

BOUTIQUE + COLLECTIVE INVESTMENTS

Think Efficient. Realise potential.

STEP BY STEP

Your guide to easy investing with Boutique Collective Investments



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Boutique Collective Investments (Pty) Ltd offers investors a range of unit trust funds to cater for their diverse investment needs and investment plans.

We have prepared the attached document to assist you when you invest with us. Amongst others it outlines the steps to follow when placing a new investment with us, or if at a later date you need to buy into new portfolios, switch, transfer or repurchase portfolios.

The document also provides useful information on how to access our web based investment portal which will allow you to transact online, and access statements and certificates.

If at any stage in the process you require assistance, please call us on 021 0071500/1/2 or email us at clientservices@bcis.co.za

Boutique Collective Investments (Pty) Ltd is committed to building a long-lasting relationship with you and helping support you in managing your investments.

We trust that you will find this guide useful and welcome any suggestions you may have.

Yours sincerely



Gregory Abrahams
Managing Director

Opening a new investment

Step 1

- Complete an application form.
- Attach your ID document.

Step 2

- Email your signed application form and ID document to - instructions@bci-transact.co.za or fax to 011 263 6152.

Step 3

- Once the application form has been processed, BCI will notify you of our bank account number for your lump sum deposit.

Financial Intelligence Centre Act (FICA)

FICA is a process followed by all accountable institutions to appropriately identify and verify investors and the source of their funds in an effort to combat money laundering, reduce fraud and prevent the possible use of money for acts of terrorism. FICA is required to protect the interest of investors, and investment providers, globally.

“To establish a Financial Intelligence Centre and a Money Laundering Advisory Council in order to combat money laundering activities and the financing of terrorist and related activities; to impose certain duties on institutions and other persons who might be used for money laundering purposes and the financing of terrorist and related activities; to amend the Prevention of Organised Crime Act, 1998, and the Promotion of Access to Information Act, 2000; and to provide for matters connected therewith”.

From time to time, we may request that you send updated documentation in order to validate the records we keep on our administration system, and to safeguard your investment.

When opening a new account, Boutique Collective Investments requires the following documentation:

- + A fully completed and signed application form
- + A copy of your bank statement indicating your banking details.

Individual

In addition to this, we require the following information:

1. Copy of a valid ID document containing a photo, full names, date of birth & ID number.
2. Bank statement.

*A passport /driver's license containing the above information will only be accepted with a written reason for the unavailability of the ID document.

Foreign national

1. Copy of passport containing a photo, full names, date of birth and ID number.
2. Cancelled cheque or bank statement (not older than 3 months).

Legal incapacity (including minors)

1. Copy of a valid ID document containing a photo, full names, date of birth and ID number for both parties (copy of birth certificate if minor).
2. Cancelled cheque or bank statement (not older than 3 months).

Company

1. Notice of Registered Office and Postal address (CM22 or CoR14.1).
2. Current list of Directors (CM29 or CoR39).
3. Proof of Business Physical Address of the Company not older than 3 months (e.g. utility bill/rates and taxes, copy of Telkom account, lease or rental agreement, copy of letterhead, copy of bank statement).
4. Proof of Authority to act on behalf of the company (e.g. Board resolution, court order).
5. Complete Annexure A and copy of green bar-coded Identity Document/Card (South African citizens) or passport (Foreign Nationals) of all authorised persons or person acting on behalf of legal entity.
6. Completed Annexure A for each majority shareholder, controlling person that are natural persons as described in Annexure A.

SA Close corporation

1. Founding Statement and Certificate of Incorporation (CK1) and,
2. Amended Founding Statement (CK2) (if applicable).
3. Proof of Authority to act on behalf of Closed Corporation (e.g. resolution).
4. Completed Annexure A for each member AND each authorised person.

Foreign companies

1. Certificate of Incorporation or foreign equivalent reflecting registered name and registration number of the company.
2. Certificate of Incorporation or foreign equivalent reflecting registration address of the company.
3. Proof of Business Physical Address of the Company not older than 3 months (e.g. utility bill/rates and taxes, lease or rental agreement copy of letterhead, copy of bank statement).
4. Proof of Authority to act on behalf of the company (e.g. Board resolution).
5. Copy of passport of all authorised persons.
6. Completed Annexure A for each authorised person.

Partnership

1. Proof of Authority to act on behalf of Partnership (e.g. resolution).
2. Copy of green bar-coded Identity Document/Card (South African citizens) or Passport (Foreign Nationals), of all authorised persons.
3. Completed Annexure A for each partner AND each authorised person.

