



OASIS CRESCENT PROPERTY ENDOWMENT POLICY

Company Reg. No. 2010/005698/06

INDIVIDUAL INVESTMENT

1. The Terms and Conditions (Policy Document) that apply to this product, must be read in conjunction with this form and is available on www.oasiscrescent.com.
2. Kindly complete all fields in the form, using BLOCK CAPITALS.
3. This completed form, and any supporting documentation, should be submitted to Oasis as per the contact details above.
4. We will process this application once all duly completed documentation and funds are received.
5. All portfolios are subject to availability.

POLICYHOLDER DETAILS

Title: Initials: Date:

First Name(s):

Surname:

Gender: Date of Birth:

Minor: Guardian Name:

Guardian Relationship:

Marital Status: In community of property Antenuptual contract Married according to customary law
 Single Divorced Widow/Widower

Nationality: SA Resident: SA Non Resident:

Identification Type: ID Passport No:

Income Tax No: Country of residence for Tax purposes :

SARS Tax Office:

POLICYHOLDER CONTACT DETAILS

Postal Address:

Postal Code:

Mobile/Cell phone: Work Telephone:

Work Email: Work Fax:

Residential Address:

Postal Code:

Home Telephone Number: Home Fax:

Home Email:

Preferred E-mail address for communication: Work Home

Correspondence is sent via email, unless indicated otherwise.

ADDITIONAL POLICY HOLDER INFORMATION

Where have you heard about Oasis:

Religion: Islam Christianity Hinduism Judaism Other

Source of Funds: Income: Inheritance: Savings: Other

Politically Exposed: Employer:

Occupation:

PERSON ASSISTING OR NOMINATED BY SIGNATORIES TO OPERATE THE ACCOUNT

(If applicable)

Legal Capacity:

Id. No/ Passport No: Date of Birth:

Title: First Name(s):

Surname:

Residential Address:

Postal code:

Telephone Number: Mobile/Cell phone:

Fax : Email:

Employer: Occupation:

Politically Exposed: Either party can sign instructions: All parties must sign ALL instructions:

BENEFICIARY NOMINATION

If marital regime is "married in community of property" then the Spouse's signature is required for approval of selected beneficiaries

Signature of Spouse

BENEFICIARY 1:

First Name(s):

Surname: Title: Gender:

Date of Birth: Identity No/ Passport:

Minor: Guardian Name:

Relationship to policyholder: % of benefit

Residential Address:

Postal Code:

Telephone Number: Mobile Number:

Fax: Email:

BENEFICIARY 2:

First Name(s):

Surname: Title: Gender:

Date of Birth: Identity No/ Passport:

Minor: Guardian Name:

Relationship to policyholder: % of benefit

Residential Address:

Postal Code:

Telephone Number: Mobile Number:

Fax: Email:

* If you have more than two beneficiaries, please complete an additional Beneficiary Nomination form and attach it to the application form.

BANK DETAILSAccount type: CURRENT SAVINGS TRANSMISSION

(Payments will only be paid to the bank account specified hereunder. Payments will not be made into third party bank accounts)

Name of bank: Branch name: Account number: Branch code: Name of account holder: **AMOUNT TO BE INVESTED**Minimum initial lump sum amount is R50,000. R **SOURCE OF FUNDS**Income: Inheritance: Savings: Other: **INVESTMENT TERM**10 Years: 15 Years: Perpetual: **INVESTMENT PORTFOLIO**

Progressive Portfolio - Half Moon

NON-PERMISSIBLE INCOMEI confirm and understand that the product being offered is a Shari'ah compliant product. It has been explained to me that any non-permissible income is removed from the fund on a daily basis and does not form part of the portfolio. (Further information on Shari'ah compliance can be found on the website www.oasis Crescent.com)
Signature of Policyholder **MODE OF PAYMENT**Electronic Transfer* Direct Deposit* Cheque Payment Single Premium Collection Recurring premium: ***PAYMENTS ARE TO BE MADE INTO THE BELOW DESIGNATED BANK ACCOUNT. PLEASE ALWAYS QUOTE THE POLICYHOLDER IDENTITY NUMBER AS THE TRANSACTION REFERENCE. PROOF OF LUMP SUM PAYMENTS WITH APPLICATION AND FICA DOCUMENTS MUST PLEASE BE FAXED TO: + 27 - 21- 413 7940 OR EMAILED TO: oci@za.oasis Crescent.com**Deposits to: **Standard Bank**,
Branch: **Cape Town**,
Branch Code: **020909**,
Account Number: **070328447**,
Account name: **Oasis Crescent Property Endowment Fund Product Inflow Account****SINGLE PREMIUM COLLECTION**

Whereby the Investor authorises the Administrator to debit a specified bank account for the amount of the investment. Such debits are restricted to a maximum of R 500 000 per debit. An amount greater than R 500 000 will require the Administrator to make multiple debits which may result in additional costs.

