

Hollard Savings Plan

Information Document

Hollard.
investments

Hollard Savings Plan

This document contains the terms, conditions and general information relating to the Hollard Savings Plan. The content of this document is simply factual information about the Hollard Savings Plan and it should not be seen as advice.

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1. Definitions

1.1 Hollard Investments

Hollard Investments is a division of the Hollard Life Assurance Company (Pty) Ltd (Reg No. 1993/001405/06), a Licensed Life Insurer and authorised Financial Services Provider (FSP) in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS). Hollard Investments, which operates as a separate business unit, shares the same business philosophy, financial imperatives and ethical code as the Hollard group.

1.2 The Administrator

Premier Product Solutions (Pty) Ltd, registration number 2021/848795/07, an authorised administrative Financial Services Provider (License 52376), responsible for the administration of the Hollard Savings Plan. The Administrator has appointed Hollard Investments to distribute the Hollard Savings Plan on its behalf.

1.3 Independent Nominee

Protected Nominees (Pty) Ltd is an independent company approved by the Financial Services Conduct Authority (FSCA) that holds assets for the investor's exclusive benefit.

1.4 Investor (you)

The individual or legal entity (including a trust) that invests in an Investment Portfolios via the Hollard Savings Plan, also referred to as "you".

1.5 Unit Trust Portfolio/Collective Investment Scheme

An arrangement whereby a group of investors' money is pooled and invested into various assets such as equities, bonds, property and cash. The assets into which investors' money is placed are governed by the mandate of the Unit Trust Fund and are selected and managed by a professional Manager. Unit Trust Portfolios are commonly referred to as 'unit trust(s)' or 'fund(s)'. In this document the term 'Unit Trust Fund' is used.

1.6 Collective Investment Schemes Management Company (Manager)

A registered Manager of Collective Investment Schemes (or Unit Trust Funds) in terms of the Collective Investment Schemes Control Act.

1.7 Participatory interest in a Collective Investment Scheme

A Collective Investment Scheme is divided into equal parts called participatory interests, also referred to as 'units'. Each unit represents a direct proportionate interest in every underlying asset of the Unit Trust Fund. The number of units in your Unit Trust Fund depends on how much money you contribute and what the unit price is when the units are purchased.

1.8 Investment Portfolio

The selection of Unit Trust Funds offered to investors In the Hollard Savings Plan, as amended from time to time.

1.9 Investment Account

Your Investment Account is the account through which the Investment Portfolios you select are administered. You will receive a unique investment number which identifies your Investment Account.

1.10 Income and Expense Account

You can choose to have your annual administration fee, financial advisor annual fee, portfolio management fee and your regular withdrawal payments as applicable deducted from a nominated Investment Portfolio, as selected by the Administrator.

1.11 Financial Services Provider (FSP)

An entity authorised by the Financial Services Conduct Authority (FSCA) to provide financial services to clients in the form of advice and/or intermediary services.

1.12 Financial Advisor

A representative of an authorised FSP, who is authorised to provide advice and/or intermediary services and has been appointed in such capacity by the Investor.

1.13 Business Day

A Business Day is any day other than a Saturday, Sunday or South African public holiday. Business is only conducted on Business Days.

2. Parties involved in the investment agreement

The entities that are party to the investment agreement are as follows:

- You;
- Hollard Investments;
- The Administrator;
- The Manager;
- Protected Nominees.

3. Documents which must be provided and referenced with respect to your investment

- Your initial application form and supporting documents.
- Your signed investment quotation, applicable to the investment.
- This information document.

4. Important information relating to the Hollard Savings Plan

4.1 Monies which can be invested

Contributions may be invested into the Savings Plan in the form of:

- An initial once-off investment.
- A monthly debit order investment.
- Additional once-off investments.

You may invest a once-off contribution at any time, and may start, stop or amend a recurring debit order contribution at any time. The Administrator does not accept cash contributions and no foreign currency contributions will be accepted. Once-off lump sum investments may be made by way of the following payment methods:

- Electronic transfer.

4.2 Minimum investment amount

The minimum initial investment amount required is R5, 000 (Five Thousand Rand). The minimum monthly debit order amount is R500 (Five Hundred Rand).

4.3 Tax application

The Hollard Savings Plan is subject to capital gains tax, interest income tax and dividends tax. Any capital gains tax or interest income tax incurred will be reported to you on an annual tax certificate, and it will be your responsibility to pay any amounts due to the South African Revenue Service (SARS) as part of your annual tax return submission process.

Any dividends tax incurred will be deducted from the local dividend portion of an income distribution after it is invested into your Investment Account, and the Administrator will pay the tax to SARS on your behalf. Please complete a dividend tax exemption form should you be exempt from the tax or qualify for a reduced rate.

4.4 Transferring your investment from another administrator

You may transfer your investment from another administrator, subject to relevant legislation and according to the rules of the transferring administrator. You must ensure that you understand the actual and possible implications, costs and consequences of transferring your investment. This instruction may be processed in the form of a transfer of Investment Portfolio units if you are transferring into the same Investment Portfolios in which you are currently invested within your existing Investment Account, and the unit transfer is permitted by the transferring administrator.

4.5 Transferring your investment to another administrator

You may transfer your investment to another administrator, subject to relevant legislation and if permitted according to the rules of the administrator to which you wish to transfer. Any annual administration fees, Financial Advisor annual fees and portfolio management fees owed will be deducted from the Investment Account before the transfer takes place. You must ensure that you understand the actual and possible implications, costs and consequences of transferring your investment. This instruction may be processed in the form of a transfer of Investment Portfolio units if you are transferring into the same Investment Portfolios in which you are currently invested within your existing Investment Account, and the unit transfer is permitted by the administrator to which you are transferring.

4.6 Transfer of Ownership

You may transfer all or a portion of your investment to another natural person or legal entity. The relevant Hollard Savings Plan transfer of ownership form must be completed by both parties, and the minimum investment amount applies. A transfer to another party from your Investment Account will be subject to capital gains tax (CGT), unless the transfer is to your spouse.

4.7 Ceding of your investment as security/collateral

You may cede some or all of your Investment Account as security. You will be responsible for managing the cession.

4.8 Cancellations and Cooling Off

You may not cancel your investment and no cooling-off period applies. You may request a full withdrawal from the investment at any time.

4.9 Guarantees

Neither Hollard Investments nor the Administrator provide a guarantee on the value of your investment nor do they guarantee the performance of the Investment Portfolios in your Investment Account. The market value of your Investment Account may fluctuate and go down as well as up, and past performance is not necessarily a guide to future performance. You carry the investment and market risk which includes the possibility of losing capital.

4.10 Losses incurred

By submitting an investment application or instruction to Hollard Investments, you accept the risks associated with email or fax communication and understand that Hollard Investments and the Administrator shall not be liable for all and any losses that you may incur in the event that Hollard Investments and the Administrator has not received your communication, whether due to the failure, malfunction or delay of any networks or electronic or mechanical device or otherwise. Hollard Investments and the Administrator will not be liable to make good or compensate you or any third party for any damages, losses, claims or expenses resulting there from.

Other losses that Hollard Investments and the Administrator will not be responsible for are as follows:

- Any changes in tax or other legislation.
- The investment or market risk of the underlying investments.
- Financial Advisors acting beyond the scope of their FSP license.
- If your Financial Advisor does not comply with the Financial Advisory and Intermediary Services Act (FAIS) or the Financial Intelligence Centre Act (FICA).

- A rejection of an application or a delay in processing as a result of a Financial Advisor not being an authorised Financial Services Provider or not having the required contract with the Administrator.
- If an unauthorised instruction is received from your appointed Financial Advisor.
- Hollard Investments providing your Financial Advisor with details about your investment wither via telephone, fax, email or via a dedicated web front end secured investment portal.
- Errors, omissions or actions taken by the Manager, Financial Advisor, or any bank or other third party.
- An action resulting from incorrect information where the Investor failed to provide Hollard Investments with correct or up-to-date information.
- Delays in processing instructions as a result of extraordinary events that cause disruptions. The Administrator will carry out instructions at the earliest possible opportunity subject to legislation and our administration procedures and Investment Portfolio limitations.
- The delayed sale of some or all of your Investment Portfolio due to ring-fencing. 'Ring-fencing' is the separation and delayed sale of units in a Unit Trust Fund. It is caused by the large sale of units above a certain threshold in a Unit Trust Fund. Ring-fencing makes sure that the sale of a large number of units will not force the Manager to sell the underlying assets at a price which could negatively affect Investors in the Unit Trust Fund. The administrator may delay the sale of units or the payment of the proceeds thereof from a Unit Trust Fund for which ring-fencing has been invoked.

5. Setting up and managing your Investment Account

5.1 Obtaining financial advice

Should you require financial advice, it is your responsibility to appoint a Financial Advisor and to negotiate the fees payable to him/her.

The Administrator, Hollard Investments and the Manager do not provide financial advice, and may only supply the Investor with factual or administrative information relating to the Hollard Savings Plan and the Investment Portfolios offered. The Administrator and Hollard Investments may not advise as to which of the Investment Portfolios are suitable for your risk profile or investment needs. You may not rely on any written, spoken or implied communication from Hollard Investments and/or the Administrator as investment advice, or as a recommendation to invest in or change your investment.

5.2 Appointment of a Financial Advisor

You may appoint a Financial Advisor, revoke the appointment or change advisors at any time by submitting an instruction in writing to Hollard Investments. Your Financial Advisor must be contracted with the Administrator to sell the product. Your Financial Adviser will be informed should you revoke his/her appointment, and once the instruction has been processed no further fees will be paid to the Financial Advisor. You are not permitted to appoint a Financial Advisor who is not a representative of a duly authorised FSP and/or is not correctly licensed in terms of FAIS legislation.

5.3 Selection of Investment Portfolios

When you invest in the Hollard Savings Plan you will select the Investment Portfolios into which you wish to invest. You may select any one or a combination of the Investment Portfolios offered. It is important for you to monitor and review your selection on a regular basis, in order that your investment continues to meet your financial needs. Please refer to the latest Investment Portfolio list available on the Hollard Investments website for more information on the Investment Portfolio range. The Investment Portfolio available for selection at the time of your investment are subject to availability and may be closed at the discretion of Hollard Investments, the Administrator or the Manager.

5.4 Investment phase-in

You may elect to gradually invest your initial investment into your selected Investment Portfolios from the Hollard BCI Money Market Unit Trust Fund by means of a fixed instalment phase-in over a 3, 6, 9 or 12 month period. This option is not available for additional contributions and recurring debit order contributions.

5.5 Submitting instructions on the correct forms

All the instructions which you submit must be completed on the latest Hollard Investment forms. All forms are available on the Hollard Investments website or from your appointed Financial Advisor.

5.6 Providing complete and accurate instructions/information

All instructions which are submitted must be fully completed on the correct form and accompanied by any required supporting documentation. You must ensure that all the information, instructions and supporting documentation provided is true and accurate. The Administrator may only accept an instruction signed by your Financial Advisor if he/she holds the required discretionary FAIS license, you have mandated him/her to transact on your behalf in the correct capacity, and the said mandate has been provided to the Administrator.

All instructions are subject to:

- The requirements of Hollard Investments, the Administrator, the Manager(s), where applicable the Investment Manager, and applicable legislation at the time of the transaction.
- The availability of the selected Investment Portfolios.
- The processing requirements of the Hollard Investments and the Administrator (this includes cut-off times and processing times).
- The minimum investment amounts specified by Hollard Investments, the Administrator and the Manager(s) as applicable at the time of the transaction.

Hollard Investments or the Administrator may suspend, delay or reject your instruction should all requirements not be met.

5.7 Income distributions

An Investment Portfolio may declare and pay income distributions at regular monthly, quarterly, bi-annual or annual intervals. The distribution comprises interest and dividends earned by the Investment Portfolio from the underlying assets in which it invests, less any expenses incurred. If the total expenses are more than the income earned, the Investment Portfolio will not make a distribution.

Any distributions earned will be re-invested gross of any applicable taxes back into your Investment Portfolio in the form of units purchased. Any distribution re-invested after a full withdrawal has been processed on the Investment Account will be paid out.

5.8 Switching between Investment Portfolios

You may switch into new Investment Portfolios or between your existing Investment Portfolios within your Investment Account. Please refer to the latest Investment Portfolio list on the Hollard Investments website for a list of the available Investment Portfolios. Your switch will not be processed if you select an Investment Portfolio that is not available at the time of processing the instruction. Please note that should you request to switch an amount in excess of 90% of the rand value of your investment portfolio, a percentage of units switch will be processed equivalent to the rand amount requested. For example, if the switch rand amount equates to 92% of your investment portfolio, 92% of the unit balance will be switched. In these instances, the switch may be a greater or smaller amount than that originally requested. Switches within your Investment Account will be subject to capital gains tax (CGT).

In order for the switch to be processed a Hollard Investments switch instruction Form must be completed in full and submitted to Hollard Investments.

5.9 Withdrawals from your Investment Account

You may withdraw some or all of your investment at any time by submitting a completed Hollard Savings Plan withdrawal form to Hollard Investments. No monies may be withdrawn if the funds in respect of investments and debit orders have not been cleared. Debit orders can only be disinvested after 45 days.

You may also elect to receive a regular withdrawal payment from your Investment Account, and may select a monthly, quarterly, bi-annual or annual payment. The minimum amount which may be specified for a regular withdrawal is R500 per withdrawal.

Please note that should you request to withdraw an amount in excess of 90% of the rand value of your investment portfolio, a percentage of units withdrawal will be processed equivalent to the rand amount requested. For example, if the withdrawal rand amount equates to 92% of your investment portfolio, 92% of the unit balance will be withdrawn. In these instances, the withdrawal may be a greater or smaller amount than that originally requested.

A withdrawal from your Investment Account will be subject to capital gains tax (CGT).

5.10 Ballot Voting

You will be requested to vote in a ballot with regards to any proposed changes for an Investment Portfolios in which you are invested via your Hollard Savings Plan. The Administrator will not vote on your behalf.

5.11 Information requests

Hollard Investments and/or the Administrator may request information from you from time to time to comply with legislation and to manage your investment efficiently. You are required to respond to these requests within the time period specified.

You have the right to request recordings of any telephonic disclosures made by contacting us at 0860 202 202 or emailing us at customercare@hollardinvestments.co.za.

5.12 Amendments to personal particulars and bank account details

It is imperative that you inform Hollard Investments of any changes in your bank account, personal details or contact details. Please submit any changes by completing the Hollard Investments change of details Form available on the Hollard Investments website, and provide any supporting documentation required.

6. Instruction processing

6.1 Processing Timelines

Hollard Investments and the Administrator are responsible for processing your instructions and will only do so once a complete and correct instruction is received along with any required supporting documentation, including transferring administrator requirements.

Hollard Investments and the Administrator will make every effort to meet the timelines reflected in the below table once instructions which are complete and correct have been accepted for processing, subject to the turnaround times and liquidity constraints of the Manager.

Please note: Instructions sent to Hollard Investments and the Administrator cannot be cancelled or reversed.

| Business cut-off : 14h00 | Process the instruction | Buy or Sell Units | Unit Price received from the Manager | Investor Statement reflects instruction |
|------------------------------------|----------------------------|----------------------|---|--|
| Before cut-off (Business Day 1) | Business Day 1 | Business Day 2 | Business Day 2 | Business Day 3 |
| After cut-off (Business Day 2) | Business Day 2 | Business Day 3 | Business Day 3 | Business Day 4 |

6.2 Unit Pricing

Unit Trust Fund prices are calculated on a net asset value (NAV) basis. The single price per unit reflects the total assets of a Unit Trust Fund, less permissible deductions, divided by the number of units in issue. The unit prices are calculated daily at close of business and are available the following morning after 10h00.

6.3 Bank interest

Please be advised that the products operating bank account does not earn interest on any monies held in the account. This means that no interest will be credited to your investment account if monies remain unallocated in the bank account. If a deposit is not allocated to your Investment Account within standard service level agreements at no fault of your own, we will ensure that you are placed in the correction position to ensure you are in no way prejudiced.

6.4 Recurring Debit Orders

Recurring debit orders are processed monthly on the 1st or the 20th day of each month, as indicated by the Investor on the Hollard Savings Plan application form. If the 1st or the 20th does not fall on a Business Day, the debit order will be processed on the following Business Day. The monies will only be invested once they have been debited and reflect in the designated bank account, typically one Business Day after the debit date.

Hollard Investments must receive an instruction to cancel or amend a recurring debit order by 14h00 on the 10th of the month for debit orders due to be processed on the 20th and by 14h00 on the 20th of the month for debit orders to be processed on the 1st. Any instructions received subsequent to this will be processed after that month's debit order has taken place.

6.5 Phase-ins

Phase-ins are processed on the 15th day of each month. If the 15th is not a Business Day, the phase-in will be processed on the following Business Day. The Administrator must receive any instruction to cancel or amend a phase-in instruction by 14h00 five Business Days before the scheduled phase-in date. Any instructions received subsequent to this will be processed after that month's phase-in has taken place.

6.6 Withdrawal and Regular Withdrawal payments

To allow for bank clearance, contributions via recurring debit order can only be withdrawn after 45 days. Only once the proceeds of the sale of units from your investment have been received will the payment be made to you. Please note that the payment may take a few days to reflect in your bank account, and is dependent on inter-bank processing standards. Proceeds will be paid into your bank account only and no third party payments are permitted, other than to the cessionary in the case of an investment ceded for security. All payments will take place in South African rands via an electronic fund transfer.

Regular withdrawal payments take place on the 1st or 24th of the month, as indicated by the Investor on the Hollard Savings Plan application form. If the 1st or the 24th does not fall on a business day, the regular withdrawal will be processed on the previous business day. Hollard Investments must receive an instruction to start, cancel or amend a regular withdrawal instruction by 14h00 five business days prior to the payment date of the regular withdrawal. Any instructions received subsequent to this will be processed after that month's regular withdrawal payment has taken place.

6.7 Switching between Investment Portfolios

A switch between Investment Portfolios will be processed according to the timelines below. You will receive the same day's unit price for both the sell and purchase portions of the transaction.

| Business cut-off : 14h00 | Process the instruction | Buy or Sell Units | Unit Price received from the Manager | Investor Statement reflects instruction |
|------------------------------------|----------------------------|----------------------|---|--|
| Before cut-off (Business Day 1) | Business Day 1 | Business Day 2 | Business Day 2 | Business Day 3 |
| After cut-off (Business Day 2) | Business Day 2 | Business Day 3 | Business Day 3 | Business Day 4 |

6.8 Processing order of multiple instructions

If Hollard Investments receives an instruction while another instruction is in progress, the second instruction may be delayed until such time that the first instruction is complete.

7. Rights and Responsibilities of Hollard Investments and the Administrator

7.1 Act with honesty and integrity

Hollard Investments and the Administrator will act with due care, diligence, honesty, fairness and integrity in all dealings with you.

7.2 Accept, suspend, delay or reject your instructions

Hollard Investments and/or the Administrator may accept, suspend, delay or reject your application or any subsequent instructions. A transaction may also be reversed if Hollard Investments or the Administrator believes the circumstances substantiate it.

7.3 Identify you and confirm your identity

The Administrator is an accountable institution in terms of the anti-money laundering legislation and must therefore comply with Financial Intelligence Centre Act (FICA) requirements.

Reasonable steps must be taken by Hollard Investments and/or the Administrator to verify your identity (and the person/s acting on your behalf), your normal or temporary address and your source of wealth and funds before a transaction is entered into or a business relationship is concluded with you. This is referred to as a Know your Customer (KYC)/Customer Due Diligence (CDD) procedure.

Hollard Investments and/or the Administrator use the information that you complete in your initial application form to identify you and we ask you to send us supporting documentation to confirm the information you give us, as specified on the CDD/FICA Requirements List.

Hollard Investments and/or the Administrator may request that from time to time you confirm your details and provide us with proof of the information. This is to ensure that the information is still up to date and correct, as required by FICA legislation.

7.4 Communicate with you

Hollard Investments and/or the Administrator will communicate with you to provide you with important information. This includes the following:

- Confirmation of your investment into the Hollard Savings Plan;
- Confirmation of changes to your details;
- Quarterly investment statements (available on the Hollard Investments' secure online portal);
- Annual tax certificates in the form of an IT3(b) and IT3(c)
- Annual Effective Cost (EAC) disclosure (available on the Hollard Investments' secure online portal);
- Notices on events that affect your investment.

Hollard Investments and/or the Administrator will send all communications to you via email unless specifically requested by you to send all communications by post. You may also contact your Financial Advisor to request this information.

7.5 Close an Investment Portfolio

Hollard Investments, the Administrator or the Manager is entitled to close an Investment Portfolio at any time. Should Investors be required to disinvest from the Investment Portfolio, you will be requested to select an alternative Investment Portfolio. The Administrator may switch your investment into a default Investment Portfolio should no response be received from you by the specified deadline date.

7.6 Maintain professional and fidelity insurance

Hollard Investments, the Administrator and the Investment Manager are insured against negligent or dishonest behaviour and fraud.

8. Fees and Charges

8.1 Initial Administration Fee

No initial administration fee is charged.

8.2 Initial Management Fee

No initial management fee is charged.

8.3 Financial Advisor Initial Fee

If you and your Financial Adviser agree to a Financial Adviser initial fee, as indicated in the application form/investment quotation or any other written communication accepted by Hollard Investments and the Administrator, the agreed amount will be deducted from the investment before the investment is made. A maximum fee of 3% excluding VAT applies.

8.4 Annual Administration Fee

No annual administration fee is charged.

8.5 Annual Management Fee

Managers charge annual management fees, which are incorporated into the daily unit price of the Investment Portfolio. These fees vary across the range of Investment Portfolios as well as the class of Investment Portfolio, therefore the Investment Portfolio you choose will determine the fees which you are charged. All fees and charges applicable to your selected Investment Portfolios can be found in the Investment Portfolio list and Minimum Disclosure Document (MDD) available on the Hollard Investments website.

8.6 Financial Advisor Annual Fee

If you and your Financial Adviser agree to a Financial Advisor Annual Fee, as indicated in the application form or any other written communication accepted by Hollard Investments and the Administrator, we will deduct this fee and pay it over to your Financial Adviser. A maximum fee of 1% excluding VAT applies. The fee is calculated daily and levied monthly in arrears by deducting units from your underlying Investment Portfolios within your Investment Account to the value of the fee owed. Financial Advisor annual fees owed will also be deducted before the proceeds of a withdrawal or transfer instruction are paid out.

The fee is deducted proportionally from the underlying Investment Portfolios within your Investment Account or deducted exclusively from your income and expense account if you have selected this option and there is sufficient balance in the account.

8.7 Switching Fee

Hollard Investments and/or the Administrator do not charge any fees when you switch between Investment Portfolios.

8.8 Value Added Tax

Where appropriate, VAT will be added to the fees or charges on your investment.

8.9 Reporting

Your investment statement will show the fees that are charged on your investment, except for annual management fees mentioned above that are included in the unit price of the Investment Portfolios.

9. On the Death of the Investor

9.1 Notification of Death

Hollard Investments must be notified of your death in writing. The following information must be included in the notification:

- A certified copy of the deceased's ID document;
- Personal details of the deceased, including identity number and age;
- A certified copy of the death certificate;
- The deceased's Investment Account number(s);
- A certified copy of the letter of executorship;
- Detailed instruction from Executor as to payments of proceeds;
- Certified copies of ID documents for the Executor;
- Proof of bank account details for the deceased estate.

9.2 Allocation of Investment Account proceeds on Death

Your Savings Plan forms part of your estate and will be governed by your last will and testament. The amount which will be paid to the estate is the value of your investment, less any applicable charges or fees, at the time of the processing of the death claim.

The executor of your estate will instruct Hollard Investments as to the parties who are to receive the proceeds of the investment and the manner in which it should be provided. Hollard Investments will only act on valid instructions received from the executor of the estate.

10. The Privacy of Your Information

In order to provide investment products to you, Hollard Investments and/or the Administrator have to process your personal information. Hollard Investments and/or the Administrator will treat your personal information with caution and have put reasonable security measures in place to protect it. By signing the application for investment, you agree to the processing and sharing of your personal information.

Hollard Investments and/or the Administrator care about the privacy, security and online safety of your personal information and Hollard Investments and/or the Administrator take our responsibility to protect this information very seriously. Below is a summary of how Hollard Investments and/or the Administrator deal with your personal information. For a more detailed explanation, please read our official privacy notice on our website.

Processing your personal information: Hollard Investments and/or the Administrator have to collect and process some of your personal information in order to provide you with our products and services, and also as required by tax and other legislation.

Sharing your personal information: Hollard Investments and/or the Administrator will share your personal information with other insurers, industry bodies, credit agencies and service providers. This includes information about your investment, withdrawals and contribution amounts. Hollard Investments and/or the Administrator do this to assess withdrawals, prevent fraud and to conduct surveys. If applicable, Hollard Investments and/or the Administrator may also share your personal information to trace you.

Protecting your personal information: Hollard Investments and/or the Administrator take every reasonable precaution to protect your personal information (including information about your activities) from theft, unauthorised access and disruption of services.

Receiving marketing from us: Please contact us on 0860 202 202 if you want to change your marketing preferences. Remember that even if you choose not to receive marketing from us, Hollard Investments and/or the Administrator will still send you communications about this product.

11. Conflict of Interest

If you wish to access the Hollard Conflict of Interest Management Policy, please contact our Customer Care Team on 0860 202 202 or email customercare@hollardinvestments.co.za.

12. Legislation which governs your investment

The following are some of the main Acts and Regulations that govern your investment and the parties to the investment agreement. Amendments to or replacement of the legislation and directives issued by regulatory authorities may change the terms and conditions of your investment.

The Collective Investments Schemes Control Act

The Financial Advisory and Intermediary Services Act

The Financial Intelligence Centre Act

The Income Tax Act

Exchange Control Regulations

Protection of Personal Information Act

13. Contact Details

Hollard Investments

Email: customercare@hollardinvestments.co.za

Website: www.hollard.co.za

Physical Address: Hollard Villa Arcadia, 22 Oxford Road, Parktown, 2193

Postal Address: PO Box 87419, Houghton, Johannesburg, 2041

Tel: 0860 202 202 (If you are calling from within South Africa)

Tel: +27 (0)11 351 5000 (If you are calling from outside South Africa)

Fax: +27 (0)11 351 3816

Hollard Compliance: compliance@hollard.co.za

Premier Product Solutions (Pty) Ltd

Physical Address: Office B10FO01b, 1st Floor, Highbury House, Hampton Office Park, 20 Georgian Crescent, Bryanston, Sandton, Gauteng

Tel: 010 900 5129

Email: info@premierfin.co.za

14. Complaints

14.1 If you have a complaint with regard to this investment, you may lodge a written complaint together with supporting documents to Hollard Investments at the following address:

Physical Address: Hollard Villa Arcadia, 22 Oxford Road, Parktown, 2193
Postal Address: PO Box 87419, Houghton, Johannesburg, 2041
Email: customercare@hollardinvestments.co.za
Tel: 0860 202 202 (If you are calling from within South Africa)
+27 11 351 5000 (If you are calling from outside South Africa)

14.2 The Hollard Investments Compliance officer can be contacted at compliance@hollard.co.za

14.3 Hollard Investments shall, on receipt of such complaint:

- 14.3.1 Carry out an investigation regarding the complaint.
- 14.3.2 Provide all the parties involved with copies of the complaint and supporting documents.
- 14.3.3 Instruct the parties involved to provide Hollard Investments, within seven (7) days, with a full written reply to the complaint.

14.4 Hollard Investments may, after carrying out an investigation, and after informing the parties involved of the intentions to act and affording them a reasonable opportunity to respond thereto:

- 14.4.1 By written notice, require any party involved to take corrective steps which will be appropriate under the circumstances, and
- 14.4.2 Hollard Investments may take any steps available to them in law, to address the complaint.

14.5 If you have a dispute about the advice given in respect of this product, you may contact the Ombud for Financial Services Providers, whose particulars are as follows:

Postal Address: PO Box 41, Menlyn Park, 0063
Toll-free: 0860 324 766
Email: info@faisombud.co.za

The Ombudsman and Ombud are legally empowered to investigate and adjudicate complaints in a procedurally fair economical and expeditious manner.