

Over the Counter Derivative Contract: Private Individuals

how can we help you?

Please complete in block letters and mark with an "x" where applicable. All alterations must be initialled, as well as each page as indicated. Draw a line through sections which are not applicable to your account.

All fields marked with an asterisk (*) are mandatory and need to be completed.

1. Your personal information

Surname*:			
Former/maiden surname (if a	applicable):		
First names in full*:			
Language*: Title*:	☐ English ☐ Afrikaans ☐ Mr ☐ Mrs ☐ M	Gender*: ☐ Male Miss ☐ Dr ☐ Prof	Female Other
Identification type*:	☐ RSA ID	RSAID number:	
	RSA Passport	RSA Passport expiry date:	1 M D D
	Other (Please Specify)		
Date of birth:	Y Y Y Y M M D D	Country of birth*:	
Foreign passport			
Passport number:		Expiry date:	Y Y Y Y M M D D
Country of issue:			
RSA Permit			
Permit number:		Expiry date:	Y Y Y M M D D
Country of domicile/residen	ice*:		
Nationality*:			
Occupation*:			
Employer*:			
Which division of the FirstRa	nd Group are you employed by?		
☐ RMB ☐ WesBan	nk	☐ FNB Securities ☐ FRCC	
FirstRand employee numbers	:		
Are you related to an employ	ree of FNB Securities?* Yes] No	
	— p and the name of the FNB Securities Employ	ee:	
Physical address*			
Unit number:		Complex name:	
Street number:		Street/Farm name:	
Suburb/District:		City/Town:	
Country:		Postal code:	

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how can we help you? Same as physical address Postal address* Postal address: Postal code: Contact details* (Please supply at least one) Home number: Work number: Cellphone number: Fax number: Email: Note: Any reference to 'you/your' shall be reference to the client making the application to open the account. As such all information required is in relation to the client making the application to open the account. 2. Tax and residency Due to various legislative requirements, the South African Revenue Service ("SARS") requires FNB Securities to attain your certified Foreign Account Tax Compliance Act ("FATCA") / Common Reporting Standard ("CRS") classification and to collect and report certain information about an account holder's tax residency status. If you (or the account holder on whose behalf you are completing the form) have a tax obligation or tax residence outside of South Africa, FNB Securities is legally obliged to pass on the information in this form to SARS. As a financial institution, FNB Securities is not allowed to give tax advice, if you have any questions about this section or defining your tax residency status, please speak to your tax advisor or local tax authority. You can also find out more at the Organisation for Economic Co-Operation and Development automatic exchange of information portal, which may assist you in determining your tax residency www.oecd.org. Please complete this section and all withholding tax exemption declarations (interest or dividends) that may be relevant to you. Not doing so may result in processing delays or incorrect withholding tax being applied. ☐ If you are resident in South Africa for tax purposes, please confirm by ticking this box* By ticking this box, I confirm that I am a South African tax resident and I qualify for the Dividends Tax ("DT") exemption as stipulated in section 64F(I) of the Income Tax Act on any income earned from Real Estate Investment Trusts (REITs), since it will constitute income that needs to be filed in my annual income tax return. Are you a South African citizen?* ☐ Yes ■ No Are you a registered taxpayer with SARS?* Yes □ No If YES, tax registration number: If you are a resident in South Africa for tax purposes the following default will be applied: Withholding Tax on Interest ("WTI") will not apply; DT at 20%, unless the REIT exemption elected above applies; ☐ 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 Are you a citizen/national in this country? ☐ Yes ■ No If yes, tax registration number*: If you are exempt from or could be entitled to a reduced rate of withholding tax for DT or WTI, please complete the relevant declaration forms. As a foreign tax resident, unless we receive the relevant declaration from you, the following defaults will be applied:

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WTI at 15% (where applicable);
DT at 20% (where applicable); and

We will withhold dividends tax on distributions from REITs at a rate of 20%.

The declaration forms are available on the forms section on www.fnbsecurities.co.za or from the Relationship Manager or Dealing Desk.



Additional tax registrations/obligations

In addition to the tax residency indicated above, please provide details of any other countries in which you have a tax registration number or may be liable to pay tax. Please also supply all countries in which you are a citizen/national and indicate whether you are a tax resident in that country.

