



# Roshgold

INVESTMENT HOLDINGS LIMITED

## INVESTMENT OPTIONS (Please print clearly)

I / We hereby apply for shares in Roshgold Investment Holdings Ltd as indicated below:

SHARE CLASS	Min. amount p/month	Monthly Savings Plan	Lump Sum Investment
Roshgold	R 200.00	R	R
Roshsun	R 200.00	R	R
Roshmetals & Minerals	Can only be purchased in full units	R	R

**Please note:** Proof of deposit is required for lump sum investments. Fax proof to: 016 422 2568

Distribution Option:  Re-invest  Cash (Pay directly into my bank account by EFT)

**Failure to complete this section will result in automatic re-investment of distributions.**

Roshgold Investment Holdings Ltd Banking details:

Roshgold Inv Hld Ltd	Roshsun Inv Hld Ltd	Roshmetals & Minerals
Nedbank Vereeniging Branch: 172937 Account: 1729 265 790	Nedbank Business Eastran Branch: 128842 Account: 1288 015 267	Nedbank Vereeniging Branch: 172937 Account: 1729 303 161

## DEBIT ORDER (Please print clearly)

I wish the following authorisation to apply:

I hereby authorise Roshgold Investment Holdings Ltd to deduct the amount specified in the **Investment Options** from my Bank Account as per Bank Details or any further amounts as may be agreed upon by me in consultation with the Roshgold Group. Debit orders are transacted on the 7th day of every month. (If Current Account, please attach specimen Cheque)

Signature of applicant:

## SINGLE PREMIUM COLLECTION (Please print clearly)

I wish the following authorisation to apply:

I, the undersigned hereby authorise Roshgold Investment Holdings Ltd to deduct the amount specified in the **Investment Options** from my bank account as per Bank Details'

Signature of applicant:

## METHOD OF COMMUNICATION (Please print clearly)

I wish the following authorisation to apply:

I, the undersigned hereby authorise Roshgold Investment Holdings Ltd to act upon instruction by:

Email  Fax  Post  Person

with regard to my investment without liability in respect of any transfer, payment or other act done in accordance with such instructions and notwithstanding the absence of proof that the same was signed or sent to me.

Signature of applicant:

## DEBIT ORDER (Please print clearly)

An administration fee will be deducted on the sale of shares as per Roshgold Investment Holding Ltd's current admin tariff.

## DECLARATION

1. I / we warrant that the information contained herein is true and correct and that where this application is signed in a representative capacity, I / we have the necessary authority to do so and that this transaction is within my / our power granted by my / our principal.
2. I / we warrant that in respect of this investment I / we have not contravened any money laundering legislation and regulations applicable to me / us.
3. I / we have read and understood the contents of this application form and agree to be bound by the terms and conditions contained herein.
4. I / we understand that it is my / our obligation to familiarise myself / ourselves and accept the risk associated with this investment.
5. I / we have attained the age of majority in terms of the laws applicable to me / us and there are no legal encumbrance which prohibits me / us from entering into this agreement without the consent of my / our parent / guardian.
6. I / we confirm that information pertaining to my / our account (including duplicate statements, valuations and other information that may be required from time to time) may be released to myself / the agent identified below.
7. I / we are beneficial owner(s) of the account or I / we are acting on behalf of the beneficial owner in a representative capacity.
8. I / we hereby permit Roshgold Investment Holdings Ltd to conduct any investigation to verify that the information and documentation included in this application are correct. In the case where such Investigation results in conflicting information, I / we understand that Roshgold Investment Holdings Ltd is obliged to report the transaction as a suspicious transaction to the relevant authorities.
9. I / we hereby waive any claim, of whatsoever nature, that I / we may have against Roshgold Investment Holdings Ltd in future relating to or arising from the investments, save insofar as it arises from any dishonesty, theft or gross negligence of the company's employees, agents or representatives.
10. I / we hereby acknowledge that I / we have fully acquainted myself / ourselves with and accepted the fees and expenses that are to be charged to my / our investment from time to time.

## IN CASE OF OPENING AN ACCOUNT FOR A MINOR:

Full name of guardian:

Relation:  Father  Mother  Grandparent  Sibling  Other: \_\_\_\_\_

Do you have an existing Roshgold account?  Y  N If yes, please supply your account number:

## THIS SECTION MUST BE COMPLETED:

Signature(s) of applicant(s):

Full Name:

Surname:

Assisted by:

Capacity:

Date: Y Y Y Y M M D D

## GENERAL INVESTMENT PROCEDURES

### General procedures for investing in the Roshgold Group

- The application and all supporting documents are to be transmitted by facsimile/ email to: Roshgold Investment Holdings Ltd, Fax: (016) 422 2568  
Email: info@roshgold.co.za
- Complete this form and attach the necessary documentation before forwarding them to: Roshgold Investment Holdings Ltd, P O Box 2372, Vereeniging, 1930

Documentation and additional information to be submitted to Roshgold Investment Holdings Ltd. In order to comply with "Know your Client" and "Anti-Money Laundering" legislation, it is essential to provide the required information and documents in respect of all applicants.

### INDIVIDUALS

- Certified or notarised copy of your passport or National Identity Card (Document);
- Bank statement, credit card bill or original utility bill, such as rates, electricity or telephone;
- Application form, which is to be co-signed by the broker/financial intermediary, if any.
- If you are acting as an agent or representative of another, a copy of the power of attorney or other written authorisation signed by the principal, and
- Residential address
- Income tax number and/or VAT (Value Added Tax) number, if applicable.

**NOTE:** All copies are to be notarised or certified by a notary public or commissioner of oaths authorised to do so in terms of the laws of the country in which the application is completed. Item (ii) is only required from new clients that have not previously transacted with Roshgold Investment Holdings Ltd. An investment statement, confirming your investment in Roshgold Investment Holdings Ltd will be forwarded to you after the application has been processed and confirmation of payment has been received.

### TRUSTS

- Documentation as for individuals in respect of each trustee and authorised representative.
- Copy of the Trust Deed, will or other document creating the trust and Master's authority;
- Authorised signatory list on letterhead - All trustees to sign;
- Resolution authorising investment and person to act on behalf of the trust;
- Trust registration / reference number;
- Address of trust and address where majority of trust assets are held;
- Full particulars of beneficiaries and settlor of the trust and;
- Income tax number and VAT (Value Added Tax) number, if applicable.
- Information as per application form.

### COMPANY OR OTHER CORPORATE ENTITY

Documentation as for individuals in above in respect of the manager/director, authorised representative and majority shareholder/member (if there is no majority shareholder/member, then of each shareholder/member holding 20% or more) of the company or corporate entity, only if the company is not listed on a recognised stock exchange;

- Certificate of incorporation bearing the official stamp and trading name;
- Founding statement;
- Copy of Articles of Association and memorandum/shareholders agreement;
- Authorised signatory list on letterhead;
- Resolution authorising investment and person to act on behalf of the company or corporate entity;
- Income tax number and VAT (Value Added Tax) number.
- Registered address, head office and branch office address.
- Information as per application form.

### OTHER JURISTIC PERSONS

- Documentation as for individuals in respect of the member/representative/agent authorised to enter into the
- transaction on behalf of the juristic person or association;
- Documentation describing the legal form of the entity;
- Copies of the founding document or document creating the entity;
- Authorised signatory list on letterhead;
- Resolution authorising investment and person to act on behalf of the entity;
- Income tax number and VAT (Value Added Tax) number.
- Information as per application form.

## COMPANY POLICIES

### INDIVIDUALS

Any South African citizen can apply for a Roshgold unit – provided they complete the necessary documents and supply us with legal proof of identification, and proof of residence.

### APPLICATION FORMS

An application form must be completed for the purchase of a unit(s) or the signing of a debit order. The following documentation must accompany your application form for record keeping purposes and FICA compliance requirements.

