

3. New communication preferences

Please change my preferred communication method for confirmation notes and quarterly statements to the following:

1. Email or
2. Web, with preferred method to be notified when new communication is available online:
 - SMS Email No notification, I will visit the website regularly
3. None, all communication will be via my advisor.

4. New web access

Would you like to have web access to view your statements, correspondence and upload instructions?

- Yes No

If you are acting on behalf of the investor (eg legal guardian or person with power of attorney to act on behalf of the investor), and requiring web access please supply the information in the table below.

Name of person	ID or passport number	Mobile number	Email address

5. New tax and residency details

If you are resident in South Africa for tax purposes, please confirm by ticking this box

Distributions from Real Estate Investment Trusts ("REITs") will form part of your taxable income, and Dividends Tax should not apply, Withholding Tax on Interest (where applicable) should not apply and Dividends Tax (where applicable) at 15% will apply.

Are you a registered taxpayer with SARS? Yes No

If yes, South African Tax Identification Number (TIN):

VAT registration number (if applicable):

If you are not a resident in South Africa for tax purposes, please confirm by ticking this box

In which country are you a resident for tax purposes? _____

Are you a registered taxpayer in this country? Yes No

If yes, Tax Identification Number (TIN):

If no, reason for no TIN provided: Not registered Not issued in this jurisdiction Do not wish to disclose

If you are exempt from or could be entitled to a reduced rate of withholding tax for Dividends Tax or Withholding Tax on Interest, please complete the relevant Declarations. The Declaration forms are available on the forms section on www.investments.fnb.co.za or from the Client Service Team on 0860 007 464. Please note that for Withholding Tax on Interest ("WTI"), in terms of exemption 50D(3a), if you are physically in South-Africa for more than 183 days, then you could be exempt from WTI, provided that you complete and submit the WTI Declaration.

Unless we receive the relevant Declaration from you, the following default will apply:

- Withholding Tax on Interest (where applicable) at 15%;
- Dividends Tax (where applicable) at 20%; and
- Distributions from Real Estate Investment Trusts ("REITs") will be subject to withholding tax at 20%.

Additional tax registrations:

In addition to the information given above, if you are registered for tax in any other countries, please complete these details below:

Tax Identification Number (TIN)	Country	Reason for no TIN (tick the relevant column)		
		Not issued in jurisdiction	Not registered	Do not wish to disclose
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. New investor bank details

Please supply proof of bank details (a cancelled cheque or relevant bank statement or a letter on a bank letterhead with bank stamp not older than 3 (three) months). The bank account must be in the name of the investor. Please note that no third party payments will be accepted.

Name of bank: _____

Branch code: Branch name: _____

Account name: _____

Country: _____

Account no.:

Type of account: Current Savings

If you would like your new bank details to be applied on your existing recurring instructions, please specify which transaction this applies to:

Debit order Regular disinvestment Annuity income

7. Beneficiary nominations

This change of details applies to the following FNB product:

Retirement annuity Pension or Provident preservation Living annuity Endowment

Contract number:

You may nominate beneficiaries below to receive any benefits from the selected product(s) in the event of your death. The payment of your death benefits to your nominated beneficiaries and dependants will still be subject to the discretion of the Trustees of this fund. You may change the beneficiaries appointed in writing which must be received by the Fund. If no beneficiary is appointed below then the Administrator will nominate to pay the proceeds to your estate.

In the event that you have more than one of any of the abovementioned products, this beneficiary allocation will apply to all of them.

First name and surname/ name of Legal Entity	Relationship	Identity number/passport/ registration number of Legal Entity	Date of birth (if natural person)	% Share

In the event of one or more of the person(s) named in the section above should have predeceased me without me having nominated a new beneficiary/ies, or have failed to survive me for a period of at least 30 days after my death, then I nominate the person(s) below to replace such person(s) and to receive any benefits from my FNB Living Annuity in their stead as follows:

First name and surname/ name of Legal Entity	Relationship	Identity number/passport/ registration number of Legal Entity	Date of birth (if natural person)	% Share

8. Declaration by investor

1. I warrant that all information provided by me in this form and all other applicable documents to this instruction are true and correct in every respect and I hold no other citizenships and residencies for tax purposes other than those disclosed above in this form, if provided, and will inform the Administrator in writing of any change of this status within 30 (thirty) days of the change of the disclosed status.
2. I have read, understood and agree to be bound by the relevant and latest Terms and Conditions available on www.ashburtoninvestments.com or from the Client Service Team on 0860 274 287.
3. I agree that where I have a financial advisor, that he/she shall have access to my information which is available on www.ashburtoninvestments.com.
4. I confirm that the Administrator has not, in relation to this instruction, given me any advice.
5. I hereby confirm that in the event that I have renounced my US citizenship, I shall furnish the administrator with the requisite declaration/evidence in the form of a certificate from the Department of Home Affairs.

Signed at _____

Date:

Y	Y	Y	Y	M	M	D	D
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Signature of investor (or duly authorised person(s) where applicable): _____

Signature of person acting on behalf of investor (or duly authorised person(s) where applicable): _____

