

Structured Product Investment Application

Wealthport (Pty) Ltd (2012/025878/07)

Wealthport (Pty) Ltd ("Wealthport") is an Authorised Financial Services Provider (FSP No. 44158)

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Contact number: 010 593 3103 • Facsimile: 087 231 6972 • Email: admin@wealthport.co.za

Important Information:

- Please read the Terms and Conditions applicable to this investment. This is available from your Financial Advisor, the Client Services Centre at 010 593 3103 or at www.wealthport.co.za.
- Please submit applications for processing to admin@wealthport.co.za or fax to 087 231 6972. (Wealthport and Structured Product Issuer Application Forms and supporting documents may apply).

Please select the type of investing entity and supply FICA documents as per the Wealthport FICA requirements list:

Individual
 Company
 CC
 Trust
 Partnership
 Sole Proprietor

1. Investor details - Natural person

Title:

First name:

Surname:

Occupation:

Email address:

Cell phone number:

Other contact number:

ID number:

Date of birth:

Nationality:

Tax number:

Physical address:

Unit number: Complex name:

Street number: Street / Farm name:

Suburb / District: Postal code:

City / Town:

Postal address: Same as above? Please tick this box.

Postal code:

2. Investor details - Legal entity (if applicable)

Name:

Registration number:

Trading name:

Tax number:

VAT number:

Listed entity: Listed Unlisted

Physical address:

Unit number: Complex name:

Street number: Street / Farm name:

Suburb / District: Postal code:

City / Town:

Postal address:

 Same as above? Please tick this box.

Postal code:

Contact person details:

Title:

First name:

Surname:

Email address:

Cell phone number:

Other contact number:

3. Details of person acting on behalf of Investor – if applicable (i.e. guardian, person with power of attorney or mandate to act on behalf of incapacitated Investor)

 Court appointed guardian Parent Power of Attorney Curatorship Trustee

Please supply FICA documents as required for Natural Persons and proof of the capacity stated.

Title:

First name:

Surname:

Occupation:

Email address:

Cell phone number:

Other contact number:

ID number:

Date of birth: / /

Tax number:

Physical address:

Unit number: Complex name:

Street number: Street / Farm name:

Suburb / District: Postal code:

City / Town:

Postal address: Same as above? Please tick this box.

Postal code:

4. Investor Bank Account details

Bank:

Branch:

Branch code:

Account holder:

Account number:

Account type: Current Savings Transmission

5. Investor Secure Online access

Do you require secure online access? Yes No

If "Yes", you will receive access to an online profile. Your login details will be emailed to you as soon as the profile has been created. Online access will allow you to view your investment details and download statements online, at any time.

6. Correspondence preference details

All correspondence will be sent by email to the address on record. It is your responsibility to keep your contact details up to date. If you have a Financial Advisor, correspondence may be sent to both you and your Financial Advisor. Wealthport assumes no liability whatsoever for any risks associated with email communication not received, whether due to the failure, malfunction or delay of any networks or electronic or mechanical device or otherwise.

7. Tax residency details

Dividend Withholding Tax (DWT) and Interest Withholding Tax (IWT):
 Wealthport is required by SARS to withhold and pay over DWT and IWT on your behalf, depending on where you are resident for tax purposes. Wealthport will deduct this tax before any dividends and/or interest is reinvested into your investment account. Unless Wealthport receives the applicable form(s) from you indicating that you are exempt or qualify for a reduced rate, Wealthport will deduct DWT at the default rate of 20%.

If you are a South African resident for tax purposes, please tick this box?

Are you exempt from Dividends Withholding Tax? Yes No

If "Yes", please refer to the dividend tax exemption declaration and undertaking form.

If you are a non – South African resident for tax purposes, please tick this box?

Please provide your country of residence for tax purposes:

Tax number in other country:

A reduced DWT and or IWT rate may apply if you are a non – South African resident for tax purposes. Please refer to the dividend tax reduced rate declaration and undertaking form to be completed if you qualify for a reduced rate.

For as long as an investor is the holder of a Structured Product, you will be the owner of a listed share on the JSE. Section 9C of the Income Tax Act number 58 of 1962 ("Act") deems receipts and accruals arising from the disposal of a qualifying share to be of a capital nature if the taxpayer was the owner of the qualifying share for a continuous period of at least three years immediately prior to the sale. The tax consequences for investors who elect to sell before a period specified by the Structured Product Issuer has lapsed will be dependent upon the individual circumstances of such investors and any profit realised from the sale may be subject to income tax.

8. Foreign Account Taxation Compliance Act (FATCA) & Common Reporting Standard (CRS) declaration:

Wealthport is required by law to obtain international citizenship and tax residency status information from all Investors. The information obtained may be shared with the South African Revenue Service (SARS).

Please complete the FATCA/CRS Self-Certification (Annexure 1 and/or 2) contained at the end of this application.

9. Domestic Prominent Influential Person (DPIP) or Foreign Prominent Public Official (FPPO)

In terms of the Financial Intelligence Centre Act, Wealthport is an accountable institution and is required to establish the risk profile of its Investors.

A **DPIP** is an individual who holds, including in an acting position for a period exceeding 6 (six) months, or has held at any time in the preceding 12 (twelve) months, in the Republic of South Africa a prominent public function.

A **FPPO** is an individual who currently holds or has held at any time in the preceding 12 (twelve) months, in any foreign country a prominent public function.

I consider myself to be, or to be associated with a DPIP or FPPO? Yes No

If "Yes", please complete the following details:

Jurisdiction:

Year:

Duration:

Position:

10. Source of income

Source of income (Non-individual)

Please specify where the money used to fund this investment originates from:

Company profits Sale of shares Investment Corporate dividends Other

If "Other", please specify:

Source of income (Individual):

Please specify where you earn your income:

Salary Bonus Savings Inheritance Retirement Fund lump sum/Annuity income Other

If "Other", please specify:

Please specify the source of funds for this investment (compulsory):

Salary Bonus Savings Inheritance Retirement Fund lump sum Wealthport policy Other

If "Other", please specify:

11. Investment details

Product Issuer Name:

Structured Product Name:

Investment amount: R

Important investment information:

- The minimum investment amount applies as per the Structure Product Issuer's terms and conditions.
- Only electronic transfers or direct deposits will be accepted for structured products.
- Unit transfers and recurring investments are not available for structured products.

12. Financial Advisor details

I hereby appoint the following Financial Advisor as the advisor on record with Wealthport and in the following capacity:

A full discretion mandate basis *Please supply us with a copy of the mandate signed with the Category II Financial Advisor
The Financial Advisor may perform all transactions on behalf of the Policyholder with no prior Policyholder approval required.

OR

A limited discretion mandate basis

Any transaction requested by the Financial Advisor on behalf of the Policyholder will require prior Policyholder approval.

Name:

Surname:

ID number:

FSP Name:

FSP license no:

I agree that the following fees may be paid to my appointed financial advisor:

Upfront service fee (incl. VAT*): %

***If the Financial Advisor is not registered for VAT, a percentage of 2.00% upfront, exclusive of VAT, applies.**

13. Financial Advisor declaration

- I declare that I have explained and handed to the Investor the applicable terms and conditions relevant to the investment agreement prior to the signature of the application form.
- It is the FSP's responsibility to evaluate and ensure that all representatives and employees involved in the marketing of all products offered on the Wealthport platform act in accordance with all applicable legislative provisions as well as the latest Wealthport Terms and Conditions as published on the Wealthport website. The FSP takes full responsibility for advice given to potential or current Investors by the FSP's Representatives and will maintain records thereof in accordance with appropriate legislation.
- I hereby confirm that I am appropriately licensed in terms of the Financial Advisory and Intermediary Services Act, No 37 of 2002 ("FAIS Act") to act as the Investor's Financial Advisor, in terms of a duly signed mandate.
- I acknowledge and confirm that, in my capacity as the primary accountable institution, I have established and verified the identity of the Investor and all other applicable parties in accordance with Section 21 of the Financial Intelligence Centre Act, No 38 of 2001 ("FICA Act") and will keep records of the required documents according to the provisions of Section 22 of the FICA act.
- I confirm that I am registered for the relevant regulatory product categories for advice and or intermediary services relating to securities and instruments.
- I understand that Wealthport reserves the right to request verification of the relevant information pertaining to my license categories.
- I confirm that I have explained the necessary disclosures required in terms of the FAIS Act to the Investor.
- I warrant that I have explained all fees that relate to investing in a Structured Product to the Investor.
- I understand that it is my responsibility to ensure that all product specific fees such as associated selling costs and transfer taxes, including stamp duty or stamp duty reserve tax to the extent applicable as well as how fees are paid by the Structured Product Issuer to the Financial Advisor have been explained to the Investor prior to signature of this investment application.
- I warrant that the information provided in this form is correct and that I will advise Wealthport in writing should any of the details completed herein change subsequent to signature hereof.