Name of Bank Account Holder
Signature of Bank Account Holder Are Bank details for the single premium collection different to Investor Bank details for the single premium collection If yes, please provide the relevant details below.**POLICYHOLDER BANK DETAILS FOR SINGLE PREMIUM COLLECTION**Account type: Current/Cheque Savings Transmission

(Collection will only be made from the bank account specified hereunder)

Name of bank: Branch name: Account number: Branch code: Name of account holder:

RECURRING PREMIUM AMOUNT

The minimum recurring premium is R1,000. This application form must be received 2 weeks prior to the first working day of the month on which the recurring premium will commence.

Total Recurring Premium Amount: R

Optional annual increase: 10% 15% 20% No optional increase

Debit order date: 1st 7th 15th 25th Month to commence:

I hereby authorise the Administrator to deduct the amounts specified above from the bank account as per the Bank Details provided and any further amounts as may be agreed by me in this application form. I acknowledge and understand that the Administrator requires at least 30 days written notice of the termination of a debit order instruction. Provided that the Administrator acts within the scope of its authority to any applicable debit order instruction, I hereby hold harmless and indemnify the Administrator against any/all charges/expenses actually incurred by the Administrator relating to any payment transaction which is returned by my bank, and not given effect to. The Administrator will add any amount for which I am liable, under this indemnity, to any amount due to the Administrator or may cause the Administrator to deduct and pay over such amount to the Administrator from any payment due to me. My liability under this indemnity shall be limited to the amount in respect of any payment value and/or charges/expenses incurred by a transaction returned by my bank and not given effect to.

Name of Bank Account Holder Signature of Bank Account Holder

Are Bank details for the recurring premium different to Investor Bank details Y N If yes, please provide the relevant details below.

BANK DETAILS FOR RECURRING PREMIUM

Account type: Current/Cheque Savings Transmission

(Collection will only be made from the bank account specified hereunder)

Name of bank:

Branch name: Account number:

Branch code: Name of account holder:

POLICYHOLDER DECLARATIONS

(Policyholder to specify the agreed to PERCENTAGE fee, excluding VAT)

The initial advice fees are payable to the IFA by the Administrator on behalf of the Policyholder. The Administrator will ensure that the initial advice fee is paid when the initial investment or transfer amount in respect of the Policy is received by the Administrator, and thereafter the annual advice fee will be paid by the way of realizing units from the investment portfolio of the Policyholder. I confirm that the Financial Advisor is my nominated IFA and agree that the following fee is payable.

Fee Type	Financial Advisor	Agreed Fee
Initial	Maximum 3% (excl VAT) deducted prior to each investment being made. Where ongoing fee is greater than 0.5% (excl VAT), then initial fee is limited to 1.5%.	
Ongoing	Maximum 1% per annum (excl VAT) of the investment account. Where the initial fee is more than 1.5% (excl VAT). The maximum ongoing fee is 0.5%.	

FINANCIAL ADVISORS DETAILS AND DECLARATIONS

FSP Name Oasis Broker code

Representative Name: FSP No:

The IFA undertakes to ensure that when dealing with the Policyholder/ Administrator all requirements of the Administrator shall be adhered to and the IFA accepts that he has complied with such requirements in relation to this transaction. This includes the provision of documentation relating to the registration of the IFA, the authorisation of the IFA to advise on the selected products and documentation required pertaining to the respective products. The IFA confirm that the necessary Needs Analysis has been done and the selected product meets the financial objectives of the Policyholder and that a record of such advice has been undertaken and such records are maintained by the IFA. The IFA confirms that he/she has made the disclosures required in terms of the FAIS Act with the Administrator to the Policyholder; and that all fees that relate to this investment have been disclosed and explained to the Policyholder; and accepts and understands that the Policyholder may instruct the Administrator to cancel or amend such fees at any time. The IFA accepts that the latest instruction of the client will supersede previous instructions of the client. The IFA confirms that as an accountable institution, in terms of Financial Intelligence Centre Act, it has accordingly identified all the parties to this transaction and shall maintain all records relating thereto which records shall be updated upon any changes occurring. The IFA undertakes to keep the Policyholder informed of the process and status of this transaction.