No	Tax/identification number (TIN)	Country of issue of TIN	Are you consider National in this c		Are you currently of this country?	a tax resident
1			☐ Yes	□ No	☐ Yes	☐ No
2			☐ Yes	☐ No	☐ Yes	☐ No
3			☐ Yes	□ No	☐ Yes	☐ No
4			☐ Yes	☐ No	☐ Yes	☐ No

Please provide a copy of SARS document as proof of your South African tax registration number. Where you have provided FNB Securities with a U.S tax residency please provide ensure that you provide us with your U.S tax identification number.

3. Description of source of wealth and source of funds

Please detail below the source of wealth and source of funds (source of wealth describes the activities which have generated your total wealth as a whole; source of funds is the activity which has generated the funding of this FNB Securities CFD account). Source of Wealth ■ Sale of investments ■ Bonus ■ Salary ■ Savings/Bank account Property sale ■ Other ■ Inheritance ■ Transfer from other service provider ■ Assets of trust/investment company If other, please specify: Source of Funds ☐ Sale of investments ■ Bonus ☐ Savings/Bank account ■ Salary Property sale ■ Inheritance ■ Transfer from other service provider Assets of trust/investment company ☐ Other If other, please specify: 4. Determination of your residency status for Exchange Control purposes*

Should you wish to operate the account as a non-resident in terms of exchange control regulations, we require the following confirmation: Are you currently a permanent resident in South Africa? Yes ■ No If NO, have you previously been a permanent resident in South Africa? ☐ Yes □ No If you answered YES, when you left South Africa did you formalise your emigration? ☐ Yes ■ No *If you answered YES, please provide us with documentary proof issued by the South African Reserve Bank. Do you have any of the following? ■ RSA ID RSA passport RSA birth certificate RSA work permit RSA permanent residence permit RSA temporary residence permit ☐ Foreign Source of assets to be invested in the account: ☐ South African

Your application to open a non-resident account will be considered, amongst others, on the information which you provide above, and, if required, any additional information. You acknowledge that all such information is of material importance and directly relevant to the consideration of your application. You, furthermore, warrant that all information you supply, have supplied or will supply to us is truthful, accurate and correct in all material respects and that you are not aware of any other information which, should it become known to FNB Securities would affect the consideration of your application in any way.



5. Client banking account details

Please note: The name of the bank account holder must be the same name of the FNB Securities account applicant. Please provide proof of your bank account details i.e. a bank statements certified by your bank not older that 3 (three) months or a cancelled cheque.

Name of bank:	
Branch code:	Branch name:
Account name:	
Country:	
Account no.:	
Type of account:	Current Savings
6. Do you want to not	minate a third party (natural person) to act on your behalf?
☐ Yes ☐ No	
If YES, we require you to fill out a sadditional information as set out b	standard FNB Securities Power of Attorney form signed before a Commission of Oaths or a Notary Public. We will also require lelow.
7. What mandate wil	I FNB Securities have to manage your investments?*
Option 1: Non-Discretionar	y: Non-Advisory Service
(FNB Securities may not execute o	r transact on your account without your prior consent or knowledge)
By choosing this option, you under dealing services.	stand that FNB Securities will not operate on this account without your prior consent and will provide you solely with execution
 We may offer you factual info for your portfolio; This is a reactive service and Contracts for Difference are 	count and make decisions on it; commander the properties of these stocks are properties on the second of these stocks are proactive one; and not suitable for all investors given that the risks associated with trading in Contracts for Difference can be significant. You need this investment is suitable for you.
You may contact us directly for exe	ecution of orders or alternatively, you may execute your orders online via the website at www.fnbsecurities.co.za.
In providing non-advisory servi	ces, you agree that FNB Securities charge you brokerage as per the Fee Schedule.
instruction set out above, with	s responsible for any loss you suffer (whether actual and/or consequential) because of any actions it takes on your I the exception of losses incurred as a result of FNB Securities' gross negligence. For purposes of this clause FNB liates, officers, directors, and employees.
Option 2: Bespoke (Non-Dis	cretionary: Advisory Service)

What this means

FNB Securities will provide a "dealing with advice" service to you in relation to those investments for which we are authorised to advise;

By choosing this option, you understand that FNB Securities will operate a bespoke investment advisory services account for you.