Other legal persons (ie. club, association, body corporate)

1. Copy of Founding document.
2. Proof of Authority to act on behalf of Entity (e.g. resolution).
3. Copy of green bar-coded Identity Document/Card (South African citizens) or Passport (Foreign Nationals), of all authorized persons.
4. Completed Annexure A for each authorised person.

Retirement fund

1. Copy of FSCA document reflecting the funds registration number and fund name.
2. Proof of authority to act on behalf of retirement fund (eg resolution).
3. Copy of ID document/card or passport of all authorized persons.
4. Complete Annuexure A.

Trust

1. Copy of Letters of Authority reflecting name and registration number of the Trust stamped by the Master of the High Court.
2. Copy of the Trust Deed or a will in case of a Testamentary Trust.
3. Copy of green bar-coded Identity Document/Card (South African citizens) or Passport (Foreign Nationals) for all founders, all beneficiaries, all Trustees and all persons acting on behalf of the Trust.
4. Copy of Trustee resolution.
5. Completed Annexure A for each Founder, Trustee, Beneficiary and all persons acting on behalf of the Trust.

Dividends withholding TAX

As part of the February 2011 Budget speech, Minister of Finance announced that Dividend Withholding Tax (DWT) came into effect on 01 April 2012. This replaced Secondary Tax on Companies (STC). DWT is a tax placed on investors who receive dividends. This is the responsibility of the investor, although it is administered through a withholding tax so dividends will be paid less the 15% tax (or whatever the latest DWT rate is).

Adding to an investment

Step 1

- Complete an additional investment form.
- *Please note, it is vital that this is completed and sent with the proof of payment.

Step 2

Email the signed form to - instructions@bci-transact.co.za or fax to 011 263 6152.

Alternatively you can complete an online request on our website.

Please be aware that no investment will be captured without the additional investment form.

Important: All forms are available on our website www.bcis.co.za. Instructions received by the daily cut-off time of 14h00 will be completed using the NAV price at the close of business on the same day. Instructions received after 14h00 will be completed using the NAV price of the next business day. Cut off for money market is 11:30am.

Switching portfolios

Step 1

- Complete an additional a switch form.

Step 2

Email the signed form to - instructions@bci-transact.co.za or fax to 011 263 6152.

Alternatively you can complete an online request on our website.

Important: All forms are available on our website www.bcis.co.za. Instructions received by the daily cut-off time of 14h00 will be completed using the NAV price at the close of business on the same day. Instructions received after 14h00 will be completed using the NAV price of the next business day.

Transfer of units

Step 1

- Complete a transfer form.

Step 2

- Email your signed application form to - instructions@bci-transact.co.za or fax to 011 263 6152.

Step 3

- Once the application form has been processed, BCI will notify you of our bank account number for your lump sum deposit.

Alternatively, you can complete an online request on our website.

Note: The transfer process cannot be initiated until the original application and supporting documents have been received.

Important: All forms are available on our website www.bcis.co.za. Instructions received by the daily cut-off time of 14h00 will be completed using the NAV price at the close of business on the same day. Instructions received after 14h00 will be completed using the NAV price of the next business day.

Repurchases

Step 1

- Complete a repurchase form.

Step 2

Email the signed form to instructions@bci-transact.co.za or fax to 011 263 6152.

Alternatively, you can complete an online request on our website.

Important: All forms are available on our website www.bcis.co.za. Instructions received by the daily cut-off time of 14h00 will be completed using the NAV price at the close of business on the same day. Instructions received after 14h00 will be completed using the NAV price of the next business day. Cut off for money market is 11:30am.

Provided you have met the requirements stipulated by FICA, we adhere to a 48-hour turnaround for repurchases. If the payment of a regular repurchase falls over a weekend or public holiday, the payment will be made on the next working day after this date.

Investment minimums

BCI is charging a monthly administration fee of R10 (Ten Rand) excluding VAT on all direct retail investment account balances of less than R100 000 (One Hundred Thousand Rand) at the end of each month. This administration fee will be additional to the service charge on the fund.

BCI reserves the right to change these administration processes, charges and thresholds subject to at least 3 months' notice to investors.

Debit orders

You can set up a debit order from your account to pay a recurring amount into a fund(s) of your choice. You can choose to increase your investment each year by a percentage by providing authorisation on the application form. Debit orders can only be deducted on the first and fifteenth or every month. If the date of a debit order falls over a weekend or public holiday, your account will be debited on the first working day thereafter.

Fees

Boutique Collective Investments does not charge initial fees on any of its portfolios. All portfolio fees are disclosed on our website - www.bcis.co.za.

Welcome packs

Once Boutique Collective Investments has processed an instruction, a letter will be sent to you providing confirmation of the instruction and a balance for all portfolios. An example of this confirmation letter is displayed below.



Boutique Collective Investments (RF) (Pty) Ltd
Catnia Building, Bella Rosa Village, Bella Rosa Street, Bellville, 7530
t: +27 (0)21 007 1500/1/2 | +27 (0)21 914 1880 f: +27 (0)86 502 5319
e: clientservices@bcis.co.za www@bcis.co.za
Directors: R Walton (CEO), G Abrahams, H Weidhase, J Meyer, M Geale

Reg. no.2003/024082/07 VAT no.4550233128

dd Month yyyy

MR X XXXXXXXX
1234 XXXXX Street
XXXXXXXXXXXXXXXXXX
1234

Investor number: 12345

Dear Mr Xxxxxxxx,

Welcome Letter

Thank you for investing with Boutique Collective Investments. Please find attached confirmation of your investment.

If you have any queries, please contact your financial advisor (if applicable) or our client service centre on 021 007 1500/1/2 or via email at clientservices@bcis.co.za.

Yours sincerely,

Boutique Collective Investments

Ceding an investment

In order to cede part, or all, of an investment, you must:

- + Submit a signed request to instructions@bci-transact.co.za or fax to 011 2636152.

The form is available on www.bcis.co.za.

You will be mailed a confirmation letter which will be sent to the cessionary upon registration and/or cancellation of the cession. Cessions cannot be changed. You will need to cancel and re-register a cession in order to amend the cessionary information. If some of your units have been ceded, the written consent of the cessionary is required in order to switch portfolios. You can still trade on any units that have not been ceded.

Income distributions

Income distributions can be reinvested or paid into your bank account. Income distributions of less than R300 will always be reinvested. To reinvest distributions, you should tick the relevant box on the Boutique Collective Investments Application Form.

Changes to personal details

To change personal details on an investment, the following is required:

Change of address

- + Completed Change of Personal Details Form.
- + A utility bill reflecting your new address.

Change of bank details

- + Completed Change of Personal Details Form.
- + Proof of your new bank details, such as a cancelled cheque or bank statement.

Change of surname (marital status)

Completed Change of Personal Details Form.

- + Copy of your marriage certificate or divorce order with your old and new signatures.
- + ID copy with 3 specimen signatures.

The signed form(s) should be emailed to instructions@bci-transact.co.za or faxed to 011 263 6152 together with the required standard documentation.

Power of attorney

In order to institute a power of attorney, the following is required:

- + Original / certified copy of the general power of attorney.
- + Contact particulars for the authorised person(s).
- + Copy of the authorised signatory(ies) ID together with specimen signature and a utility bill (not older than three months) reflecting the physical address of the authorised signatory(ies).
- + Authorised signatory update form available on www.bcis.co.za.

Estate late

When dealing with late estates the following is required:

- + Executors complete a repurchase form
- + Email instruction to instructions@bci-transact.co.za
- + Copy of death certificate
- + Letter of executorship / letter of authority
- + FICA documents for the executor
- + We are only able to pay money into an Estate Late bank account

Outstanding requirements

“Outstanding requirements” is outstanding information that prevents our Client Service Centre from acting on an instruction. A list of the missing information will be emailed to whoever submitted the instruction (e.g. if the instruction was submitted by a financial adviser, the request for more information will be sent to the financial adviser, the same if the instruction was submitted by you). Our Client Service Centre is only able to complete an instruction once all outstanding information has been received.

Transacting online

Your investment statement and / or tax certificates must be collected from the BCI website, where you can view and / or download your statements and certificates, as well as perform other transactions such as purchases, redemptions and switches.

To transact online, you need to complete the relevant form, available on our website: www.bcis.co.za. All forms are available on our website.

Client service centre details

Our Client Service Centre's, based in Bellville, are staffed with highly trained individuals who are there to answer your queries and assist you in any way they can.

+ Physical Address

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

+ Contact us

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

Should you have any complaints, please send an email to complaints@bcis.co.za

+ Custodian / Trustee

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