Financial Advisor signature:

Date: / /

14. Investor declaration

I/We as the Investor/s agree that I/We are bound by the provisions of the Wealthport latest terms and conditions governing this agreement and I/We understand the importance of having read and questioned the latest terms and conditions where anything is unclear in order to be fully aware of the detail contained therein.

I/We as the Investor/s:

- have read, understand and agree to the terms and conditions of this Structured Product Issuer, as supplied to me by my Financial Advisor.
- declare that my Financial Advisor explained the Issuer terms and conditions relating to this investment to me.
- declare that I have not received advice from Wealthport regarding this application and my investment through Wealthport is based on my own initiative and not due to an offer or solicitation by Wealthport.
- confirm that all information provided herein is true and correct and I will advise Wealthport in writing should any of the details change subsequent to signature hereof.
- understand that I am responsible for the accuracy and completeness of answers, statements or other information provided by me or on my behalf.
- confirm that Wealthport may accept all instructions signed by me, including instructions submitted via electronic means.
- confirm that the Financial Advisor mentioned above, is my appointed Financial Advisor.
- confirm that Wealthport may accept all instructions from my appointed Financial Advisor only if appointed and authorised by me in writing.
- understand that I need to approve all transactions submitted on my behalf where the Financial Advisor is not appropriately licensed to transact on my behalf, or I have not granted him/her a discretionary mandate.
- declare that I am the legal owner of the funds and/or investments which are to be utilised to facilitate this investment or have gained the signed permission of the third-party bank account holder as included in this application.
- understand that this application will only be finalised once Wealthport has received and verified all required documentation.
- undertake to advise Wealthport and provide an updated Self-Certification form promptly (and in any event within 30 days) where any change in circumstances occurs which cause any of the information contained in this form to be incorrect or incomplete.
- consent to the sharing of this information with other members of the Wealthport Group for the purposes of any applicable EOI Rules, anti-money laundering or other reasonable information for processing purposes, except where this is restricted by law.
- consent to my/our personal information being collected, used, shared or disclosed by Wealthport in the manner set out in the Wealthport General Terms and Conditions.

Investor signature:

Date:

Y	Y	Y	Y	/	M	M	/	D	D
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15. Important Information

- Minimum investment requirements and timeframes apply and may vary depending on the Structured Product Issuer's terms and conditions.
- It is the responsibility of the Financial Advisor to ensure that the Investor has been advised of all the investment requirements and terms and conditions applicable to the Structured Product Issuer.
- Your investment may be linked to a number of different indices, baskets of shares, commodities or indeed many other asset classes; details of the particular investment are detailed in the application form, brochure and listing supplement of the Structured Product Issuer.
- The Structured Product Issuer's terms and conditions will indicate a specific date for the receipt of investment deposits, and failing compliance with this specified date will result in an investment transaction not being processed by the Structured Product Issuer.
- Wealthport does not assume any direct and/or indirect liability for the structured product cut-off dates not being adhered to as a result of not receiving all relevant application forms, supporting documents and/or the correct investment amount within the required Wealthport timeline.
- In order for Wealthport to ensure that a Structured Product Issuer's timeline is adhered to, an investment amount must be received and cleared by the bank 5 (five) working days prior to the new investment cut-off time stipulated in the relevant Structured Product Issuer's terms and conditions. Please make sure that you have been informed by your Financial Advisor

as to the closing date for accepting investments to ensure that Wealthport receives your investment amount 5 (five) working days prior to this date.

