

ADVISER GUIDE FOR INVESTOR CONSENT FORMS

PROCESS TO INVEST IN A MORNINGSTAR MANAGED PORTFOLIO

Step 1: Complete the relevant investment application form and load it onto the platform.

Step 2: Complete the Investor Consent Form with the investor's full name, ID number, portfolio selection, and signature and send all to compliance@chamberswealth.co.za.

Step 3: The IFA must provide both the **Oribi Mandate AND the Letter of Introduction** to the Investor for them to read through when the consent form is signed.

Step 4: After the appropriate verification procedures have been done to identify the identity of the Investor, the IFA, as the first party accountable institution, must complete the Client Due Diligence Form, and sign the IFA acceptance. ***Please note that all of the fields on the Client Due diligence must be completed.***

Step 5: Please send the completed **Investor Consent Form, the signed Letter of Introduction and Client Due Diligence Form** together to compliance@chamberswealth.co.za

WHAT THE INVESTOR CONSENT FORM ENTAILS

The Oribi Model Portfolio consent form contains essential information that, from a legal and compliance perspective, the investor needs to have sight of before investment is made into the appropriate Model Portfolio.

Some important points to take into account regarding the consent form are below:

The investor needs to provide his / her information to the IFA as requested in the Client Due Diligence section of this document to ensure this section is completed.

- Where the investor is a minor, the Client Due Diligence must be completed for the minor and the information of the parent or legal guardian must be completed under the section details of the authorised person acting on behalf of the investor.
- In the case of a legal entity, the registered name and registration number of the entity, etc must be provided and the section details of the authorised person acting on behalf of the investor must be completed by the authorised signatory.
- In the case of a Trust, the Trust Deed, Trust Number of the trust, etc must be provided and the section details of the authorised person acting on behalf of the investor must be completed by the authorised signatory.

The investor:

- Needs to confirm that they have read and understood all terms and conditions located in the electronic Oribi Discretionary Mandate located on Oribi's website. The IFA is to provide a copy of this electronic mandate to the investor (see below for more detail on the electronic portfolio mandate).
- Gives full discretion to the discretionary FSP (hereafter known as Oribi Capital Partners (Pty) Ltd) and authorises the discretionary FSP to manage investments on his / her behalf subject to the conditions contained in the mandate.
- Gives Oribi Capital Partners (Pty) Ltd consent to request its FICA information from the IFA
- Undertakes to pay to Oribi Capital Partners (Pty) Ltd a management fee of up to 0.20% (plus VAT) per annum of the market value of the investments.
- Understands the risks inherent in the Managed Portfolio that the IFA has recommended according to his / her risk profile.
- Must manually or electronically sign the final page of the consent form as an acknowledgement that they have read and understood the Oribi Mandate and its contents.

MANAGED PORTFOLIO MANDATE

The Oribi Managed Portfolio Electronic Mandate and Letter of Introduction are more detailed documents than the consent form and contains information surrounding the contractual relationship between the investor and Oribi Capital Partners (Pty) Ltd. A copy of this can be viewed via the URL contained in clause 2 of the Consent Form below.

INVESTOR DUE DILIGENCE

The Investor Due diligence needs to be completed by the IFA as evidence of the fact that the IFA, as the first party accountable institution, has established and verified the identity of the investor. The IFA should provide the investor's details and agree to the undertakings at the bottom of the Investor Due diligence and sign it as well. This needs to be completed by the IFA for each investor and returned to Oribi.

ORIBI INVESTOR CONSENT FORM: ORIBI MANAGED PORTFOLIO MANDATE – ORC 02/2025

CONSENT TO BE BOUND BY THE TERMS OF THE MANDATE FOR THE MANAGEMENT OF INVESTMENTS ENTERED INTO BY AND BETWEEN ORIBI CAPITAL PARTNERS (PTY) LTD (REGISTRATION NUMBER: 2018/543644/07) (HEREINAFTER REFERRED TO AS “ORIBI”) AND THE INVESTOR (HEREINAFTER REFERRED TO AS “THE INVESTOR”) IN RESPECT OF THE ORIBI MANAGED PORTFOLIOS.

- I, We _____ (full name), Identity Number _____ hereby confirm that I/we have read and understood the terms and conditions contained in the ORIBI Electronic Mandate and the Letter of Introduction **as made available to me/us by the IFA** and I/we agree to be bound by any terms, provisions, conditions, or representations relating to the said Mandate. Both the Mandate and the Letter of Introduction are available on the following website: <https://oribicapitalpartners.com/services/funds/>
- The Consent Form records the only agreement between the Parties together with the electronic mandate and Letter of Introduction.
- The investor hereby gives a full discretionary investment mandate to the Discretionary FSP and authorises the Discretionary FSP to manage the Investments on his/her behalf on a fully discretionary basis, subject to the terms and conditions contained in this said mandate. The Discretionary FSP accepts such mandate and authority, subject to the terms and conditions contained in this said mandate.
- In consideration for the investment management services provided by the Discretionary FSP to the Investor in relation to the Oribi Managed Portfolios, the investor undertakes to pay to the Discretionary FSP a management fee of up to 0.20% (plus VAT) per annum of the market value of the Investments. One-twelfth of the management fees shall accrue, be calculated, and be payable to the Discretionary FSP monthly.
- The investment objectives and guidelines as provided for in the Mandate are as follows:

Portfolio	Investment Objective	Jurisdictional Restrictions & Other Parameters	Equity Exposure	Risk Profile	Selection (Please tick)
Oribi Income	The objective of this portfolio is to provide investors with income and conservative capital growth with a focus on capital preservation. The portfolio aims to generate a return of CPI p.a. over any rolling 3-year period. The portfolio maintains a low risk profile with a maximum equity exposure of 10%.	The portfolio will at all times comply with Regulation 28 which governs pension funds. The manager will be permitted to invest in offshore investments as legislation permits. No more than 45% of the portfolio will be invested offshore unless the prudential regulations permit a higher offshore exposure in which event the new limit will be the limit of the portfolio.	The portfolio will have equity exposure of up to 10%.	Low Risk	☐
Oribi Stable	The objective of this portfolio is to provide investors with income and conservative capital growth with a focus on capital preservation. The portfolio aims to generate a return of CPI+ 2% p.a. over any rolling 3-year period. The portfolio maintains a low risk profile with a maximum equity exposure of 40%.		The portfolio will have equity exposure of up to 40%.	Low Risk	☐
Oribi Moderate	The objective of this portfolio is to provide investors with moderate capital growth. The portfolio aims to generate a return of CPI +4% p.a. over any rolling 5-year period. The portfolio maintains a moderate risk profile with a maximum equity exposure of 60%.		The portfolio will have equity exposure of up to 60%.	Medium Risk	☐
Oribi Growth	The objective of this portfolio is to deliver long term capital growth. The portfolio aims to generate a return of CPI + 5-6% p.a. over any rolling 7-year period. The portfolio maintains a high-risk profile with a maximum equity exposure of 75%.		The portfolio will have equity exposure of up to 75%.	High Risk	☐

PURPOSE PRESICION PERFORMANCE

Oribi Global Equity	The objective of this portfolio is to deliver long term capital growth through broad-based exposure to global equities. The portfolio aims to generate returns in line with global equity markets over any rolling 7-10year period and maintains a high-risk profile. The portfolio returns are denominated in Rands. Please be advised the portfolio may be subject to currency fluctuations due to its international exposure.	The portfolio will have full flexibility as to whether to invest in offshore or local assets. The portfolio does not have to comply with Regulation 28.	The portfolio will have equity exposure of up to 100%.	High Risk	☐
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Investment Parameters that apply to all the above portfolios:

Investments to be included in the portfolio will, apart from assets in liquid form consist solely of participatory interests in portfolios of collective investment schemes registered in the Republic of South Africa or of participatory interests in collective investment schemes or other similar schemes operated in territories with a regulatory environment which is to the satisfaction of the manager and the trustee of a sufficient standard to provide investor protection which is at least equivalent to that in South Africa. The portfolio will invest in participatory interests of underlying portfolios which provide exposure to a spectrum of equity, bond, money, and property markets and may have exposure to derivatives, subject to prevailing regulations. The asset allocation in the portfolio will be actively managed and the assets will be shifted between the markets and asset classes to reflect changing economic and market conditions.

- Any changes to the Mandate will necessitate the investor signing a new Consent Form; alternatively, both parties will be bound by the terms and conditions of the Mandate in force at the date of signature of the Consent form by the investor.
- The investors' right to privacy and security is very important. Oribi will adhere to the Protection of Personal Information Act, 4 of 2013 (POPIA) and to its Privacy and Security Statement to ensure that the investor's personal and/or special information ("information" unless stated otherwise) obtained from the investor is kept private and confidential and used only for the intended purpose for which it was obtained. Oribi further undertakes to only share the information obtained with third parties such as Regulators, our licensed software providers, and Platform Providers in order to deliver on the services as set out in the Mandate. Kindly note that your information may be stored outside of the borders of South Africa, but it is protected and encrypted.
- Oribi is an accountable institution in terms of the Financial Intelligence Amended Centre Act, 1 of 2017, and will, in order to comply with its obligations in terms of FICA, conduct sanction screening on the investor and use the information obtained in order to identify and verify the investor. The investor gives Oribi Capital Partners (Pty) Ltd consent to request its FICA documents from the IFA should an audit require sight of the documents.
- Kindly take note that you have the following rights with respect to POPIA: to contact Oribi to enquire about the information that Oribi has on record, to correct the information as stored by Oribi, or request Oribi to delete the information that we have on record. However, please note that Oribi may not delete the information if it is prohibited in terms of other legislation. Lastly, the investor has the right to revoke consent, but then Oribi will no longer be able to provide the services as agreed to.
- The investor further acknowledges that, as a result of the business relationship with Oribi, it has access to certain preferential fee share classes (fee share classes). However, if the investor terminates the business relationship with the IFA, then the Mandate with Oribi automatically terminates, and the investor will no longer have access to the fee share classes or the managed portfolios created for the IFA.

Should the investor have any complaints or queries regarding the Terms and Conditions or the online Mandate you can contact us at +27 (0)51 451 2125 during Oribi's operating hours which are set out on the [website](#).

ACCEPTANCE BY INVESTOR:

I confirm I have read this document in full and have received a copy of this notice.

Accepted at _____ on this the _____ day of _____ 20 _____.

Signature:

Full name of Signatory/ies:

CLIENT DUE DILIGENCE FORM

(to be completed and signed off by the Financial Advisor)

INDIVIDUAL

Full Name and Surname:			
Nationality:			
Identity Number:			
Occupation:		Industry:	
Physical Address (Not P.O. Box):			
Is the Investor a Domestic Prominent Influential Person (DPIP)?			
Is the Investor a Foreign Prominent Public Official (FPIP)?			
If the Investor is a DPIP/FPIP, please specify.			
Source of the Funds Invested:		Specify if Other or Transfer:	
Origin of wealth:		Transaction size:	

LEGAL ENTITY

Entity type:		If Other, please specify:	
Registered name of the Entity:			
Registration number / IT number:			
Country of incorporation:			
Nature of business:			
Physical Address (Not P.O. Box):			
Source of the Funds Invested:		Specify if Other or Transfer:	
Origin of wealth:		Transaction size:	
Director Details (please provide the information for each natural person with a controlling interest of 25% or more)			
NAME	ID NUMBER / PASSPORT NUMBER	SHAREHOLDING PERCENTAGE	

TRUST

Trust name:			
Trust number:		Type of Trust:	
Country of registration:			
Business Address (Not P.O. Box):			

PURPOSE PRECISION PERFORMANCE

Nature of business:			
Source of the Funds Invested:		Specify if Other:	
Source of Wealth:		Transaction size:	
Trustee / Beneficiary Details <i>(please provide the information for each natural person who has a beneficial interest 5% or more)</i>			
NAME	ID NUMBER / PASSPORT NUMBER	TRUSTEE	BENEFICIARY

DETAILS OF AUTHORISED PERSON TO ACT ON BEHALF OF THE INDIVIDUAL/LEGAL ENTITY/ TRUST

(To be completed if the investor has appointed an authorised person to act on its behalf)

Full Name and Surname:			
Relationship:		Nationality:	
Identity Number:			
Physical Address (Not P.O. Box):			
Is the Authorised Person a Domestic Prominent Influential Person (DPIP)?			
Is the Authorised Person a Foreign Prominent Public Official (FPIP)?			
If the Authorised Person is a DPIP/FPIP, please specify.			

IFA UNDERTAKINGS

1. The IFA as the first party accountable institution, agrees and undertakes to comply with the following obligations in terms of FICA and any regulations and/ or guidelines related thereto in respect to the investor:
 - To establish and verify the identity of the investor (as well as the person(s) acting on behalf of the investor, if applicable);
 - to screen the investor (as well as the person(s) acting on behalf of the investor, if applicable);
 - to keep the records obtained in order to identify and verify the identity of the investor; and
 - to comply with all other obligations as set out in FICA.
2. The IFA further undertakes the following:
 - to provide Chambers with additional information as required with respect to the investor from time to time;
 - to inform Chambers if the investor terminates the business relationship with the IFA; and
 - to complete a new Consent Form with the investor if the investor's risk objective and risk preference change and/ or if there are any changes made to the Mandate.

ACCEPTANCE BY IFA:

Accepted at _____ on this the _____ day of _____ 20_____.

Signature:

Full name of Signatory/ies:

Position:

Company and FSP:

ORIBI CAPITAL PARTNERS (PTY) LTD

+ t: (0)51 451 2125 + e: info@oribicapitalpartners.com + 64 Calliope Street, Pentagon Park, Bloemfontein, 9301 + www.oribicapitalpartners.com

DISCLAIMER

Oribi Capital Partners (Pty) Ltd is part of the Chambers Group of Companies, which offers investment management, advisory - and tax services. Oribi Capital Partners (Pty) Ltd (FSP Number: 50413), an authorised Financial Services Provider regulated by the Financial Sector Conduct Authority, is the entity providing the services described here. This document includes proprietary materials of Oribi. Reproduction, transcription, or other use, by any means, in whole or in part, without prior, written consent of Oribi is prohibited.

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