

REFERRING FINANCIAL ADVISOR: |

CALL	PRIMESAVER	MONEY-MARKET LINKED	FIXED TERM DEPOSIT
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ACCOUNT NAME:

PHYSICAL ADDRESS	POSTAL ADDRESS
Code:	Code:

CONTACT DETAILS	PRINCIPLE BANK ACCOUNT
Tel (h):	Bank:
Tel (w):	Account name:
Fax:	Account type:
Cell:	Account no:
E-mail:	

ID NO. /COMPANY REG NO. /TRUST REG NO.: |

INCOME TAX REFERENCE NO.:|

CONTACT PERSON:	TEL:
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I AUTHORISE THE FOLLOWING PERSON/PERSONS TO SIGN ON MY BEHALF:

Name	Signature	Date	E-mail Address

I ACKNOWLEDGE HAVING READ AND I ACCEPT THE TERMS AND CONDITIONS OVERLEAF, AND I HEREBY AUTHORISE THE REPRESENTATIVE/S STATED ABOVE AS AUTHORISED SIGNATORIES TO SIGN ON MY BEHALF.

Name	Signature	Date	E-mail Address

CONDITIONS OF USE FOR THE FACILITY

The applicant hereby agrees that the following terms and conditions will apply to the use of the facility:

1. All funds will be invested in the name of the applicant, managed by PSG Online, acting as agents on behalf of the applicant.
2. The investment shall be placed with the relevant Bank.
3. The applicant or his/her authorised representative may instruct PSG Online in writing to withdraw funds from the above-mentioned Account, and PSG Online shall then deposit the funds into the principal account referred to above or pay a nominated third party in accordance with the written instructions of the applicant or his/her authorised representative.
4. All deposits will only be credited to the account after the deposits have been controlled and processed by the Bank, notwithstanding the date of deposit.
5. Any cheque, bill or other commercial paper deposited shall only be available as cash on the date it is paid or cleared for payment by the Bank.
6. All entries on a rendered statement of account shall be deemed to be correct unless notice of any discrepancies in connection therewith is received by registered post or by e-mail within 30 days of delivery of the statement of account
7. The applicant chooses the address reflected on the application as his/her domicilium citandi et executandi for the purposes of delivery of all correspondence and notices regarding the applicant's account.
8. No relaxation, delay or indulgence on the part of PSG Online in exercising any of its rights under these terms and conditions shall constitute a waiver of such rights.
9. The applicant assumes, except in so far as there may in law be a right of recovery against PSG Online, all risks connected with the administration of the entrusted funds by PSG Online, as well as the responsibility to ensure that PSG Online executes the instructions as recorded in this written contract of agency.
10. Through the facility, PSG Online offer:
 - Call accounts
 - Accounts from R1 upwards
 - Immediate access to funds
 - Competitive rates that generally correlate to prime (rates generally only move in line with prime)
 - PrimeSaver accounts
 - Accounts from R1 to R25,000,000
 - Immediate access to funds
 - Competitive rates that generally correlate to prime (rates generally only move in line with prime)
 - Maximum of 4 withdrawals allowed per calendar month
 - Money market linked accounts
 - Accounts from R10,000 – Max R25 000 000-00
 - Immediate access to funds
 - Rate linked to the average of the top 4 performing money market funds plus an additional 0.15% (Rates move daily in line with the funds)
 - Fixed term deposit accounts
 - Accounts from R5 000 upwards
 - Fixed term & interest rate
11. An administration fee of up to 0.50% excluding VAT will be payable to PSG Online. PSG Online reserves the right to amend the above fees from time to time at its sole discretion.
12. The client confirms that he/she has received all the relevant statutory disclosure documentation pertaining to PSG Online as required in terms of the Financial and Intermediary Services Act, 2002.
13. These terms and conditions supersede any previous terms and conditions relating to the use of the facility. PSG Online may amend these terms and conditions at any time by giving notice in writing to the applicant and no oral agreement between the applicant and PSG Online to alter these terms and conditions shall be of any force or effect.

I acknowledge having read and I accept the above terms and conditions.

Applicant: _____

Signature: _____

FINANCIAL INTELLIGENCE CENTRE ACT (FICA)

1st Floor, Roland Garros Building, The Campus, 57 Sloane Street, Bryanston, 2191 | PO Box 1899, Witkoppen, 2068
Tel: +27 (11) 996 5200 | Fax: +27 (11) 996 5499 | www.psgonline.co.za

PSG Securities Ltd. Reg No 1996/000509/06. A Member of the JSE Limited and an Authorised Financial Services Provider. FSP 42996
Directors: CA de Bruyn, JT McCann, WV Waldeck

As an accountable institution, PSG Online is subject to legislation on control over money laundering, recently introduced in the form of the Financial Intelligence Centre Act (FICA), and has to comply with all its obligations.

In terms of this legislation, PSG Online is prohibited from transacting with a client unless we have taken appropriate steps to establish and verify the identity of that client. In transacting with you, we are obliged to report suspicious and unusual transactions to the Financial Intelligence Centre (FIC). These include transactions that an employee knows, suspects or, as a financial professional, ought reasonably to suspect may be related to a crime or any conduct that contravenes any South African law. Among these are conventional money-laundering activities, tax evasion and breach of exchange control regulations.

DOCUMENTATION REQUIRED IN TERMS OF FICA

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	INDIVIDUAL / S OLE PROPRIETOR	PARTNERSHIP	CLOSE CORPORATION	REGISTERED C OMPANY	TRUST
Certified copies of Identity Documents of all Principal(s) / Owner(s) / Director(s) / Trustees and beneficiaries in respect of trusts and members of CCs, with three specimen signatures					
Proof of Residential / Registered address / Trade information A document(s) less than 3 months old (at date of application) containing trade name and business address or residential address in the case of an individual (e.g. utility bill, telephone account, bank statement, municipal services invoice.)					
Proof of tax registration A certified copy of an official SARS document less than 3 months old (at date of application), reflecting the tax registration number of the individual / entity					
Founding Statement and Certificate of Incorporation (CK1) and Amended Founding Statements (CK2)					
Certificate of Incorporation (CM1), Notice of Registered Office and Postal Address (CM22) and List of Directors (CM29)					
Resolution as proof of authority to act on behalf of entity					
Trust Deed					
Letter of Authorisation from Master's Office					

As required above, details also have to be supplied in respect of each natural person / entity holding 25% or more of the voting rights at a general meeting of a company, close corporation or partnership.

Should a person be authorised to act on your behalf, documentation required for individuals also has to be submitted. I confirm that all relevant

FICA documentation has been received from the applicant and been placed on file.

Signature:

Name: