

# REDEMPTION FORM

## REDEMPTION PROCESS

### STEP 1

- Please refer to the **Minimum Disclosure Document** for specific details regarding the redemption notice period.
- Please read the **RCIS Fund Information Document** for Terms & Conditions, Investment & Redemption cut-off times as well as specific disclosures relating to your investment.
- The terms and conditions agreed to in the initial application form will remain in force and apply to this disinvestment form. By signing this disinvestment form you undertake to be bound by the provisions of the initial application form, this disinvestment form and any annexures hereto, read with the Deed and Supplemental Deed of the relevant Portfolio(s), which is available from RCIS on request by you.
- This form will be used to process your redemption only. Should you wish to change your personal information, you will need to complete a **Change in Investor Details form**, available on request from RCIS.



### STEP 2

- Please complete **all relevant sections** within this redemption form.



### STEP 3

- Please read and make sure that you understand the terms and conditions in this form, including those in **Section 4**. If the investor is a minor the disinvestment form must be signed by the legal guardian/parent.
- Send the completed redemption form to: [clientservices@realfin.co.za](mailto:clientservices@realfin.co.za)



## IMPORTANT INFORMATION

- RealFin Collective Investment Schemes (RF) Proprietary Limited is registered and approved by the Financial Services Board as a manager of Collective Investment Schemes approved in terms of the Collective Investment Schemes Control Act ("CISCA").

## CONTACT DETAILS

Management Company - RCIS

Tel: +27 21 701 3777

Email: [clientservices@realfin.co.za](mailto:clientservices@realfin.co.za)

Website: [www.realfin.co.za](http://www.realfin.co.za)

Physical Address:

1st Floor, 4 Silverwood Close, Steenberg Office Park, Tokai, Cape Town, 7945

Complaints:

Should you have any complaints, please send an email to [complaints@realfin.co.za](mailto:complaints@realfin.co.za).

Trustees:

FirstRand Bank Limited (acting through its RMB Trustee Services Division) is the appointed Trustee and can be contacted on 087 736 1732.

## SECTION 1 | INVESTOR DETAILS

Existing Investor Number:  Surname/Entity Name:

Full Name(s)/Authorised Contact Person:

ID/Passport Number (Foreign National)/Entity Registration Number:

Telephone (Home or Mobile) :  Email Address:

## SECTION 2 | INVESTOR BANKING DETAILS (Account to be used for distribution and redemption payments)

**\* Please be aware that it is the investor's responsibility to keep RCIS informed of any changes to your bank account details.**

Account Holder Name:

Name of Bank:  Account Number:

Branch Name:  Branch Code:

Account Type: Current  Cheque  Savings  Transmission

- All payments are made electronically to the bank accounts of the registered investor only.
- The account holder must have a South African bank account.

- No payments will be made to credit card or market-linked accounts.
- No Third Party bank accounts are permitted.

## SECTION 3 | DISINVESTMENT OPTIONS

PORTFOLIO NAME	FEE CLASS	ALL UNITS	NUMBER OF UNITS	DISINVESTMENT AMOUNT	REDEMPTION DATE
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## SECTION 4 | INVESTORS DECLARATION

I/We understand and have read all the pages of this disinvestment form and that this disinvestment form, the initial application form read with the Terms and Conditions set out in the initial application form, and any annexures hereto, read together with the Deed and Supplemental Deed of the relevant Portfolios, constitutes the entire agreement between myself/ourselves and RCIS.

I/We understand and/or confirm that:

- The information which I/we have provided is true and correct, and that if this disinvestment investment form is signed in a representative capacity, I/we have the necessary authority to do so and that this transaction is within my/our powers.
- I/We understand that I/we are responsible for ensuring that RCIS always has up to date information and should any information provided herein to RCIS change I/we undertake to immediately notify RCIS of such changed information.
- I/We declare that I am/we are not relying on any communication received from RCIS, whether written, oral or implied as investment advice or as a recommendation to enter into the investment.
- I/We have read and understood the contents of the initial application form's Terms and Conditions which I/we understand may have changed since my/our original investment.
- RCIS will not proceed with any transaction if there is any doubt as to the validity of any signatures/information or if it deems the disinvestment form to be incomplete in any way and RCIS cannot be held liable, and the investor hereby waives any claim, for any resultant losses as a result thereof.
- After all the redemption requirements are met, the investor participatory interest shall be redeemed at the ruling price (closing NAV) of that day for daily traded funds and daily traded hedge funds.
- After all the redemption requirements are met, the investor participatory interest shall be redeemed on the 1st Monday of the week, at the ruling price of the last NAV for weekly traded funds.
- After all the redemption requirements are met, the investor participatory interest shall be redeemed on the 1st business day of the month at the ruling price of the last NAV for monthly traded funds.
- You can expect the money to reflect in your bank account within 14 business days for daily traded funds, 5 business days for daily traded hedge funds, 3 business days for weekly traded hedge funds and 15 business days for monthly traded hedge funds. This does depend on whether the cut-off times have been met and all supporting documents received.

- We permit ring-fencing for large disinvestments in terms of Notice 573 of the Collective Investment Schemes Control Act. Ring-fencing is the separation of assets and the delayed sale of units in a unit trust fund, in the event of a large sale of units within the fund, subject to certain conditions. This ensures that the sale of a large number of units will not force us to sell the underlying investments at a price in the market which could have a negative impact on other investors. We may delay paying the proceeds of the sale of units. If your disinvestment instruction is affected by this ring-fencing, the payment and the value of your withdrawal could be impacted. In the event of this, we will contact you to discuss the process, where applicable.
- The sale of units may trigger Capital Gains Tax (CGT) and you may be liable for taxes. We will issue a Capital Gains Tax certificate at the end of the tax year.
- I/We hereby indemnify and hold RCIS harmless against any loss which RCIS may suffer as a result of any of the above representations proving to be untrue and I/we hereby undertake to pay to RCIS, forthwith on demand, any amount which RCIS may claim in terms of this indemnity.
- The information which I/we have provided is true and correct, and that if this application form is signed in a representative capacity, I/ we have the necessary authority to do so and that this transaction is within my/our powers.
- I/We hereby that I/we are required to keep RCIS informed of any changes to your address or banking accounts. If you do not do this RCIS may be required, at your cost, to trace you in order to ensure that you receive your assets.

<b>Authorised Signature:</b>		<b>Date (DD/MM/YYYY):</b>									
<b>Name and Surname:</b>		<b>Place of Signature:</b>									
<b>Authorised Signature:</b>		<b>Date (DD/MM/YYYY):</b>									
<b>Name and Surname:</b>		<b>Place of Signature:</b>									