Signature of Financial Advisor

Date:

1. I confirm that the Financial Advisor has been appointed by me.
2. I warrant that the information contained herein is true, correct and complete;
3. I have attained the age of majority in terms of the law applicable to me and that there are no legal restrictions preventing me from entering into this agreement without the consent of my parent/legal guardian;
4. I have the necessary authority to sign this application in a principal capacity, or a representative capacity and do so within my power granted by my principal;
5. I hereby permit the Administrator to conduct any investigation to verify that the information and documentation included in/with this application is correct, and in the case where such investigation results in conflicting information, that the Administrator is obliged to report the transaction as a suspicious transaction to the relevant authorities;
6. I understand that it is my obligation to familiarise myself with, and accept the risks associated with this policy;
7. I confirm that the information about the product, (including the Key Investor Information document) investment objective and risk factors have been provided and disclosed to me by my Financial Advisor and that any other additional information that I have required, has been provided;
8. I have read, understood and agreed to the Terms and Conditions (Policy Document);
9. I confirm that this application, in conjunction with the Terms and Conditions (Policy Document) constitutes the entire, and binding, agreement with the Administrator and myself; and can be amended from time to time on receipt and acceptance by the Administrator, of further instruction duly completed by the Policyholder;
10. I hereby acknowledge that I have fully acquainted myself with and I have read, understood and accepted the fees, charges and expenses that are to be levied, in terms of this application;
11. I hereby confirm that the details contained in this application, are those of my appointed Financial Advisor, and agreement has been reached for payment of the fees as set out in this application;
12. I understand that the Administrator will only accept instructions, from a Financial Advisor or Third Party, if authorised by myself in writing;
13. I confirm that the information pertaining to my account (including duplicate statements, valuations and other information that may be required from time to time) may be released, electronically or in hard copy, to the Financial Advisor appointed to this investment;
14. I have not received advice from the Administrator or Insurer;
15. I warrant that in respect of this investment I have not contravened any anti-money laundering legislation and regulations applicable to me;
16. I permit the Administrator to pass on my information to a third party, for marketing and market research purposes;
17. I permit the Administrator to exercise a vote in a ballot of a collective investment scheme;
18. I permit the Administrator to exercise voting rights to gain control of a company;
19. Protection of Personal Information Act, 2013 ("POPI") – I confirm that I am aware that The Management Company and/or its associated/partner companies are "responsible parties" as defined in POPI, and I hereby consent to my personal information being processed in compliance with POPI. (Further information on POPI compliance can be found on the website www.oasis Crescent.com.)
20. I hereby waive any claim, of whatsoever nature, I may have against the Administrator and/or the Insurer, in future, relating to or arising out of the investment/s described in this application form, save insofar as it arises from dishonesty, theft or gross negligence of the company's employees, agents of representatives.
21. I confirm that I have received the Terms and Conditions and that I am bound to the latest version of the Terms and Conditions on the website www.oasis Crescent.com

Check List

Fully completed application form	<input type="text" value="Y"/> <input type="text" value="N"/>
FICA of principle investor	<input type="text" value="Y"/> <input type="text" value="N"/>
FICA of Joint investor	<input type="text" value="Y"/> <input type="text" value="N"/>
FICA of Person assisting	<input type="text" value="Y"/> <input type="text" value="N"/>
Proof of deposit of any lump sum investments	<input type="text" value="Y"/> <input type="text" value="N"/>
Power of attorney - if applicable	<input type="text" value="Y"/> <input type="text" value="N"/>

FICA documents for all persons/signatories in this application form.

Clear copy of bar coded identity document not more than 3 months old certified by a Commissioner of Oaths	<input type="text" value="Y"/> <input type="text" value="N"/>
Proof of residential address (utility bill, bank statement) not more than 3 months old	<input type="text" value="Y"/> <input type="text" value="N"/>
Copy of bank statement/cancelled cheques not more than 3 months old (for proof of bank account)	<input type="text" value="Y"/> <input type="text" value="N"/>
Proof of tax registration (front page of tax return or correspondence with SARS)	<input type="text" value="Y"/> <input type="text" value="N"/>

I hereby indemnify the Administrator for acting on instructions provided by phone, fax or email.

Signature of Policyholder

Signature of Person Assisting

FOR OFFICIAL USE

Capture Name

Signature

Authorised Name

D D M M Y Y Y Y

Investment Number: O C W

Signature

D D M M Y Y Y Y

D D M M Y Y Y Y