawal instructions and managed pay outs over time may be followed. A money market fund is not a bank deposit account and The M&G Namibian Money Market Fund aims to maintain a constant price of 100 cents per unit. Foreign securities including foreign unit trust funds may be included in unit trusts. As a result, those unit trusts may face material risks. The volatility of the fund may be higher and the liquidity of the underlying securities may be restricted due to relative market sizes and market conditions. The fund's ability to settle securities and to repatriate investment income, capital or the proceeds of sales of securities may be adversely affected for multiple reasons including market conditions, macro-economic and political circumstances. Further, the return on the security may be affected (positively or negatively) by the difference in tax regimes between the domestic and foreign tax jurisdictions. The availability of market information and information on any underlying sub-funds may be delayed. The investor acknowledges the inherent risk associated with the selected fund and that there are no guarantees. The Manager is a member of the Association of Unit Trusts in Namibia.

Full name of investor or
person authorised to sign
on behalf of investor

Capacity

Signature of investor or
person authorised to sign
on behalf of investor

Place

Date