- Your Wealthport statement will reflect the guaranteed value of your structured product investment. In many cases the price of the Structured Product shown on the JSE will be below the initial price of the instrument even if it is capital protected. The capital protection is only guaranteed at expiry and during the life of the product the investment may be worth less than the capital protection.
- A surrender value for the structured product investment is available on request.
- Wealthport is not bound by any terms and conditions contained in the Structured Product Issuer agreement entered into by the Investor.
- As some Structured Products are taxable as income and others as capital gains, investors should seek tax advice.
- Most Structured Products are designed to be held for the full term. If you decide to cash in your investment early, it may be worth less than you originally invested. We will pay you the value of your investment in accordance with the prevailing market rate at that time, less any associated selling costs and transfer taxes, including stamp duty or stamp duty reserve tax to the extent applicable as provided to us by the Structured Product Issuer.
- Investors should note that certain Structured Products can only be unwound in entirety and in some cases on specific dates.
- **For as long as an investor is the holder of a Structured Product, you will be the owner of a listed share on the JSE. Section 9C of the Income Tax Act number 58 of 1962 (“Act”) deems receipts and accruals arising from the disposal of a qualifying share to be of a capital nature if the taxpayer was the owner of the qualifying share for a continuous period of at least three years immediately prior to the sale. The tax consequences for investors who elect to sell before a period specified by the Structured Product Issuer has lapsed will be dependent upon the individual circumstances of such investors and any profit realised from the sale may be subject to income tax.**

16. Fee Disclosure Information

Standard Administration fees:

Wealthport Administration Upfront Fee	1.25 % (including VAT)
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Important fee information:

- All fees due to your Financial Advisor and Wealthport will be deducted from your initial investment value.
- The annual administration fee [of maximum 0.5% per annum (plus VAT)] will be paid to Wealthport by the Structured Product Issuer on an annual basis or at a frequency as agreed between Wealthport and the Structured Product Issuer.
- Your Financial Advisor fee will be paid to your Financial Advisor directly by the Structured Product Issuer on an annual basis or at a frequency as agreed between your Financial Advisor and the Structured Product Issuer.
- In most cases the Structured Product Issuer have included all the costs and charges payable to third parties in relation to the management and distribution of the Structured Product when setting the return for the product. However, each Structured Product is different and full details as to the fees charged will be made available in the Structured Product marketing material.
- No additional fees will be deducted by Wealthport during the term of your investment.

Investor signature:

Date:

Y	Y	Y	Y	/	M	M	/	D	D
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17. Administrator bank account details

Please refer to the separate document provided, confirming the bank account details to be used for this product.

Kindly use Investor name, ID number or portfolio number as reference.

18. Amendments to the Terms and Conditions

Wealthport reserves the right to amend its terms and conditions from time to time. Material changes to any latest terms and conditions will be communicated to the Investor.

ANNEXURE 1

FATCA/CRS Self-Certification for a Natural Person Investor/Controlling person of an Entity

Important Information:

- The Organisation for Economic Co-operation and Development (OECD) released a standard for automatic exchange of financial account information in tax matters and as a result additional information is required in particular as part of the account opening process.
- Please inform Wealthport immediately should any of the details change in the future or if there are any changes in circumstances that could affect your tax residency or FATCA classification.
- Additional information can be found via the following websites:
 - ✓ FATCA: <https://www.irs.gov/>
 - ✓ CRS: <https://www.oecd.org/>

1. Investor/Controlling person of an entity details

First name:

Surname:

ID number:

Email address:

Contact number:

Tax number:

Are you completing this form as a controlling person of an entity? Yes No

Controlling Person under CRS and FATCA, means the natural person who exercise control and who ultimately has a controlling ownership interest in the legal entity. A beneficiary of a Trust would also be classified as a controlling person.

If yes, please complete below:

Legal Name of Entity of which you are a controlling person:

Type of investing entity:

Company CC Trust Partnership Sole Proprietor

Please indicate in the table below the type of controlling person you are in relation to the legal entity:

Control by ownership	<input type="checkbox"/>
Control by other means	<input type="checkbox"/>
Senior Managing Official	<input type="checkbox"/>
Settlor of a Trust	<input type="checkbox"/>
Trustee of a Trust	<input type="checkbox"/>
Protector of a Trust	<input type="checkbox"/>
Beneficiary of a Trust	<input type="checkbox"/>
Other controlling person of a Trust	<input type="checkbox"/>
Settlor Equivalent of a Legal Arrangement (Non-Trust)	<input type="checkbox"/>
Trustee Equivalent of a Legal Arrangement (Non-Trust)	<input type="checkbox"/>
Protector Equivalent of a Legal Arrangement (Non-Trust)	<input type="checkbox"/>
Beneficiary Equivalent of a Legal Arrangement (Non-Trust)	<input type="checkbox"/>
Other Equivalent of a Legal Arrangement (Non-Trust)	<input type="checkbox"/>