(FNB Securities may not execute or transact on your account nor provide investment advisory services without your prior consent or knowledge)

- Contracts for Difference are not suitable for all investors given that the risks associated with trading in Contracts for Difference can be significant. You need to carefully consider whether this investment is suitable for you. This option is more suitable for you if you require advice and guidance in relation to this investment;
- FNB Securities may provide advice and recommendations on specific stocks or securities relating to this mandate, as requested by you from time to time;
- No other investments that you may have with us or any other provider will be considered when giving advice in terms of this mandate;
- You remain responsible for updating the information supplied to us in relation to this mandate, including in relation to your risk profile;
- You may contact us to review your investments and receive updated recommendations or advice at any time; and
- FNB Securities will act with limited authority to maintain your investments within the stated parameters as set out in your this mandate and the record of advice. FNB Securities will assist with placing trades on your instruction;

In providing brokerage fees, you agree that FNB Securities will charge you an annual investment advisory fee and brokerage as per the Fee Schedule.





In providing bespoke investment advisory services, FNB Securities is required to take your investment objectives into account by conducting a Financial Needs Analysis, issue a Risk Profile and provide you with a Record of Advice. You agree that FNB Securities will charge you an annual investment advisory fee and brokerage as per the Fee Schedule.

Important indemnity

You will not hold FNB Securities responsible for any loss you suffer (whether actual and/or consequential) because of any actions it takes on your instruction set out above, with the exception of losses incurred as a result of FNB Securities' gross negligence. For purposes of this clause FNB Securities includes its or its affiliates, officers, directors, and employees.

8. How must FNB Securities se	end statements and contract notes?*
Online on www.fnbsecurities.co.za only	☐ Email
Please note: If you do not select a delivery option,	FNB Securities will default to the "Online on www.fnbsecurities.co.za only" option
9. Marketing consent	
You agree that your personal details and contact in to you from the following entities:	nformation can be used to send you information about the following products and services that might be relevant
☐ Do not contact me about other products a ☐ Contact me for products and services off	
Contact me for products and services offered	by other business units and divisions within FirstRand Limited (for example, FNB, WesBank)
All products (including credit products)	☐ Non-credit products only
Preferred means of contacting me: Email SMS	☐ Telephone
For telemarketing, contact me:	
☐ During business hours only	☐ Anytime
If no option is selected, you will not receive any many	arketing information from FNB Securities.

10. Additional information

Documents we require under applicable legislation

We need the following documentation from you or the person authorised to execute this mandate on your behalf:

1. South African citizens and residents	 A certified copy of your identification book /Smart card ID. Proof of residential address, for example, utility bill (not older than 3 months) showing your name and residential address.
2. Foreign nationals	 A certified copy of an identification document, for example, a valid passport. Proof of residential address, for example, utility bill (not older than 3 months) showing your name and residential address.
3. Client is a minor (A minor is any person under 18 years of age who has not been emancipated by the Court)	 A certified copy of the child's unabridged birth certificate. A certified copy of the parent or legal guardian's identification book/smart card ID. Proof of residential address, for example, utility bill (not older than 3 months) reflecting the name and residential address of the parent or legal guardian. Letter confirming legal guardianship (if applicable).

Please note

- If you want to send us your required documents and this completed mandate by email you need to ensure that the email is accompanied by a covering note specifying the contents of the email, that is, that the emails contains your required documents and this completed mandate.
- If you want to send the required documentation to us, all documents must be originals or certified copies.
- An independent commissioner of oaths must certify all documents that require certification.
- A certified copy of an identification document must reflect a clear picture, which is a reasonable likeness of the individual. The submission of unclear or uncertified documents will result in a delay in processing an account opening request.
- If you wish to bring the original documentation to our offices, an FNB Securities staff member will make the necessary copies and verify the documents to be true copies of the original.
- An official South African identity document is a green, bar-coded identity document/ Smart card ID. Where a bar-coded identity document is not available, we require an acceptable explanation together with a valid passport or a valid driver's license.

FNB Securities may at any time whilst this mandate is in force and effect, request any additional documents/information as it may require. Such documents must be furnished within 14 (fourteen) days or such other period that FNB Securities may communicate.

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11. Your declarations

- You hereby authorise FNB Securities to manage your investments subject to this mandate, the terms and conditions contained herein and the applicable 1.
- You hereby confirm that all information provided has been done so voluntarily and on your own accord.
- You confirm that should the information provided be incorrect or untrue, you may be held personally for any penalties or criminal charges that may be imposed by the regulator due to information you provided.
- You understand that FNB Securities operates a website www.fnbsecurities.co.za (the "website") and if you make use of that website or the services available to you on it, you will be legally bound to the additional terms and conditions apply to you in addition to the terms and conditions in this mandate. You understand that the terms and conditions will also apply to any person who uses the website on your behalf.
- You have been informed and agree to the fees and terms and conditions that apply as set out in the Fee Schedule and terms and conditions attached hereto and available on the website. You understand that FNB Securities can change the fees and terms and conditions from time to time. FNB Securities will notify
- you in advance of any changes to the fees and/or terms and conditions. Any such change will be available on the website 1 (one) month prior to the changes becoming effective (the "effective date"). You hereby acknowledge that any such changes will be binding and effective on you from the effective date. You confirm that the personal information you have given to FNB Securities in this mandate is correct. You will immediately notify FNB Securities in writing if
- your personal information changes.
 You hold no other citizenships and residencies for tax purposes other than those disclosed in this mandate and will inform FNB Securities in writing of any change of this status within 30 (thirty) days of the change of status.
- There are risks associated with this investment. You understand and accept that this includes the risk of financial loss to you. Risks include, but are not limited to, those risks set out in Annexure B of the terms and conditions as well as and the default or insolvency on the part of any custodians, banks or other financial institutions FNB Securities uses. You will not hold FNB Securities legally responsible for any loss you suffer or costs you incur because you took part in any investment.
- You are aware that FNB Securities cannot guarantee a return on your investment.
- You warrant that no other person has any rights in any investments you deliver to FNB Securities under this mandate. This includes any encumbrance, You will ensure that, subject to obtaining the prior written consent of FNB Securities, your investments shall remain free of any encumbrance while FNB Securities holds them for you in safe custody.
- You warrant that the funds you have invested with FNB Securities were obtained legitimately. You warrant that you did not obtain the funds, directly or indirectly, because of any unlawful activity as defined in the Prevention of Organised Crime Act, No. 121 of 1998, as amended, and the Financial Intelligence Centre Act, No. 38 of 2001 as amended. This includes, but is not limited to any contravention of the South African Exchange Control Regulations.
- You understand that there are risks associated with sending instructions to FNB Securities by post or email. You agree to carry the risk of sending instructions to FNB Securities by post or email. Such risks include that your email account may be compromised or your email may be intercepted.
- You voluntarily consent that FNB Securities, may process (collect, use or otherwise deal with) your information (including processing outside of the borders of South Africa) for the purposes of providing services and products in terms of this mandate, according to the terms and conditions on the website and requirements of the law.
- You confirm that you have received, read and understood this mandate and all annexures hereto. You further confirm that your signing this Mandate should also be taken to mean that you accept the Terms and Conditions contained in the Annexure to the Mandate: General Terms and Conditions.
- You understand that this is a Contract for Difference and is not governed by the rules of the JSE, nor does it govern trading in equities.
- You hereby confirm that, if applicable and relevant to your investment, you have been informed of and have read the Counterparty Mandate (as the term is defined on page 2 of the terms and conditions applicable hereto) which is available on the FNB Securities website.
- defined on page 2 of the terms and conditions applicable nereto) which is available on the FNB securities website.

 You hereby confirm that you understand that, in accordance with the provisions of clause 4.3 of the terms and conditions applicable hereto, if there is any conflict between such terms and conditions (referred to therein as the "Mandate") and the terms and conditions contained in the Counterparty Mandate(should a Counterparty Mandate then be in effect), the provisions of the Counterparty Mandate shall prevail.

 You understand that, if applicable and relevant to your investment, FNB Securities can change the Counterparty Mandate from time to time (either by substituting it entirely or by making amendments to the existing Counterparty Mandate). To the extent applicable, FNB Securities will notify you in advance
- of any changes to the Counterparty Mandate. Any such change will be available on the website 1 (one) month prior to the changes becoming effective (the "effective date"). You hereby acknowledge that any such changes will be binding and effective on you from the effective date.

Signed at*	Date*:	Y Y Y Y M M D D
The Client* (full name of entity):		
Signature of Client/authorised signatory on behalf of Client*:		
Signed at*	Date*:	Y Y Y Y M M D D
FNB Securities representative* (full names of duly authorised signatory):		
Signature of FNB Securities representative*:		
Wealth Manager* (if applicable) (full names of duly authorised signatory):		
Signature of Wealth Manager:		



FNB Securities contact details

Johannesburg, Sandton: 0800 256 256 / +27 11 282 8734

Cape Town, Central Portside: 087 335 6015 Cape Town, Willowbridge: 087 736 6270

Durban, Umhlanga: 087 335 0925

Pretoria, Menlyn: 087 335 3833

www.fnbsecurities.co.za

BE AWARE OF FRAUDSTERS

FNB Securities will never ask you for your password or OTP in an email, SMS or via a phone call. Visit the FNB Securities website for terms and conditions that apply.