- Copy of identity document
- Proof of residence
- Confirmation of banking details
- Declaration of source of funds.

### DEBIT ORDERS

The Groups debit orders will be debited from the shareholders account on or before the 7th day of each month. Any amendments to debit orders must be done in writing and sent to our offices via fax, email or post.

Changes will only be attended to once the notification is received from the shareholder.

### DIVIDENDS AND RETURNS

Dividends and/or Returns for Roshgold Investment Holdings Ltd are declared annually. Dividends and/or returns are paid out after the audit is completed and the Independent Auditors have signed off the Audit Report.

### CHANGES TO SHAREHOLDERS PERSONAL DETAILS

Notification of changes to shareholders address, postal address, contact details, email address, surname or marital status or investment option will only be accepted in writing and sent to our offices via fax, email or post. Telephonic instructions or notifications will not be accepted nor acted upon.

### NO GUARANTEE ON REPURCHASE OF SHARES

Being a public company that is not listed we do not guarantee that shares offered for sale by shareholders will be sold. Every effort will be made by the company to facilitate the sale of shares to existing or potential investors. The company is under no obligation to repurchase the shares.

### SALE OF SHARES

A shareholder is free to sell his shares at any given time provided that a willing buyer is available.

The process of a sale of shares takes 5-7 working days once all the documentation needed for sale of shares is received. The following documentation is needed for sale of shares.

- Signed CM 42 for every certificate held.
- Original share certificates
- Affidavit signed in front of a Commissioner of Oaths -should share certificates be lost or misplaced.
- Written instructions from shareholder instructing Roshgold to sell the shares signed in front of a Commissioner of Oaths , together with banking details for transfer of funds.
- Certified ID Copy
- Deceased Estate: Letter of executorship, deceased estate form signed in front of a Commissioner of Oaths and a copy of the death certificate.

### TRANSFER OF SHARES

Should a shareholder wish to transfer his or her shares to another person the following documentation is needed:

- Original share certificates
- Signed CM42 for transfer of shares
- Affidavit signed in front of a Commissioner of Oaths - should share certificates be lost or misplaced
- Written instruction addressed to Roshgold to affect the transfer the shares, signed in front of a Commissioner of Oaths
- Application form of new shareholder, if not already an existing shareholder of Roshgold.
- Certified ID Copy
- Deceased Estate: Letter of executorship, deceased estate form signed in front of a Commissioner of Oaths and a copy of the death certificate

### ADMINISTRATION FEE

No fees are charged upon purchasing of shares.

An administration fee is payable on the following transactions.

- Sale of shares
- Payout of Loan balance.

The admin fee will be determined by the Company and reviewed from time-to-time.

The current fee payable is R150.00

### SHARE ISSUE

Shares Certificates are issued every quarterly.

Shares will be issued on accounts with a loan balance equal to or exceeding the current share price.

A share certificate reflecting the amount of shares with share premium and a loan certificate reflecting the loan balance will be sent to the shareholder by registered post.

*Roshgold group will not be held accountable for any lost share certificates or any certificates not collected by the shareholders.*

*Share certificates returned to us by the post office will not be reposted. Should the shareholder request Roshgold to repost the certificate an administration fee will be charged.*

### CASH RECEIPTS

Due to high risks attached to keeping cash on our premises and transporting cash to the bank, we will not accept any cash at our Vereeniging offices, unless prior arrangements have been made.

### ZAKAAT CALCULATIONS

Zakaat calculations are done yearly close to Ramadan time. The calculations are conducted by independent auditors, and shareholders will be notified accordingly.

### IT3'B – TAX CERTIFICATES

An IT3'b is sent out once a year for Income Tax purposes. The IT3'b reflects the shareholding, market value and dividends/returns earned in respect of the financial year ended.

### ANNUAL GENERAL MEETING

The Annual General Meeting of the company is held annually after the independent audit is conducted and finalized. All shareholders are welcome to attend the meeting.