2. Foreign Account Tax Compliance Act (FATCA) information

Are you a US Person / US National or hold US Citizenship? Yes No

If "Yes", please provide your Tax Identification number (TIN):

* If you do not have a TIN, please provide a reason: _____

Were you born in the US, but are no longer a US citizen due to voluntarily surrendering your citizenship? Yes No

*If "Yes", please provide a copy of your non-US passport and a copy of your US Certificate of Loss of Nationality

3. Common Reporting Standards (CRS) information

Please list all countries, except for South Africa, where you are resident for tax purposes and provide your Tax Identification Number (TIN).

A TIN is the tax reference number issued to you by the tax office in the country where you are resident for tax purposes. Where a country does not issue a TIN, complete an equivalent number, for example a social security, national insurance, personal identification or a resident registration number.

Are you a resident for tax purposes anywhere other than South Africa? Yes No

If you have answered 'Yes' please complete below:

	Country(ies) of Tax Residency	Tax Identification Number (TIN)*
1		
2		
3		

* If you do not have a TIN, please provide a reason: _____

4. Declaration and undertaking

The governments of South Africa and certain other countries have agreed to share information in respect of financial assets held within their boundaries. The overall aim is to improve information gathering from financial institutions.

Wealthport is legally obliged to provide the South African Revenue Service (SARS) with certain information you provide to Wealthport when you invest or transact with us. SARS in turn will pass such information to other tax authorities outside of South Africa as required by the agreements the government has entered into.

- I hereby agree to provide all documentation and information required in terms of Wealthport's business rules.
- I confirm that all information provided herein is true and correct and that I have read and understood the contents of this form.
- I understand that Wealthport may request additional documentation and/or information to establish my tax status and will comply with such request.
- I understand that Wealthport may be legally obliged to disclose the information contained in this form to the South African Revenue Service.

Investor/Controlling person Signature:

Date: Y Y Y Y / M M / D D

Capacity of Signatory (if not the Investor): _____

ANNEXURE 2

FATCA/CRS Self-Certification for Entities

Important Information:

- The Organisation for Economic Co-operation and Development (OECD) released a standard for automatic exchange of financial account information in tax matters and as a result additional information is required in particular as part of the account opening process.
- Please inform Wealthport immediately should any of the details change in the future or if there are any changes in circumstances that could affect your tax residency or FATCA classification.
- Additional information can be found via the following websites:
 - ✓ FATCA: <https://www.irs.gov/>
 - ✓ CRS: <https://www.oecd.org/>

Please select the type of investing entity:

- Foreign Company
 Listed Company
 Unlisted Company
 CC
 Trust (any type)
 RSA Government, Provincial Administration, Municipalities
 Retirement Fund (Pension, Provident, Benefit, RA, etc.)
 Other (Please provide a description of the entity's nature) _____

1. Investor details - Entity

 Name:

 Registration number:

2. Classification of Controlling Persons* for Entity

Name and Surname	Country(ies) of Tax Residency	ID Number	Email address

* Each controlling person must complete a separate Individual FATCA/CRS Self Certification Form (Annexure 1)

3. Foreign Account Tax Compliance Act (FATCA) information

 Is the Entity a specified US Entity? Yes No

 Does the Entity have any tax obligation in the US? Yes No

 If Yes, please provide TIN:

* If you do not have a TIN, please provide a reason: _____

 Has the Entity been issued a GINN Number* by the IRS in the USA? Yes No

*Global Intermediary Identification Number

 If Yes, please provide number:

4. FATCA Entity Classification: Financial Institutions

If the Entity is a registered Financial Institution, please select the option below that best describes the status of the Entity under FATCA:

- South African Financial Institution or a Partner Jurisdiction Financial Institution** - Financial institution resident in South Africa, but excluding any branches of such Institution that are located outside South Africa / any South African branch of a Financial Institution not resident in South Africa
- Non-participating Foreign Financial Institution** – A non-participating FFI, as that term is defined in relevant US Treasury Regulations, but does not include a South African Financial Institution or other Partner Jurisdiction Financial Institution other than a Financial Institution identified as a Non-Participating Financial Institution pursuant to a determination by IRS or SARS that there is significant non-compliance with FATCA obligations
- Financial Institution resident in the USA**
- Exempt Beneficial Owner** – Entities that are exempt from all aspects of FATCA. They include Governments, International Organisations, a Central Bank and certain local retirement funds.
- Deemed Compliant Foreign Financial Institution** – Entities classified as such in Annex II of the intergovernmental Agreement between the US and South Africa, which includes Non-Profit Organisations and Financial Institutions with a local client base or Entities which otherwise qualify as such under FATCA Regulations.

5. FATCA Entity Classification: Non-Financial Institutions

If the Entity is a Non-Financial Institution, please select the option below that best describes the status of the Entity under FATCA:

- Active non-financial entity
- Passive non-financial entity
- Direct reporting non-financial entity: Global Intermediary Identification Number (GIIN):

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6. Common Reporting Standards (CRS) information

Please list all countries, except for South Africa, where you are resident for tax purposes and provide your Tax Identification Number (TIN).

A TIN is the tax reference number issued to you by the tax office in the country where you are resident for tax purposes. Where a country does not issue a TIN, complete an equivalent number, for example a social security, national insurance, personal identification or a resident registration number.

Is the entity resident for tax purposes or has tax obligation anywhere other than South Africa? Yes No

If you have answered 'Yes' please complete below:

	Country(ies) of Tax Residency	Tax Identification Number (TIN)*
1		
2		
3		

* If you do not have a TIN, please provide a reason: _____

7. Common Reporting Standards (CRS) Entity Classification: Financial Institutions

If the Entity is a registered Financial Institution, please select the option below that best describes the status of the Entity under CRS:

- Entity which is traded on an established securities market or affiliated thereto, a Government Entity or International Organisation**
- Professionally managed Investment Entity outside of CRS Participating Jurisdiction** - Trading in money market instruments (cheques, bills, certificates of deposit, derivatives etc), foreign exchange interest rate and index instruments, transferable securities or commodity futures trading, individual and collective portfolio management or otherwise investing, administering, or managing Financial assets or money on behalf of persons

Or the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets, if the Entity is managed by another Entity that is a Depository Institution, Custodial Institution, Specified Insurance Company or Investment Entity.

Any other Investment Entity not mentioned above

8. Common Reporting Standards (CRS) Entity Classification: Non-Financial Institutions

If the Entity is a Non-Financial Institution, please select the option below that best describes the status of the Entity under CRS:

- Active non-financial entity** - Entity whose shares are regularly traded on an established stock exchange or that is related to another entity whose shares are regularly traded on an exchange
- Active non-financial entity** - Government entity, Central Bank, International Organisation
- Active non-financial entity** - Non-profit Entity registered as a public benefit organisation
- Active non-financial entity** - Entity for which less than 50% of gross income is passive income, and less than 50% of assets held are assets that produce, or are held for the production of, passive income
- Other Active non-financial entity**
- Passive non-financial entity**- Any non-financial entity other than an active non-financial entity

9. Declaration and undertaking

The governments of South Africa and certain other countries have agreed to share information in respect of financial assets held within their boundaries. The overall aim is to improve information gathering from financial institutions.

Wealthport is legally obliged to provide the South African Revenue Service (SARS) with certain information you provide to Wealthport when you invest or transact with us. SARS in turn will pass such information to other tax authorities outside of South Africa as required by the agreements the government has entered into.

- I hereby agree to provide all documentation and information required in terms of Wealthport’s business rules.
- I confirm that all information provided herein is true and correct and that I have read and understood the contents of this form.
- I understand that Wealthport may request additional documentation and/or information to establish my tax status and will comply with such request.
- I understand that Wealthport may be legally obliged to disclose the information contained in this form to the South African Revenue Service.

Signature of Authorised Person:

Date:

Y	Y	Y	Y	/	M	M	/	D	D
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Full Name and Surname:

Capacity of Signatory: