

## IP COLLECTIVE INVESTMENTS APPLICATION FORM

To enable IP Management Company (RF) (Pty) Ltd (IP) to process this application form, please ensure that all sections are completed in full using BLOCK LETTERS and that all required verification documentation is submitted together with this application form. No instruction will be processed unless all requirements have been met. Please refer to annexure A for the minimum verification documentation required.

- Please fax this application form and supporting documents to **086 605 0824** or email to **newaccounts@emperor.co.za**
- Direct deposits and internet transfers made into our account will only be processed on receipt of the cash and matching to a corresponding application form. Kindly fax proof of payment to 086 605 0824 or email to newaccounts@emperor.co.za
- Completed application forms and supporting documents received by IP before 14h30 will be actioned at that day's price, provided proof of payment is received.
- Indicate all options selected by means of a cross (X).
- All cheque payments must be endorsed as non-transferable and deposited directly into the above mentioned account.
- All cheque deposits will be subject to a 14 day holding period whereby units purchased may not be redeemed within the said period.
- Please attach all FICA documents as per annexure A and proof of bank details.
- Please ensure that all information provided is accurate.
- DWT form to be completed if required.
- Use surname and initials (for new investor) and investor number (for existing investor) as reference for the deposit or electronic transfer.
- Direct deposits and electronic transfers can be made to the following bank account:

**Bank:** Standard Bank  
**Branch:** Thibault Square  
**Branch Code:** 02 09 09

**Reference:** Use surname and initials (for new investor) and investor number (for existing investor) as reference for the deposit or electronic transfer.  
**Account Name:** IP Management Comp Op Tr Acc  
**Account Number:** 07 000 008 5

### INVESTOR DETAILS (APPLICABLE TO ALL INVESTORS)

Title: \_\_\_\_\_ Initials: \_\_\_\_\_ Surname: \_\_\_\_\_

First name(s) of investor/registered name of legal entity: \_\_\_\_\_

Physical address (residential/registered address): \_\_\_\_\_

\_\_\_\_\_

Postal code: \_\_\_\_\_

Postal address (residential/place of business): \_\_\_\_\_

\_\_\_\_\_

Postal code: \_\_\_\_\_

Telephone number (home): (CODE) \_\_\_\_\_ Telephone number (work): (CODE) \_\_\_\_\_

Fax number: \_\_\_\_\_ E-mail address: \_\_\_\_\_

Cellphone number: \_\_\_\_\_ Source of income (e.g. salary, savings etc.): \_\_\_\_\_

Method of identification (residents - ID number; non residents - passport number): \_\_\_\_\_

Identity number/registration number: \_\_\_\_\_ Nationality: \_\_\_\_\_

If passport number: \_\_\_\_\_ Passport, country of issue: \_\_\_\_\_

If date of birth: \_\_\_\_\_ Country of birth: \_\_\_\_\_

Are you a resident in South Africa? (for Tax purposes):

Yes

No

OR Are you a resident anywhere other than South Africa (for Tax purposes):

Yes

No

COMPULSORY



## TYPE OF INVESTOR (APPLICABLE TO ALL INVESTORS - TICK RELEVANT BOX)

### Institutional Investors are:

- Retirement Funds
- Long-term Insurers
- Collective Investment Scheme Management Companies
- Investment Managers who are registered with Financial Surveillance Department as Institutional Investors

### Retail Investors are:

- Individuals
- Companies and Close Corporations
- Trusts and Partnerships
- Medical Aid Schemes and Intermediaries \*

\* Intermediaries include linked investment service providers (LISPs), nominee companies or investment managers not registered as institutional investors with the South African Reserve Bank. Where assets are sourced from an intermediary, the intermediary must provide identification of the assets as either institutional assets or retail assets.

## INVESTMENT DETAILS

Fund name:

Emperor IP Momentum Equity Fund

Class:

B

Lump-sum investment (Gross of Fees)\*:

R

\* The minimum lump sum investment is R10,000

### Income distribution (tick relevant box)

Distribution to be re-invested

OR

Distribution to be paid into account specified in "Banking Details"

If income choice is not indicated, the default option is RE-INVESTMENT.

### Once-off debit instructions will be actioned provided the following criteria are met:

- The date the account is to be debited is a business day and all requirements have been fulfilled. Your account will be debited within 2 business days of receipt of completed application and supporting documents.
- Once-off electronic collection is restricted to maximum of R500,000 per bank account per day. Amounts exceeding R500,000 must be actioned by electronic transfer (EFT) directly into our bank account specified above.

## DEBIT ORDER INVESTMENT (GROSS OF FEES\*\* - TICK RELEVANT BOX)

Fund name:

Emperor IP Momentum Equity Fund

Class:

B

Debit order investment (Gross of Fees):

R

\*\* The minimum debit order is R1000 per month per account/fund. Debit orders are restricted to a maximum of R500,000 per bank account per day.

Annual increase %  
(tick relevant box):

0%

5%

10%

15%

% Other

Debit order frequency  
(tick relevant box):

Monthly

Quarterly

Bi-annual

Annual

Debit order date  
(tick relevant box):

1st

25th

Debit order investments are scheduled for either the 1st or the 25th of each month and if this falls on a weekend or public holiday it will be effective on the next business day.

## METHOD OF PAYMENT (TICK RELEVANT BOX)

Cheque deposit  Electronic transfer (direct deposit)  Once off debit  Regular debit order

I/We the under signed, hereby instruct and authorise IP to draw against the nominated bank account, the investment amounts in terms of this application on the day specified above for the investment at the ruling price on that day. All such withdrawals from my/our bank account by IP will be treated as though they have been signed by me/us personally, and I/we request the bank to debit my/our account with these drawings. Debits can only be processed from a South African Bank Account. I/We acknowledge that cheque deposits are subject to a 14 day clearance period. Any changes to debit order details must be communicated 5 business days before the debit day.

Signature of investor: \_\_\_\_\_ Date: \_\_\_\_\_

Authorised signature: \_\_\_\_\_ Date: \_\_\_\_\_

(if different to investor and warrant to have power of authority to act on investor's behalf)

Full name of authorised signatory: \_\_\_\_\_

Capacity of authorised signatory: \_\_\_\_\_

## BANKING DETAILS

The details specified below must be in the investor's name (no third party payments will be permitted) and will be used for all future banking transactions until such time as we are notified in writing of any changes.

Bank: \_\_\_\_\_ Branch name: \_\_\_\_\_

Account number: \_\_\_\_\_ Branch code: \_\_\_\_\_

Type of account (tick relevant box): Current  Savings  Other

Name of account holder: \_\_\_\_\_ Date: \_\_\_\_\_

A cancelled cheque or relevant bank statement less than 3 months old must accompany this application form as confirmation of banking details. Payments will only be made to the bank account in the name of the registered investor. We are unable to facilitate payment to credit cards or market-linked accounts. All payments are instructed electronically. No payments will be made by cheque.

## REGULAR WITHDRAWAL PAYMENTS CASH FLOW PROJECTION (CFP)

You may schedule a regular monthly payment but IP must receive the instruction 5 business days before the scheduled withdrawal payment date for payment to be effective that day. If not, the first withdrawal payment will be scheduled to take place the next month. Regular withdrawal payments are scheduled for the 25th of each month and if this falls on a weekend or public holiday it will be effective on the next business day.

Select rand value per withdrawal\*\*\*: \_\_\_\_\_ First effective payment date: \_\_\_\_\_

\*\*\* The minimum regular withdrawal amount is R1,000 per month per account/fund.

## COMMUNICATION FROM IP MANAGEMENT COMPANY AND EMPEROR ASSET MANAGEMENT

All your correspondence will be sent to your email address provided (confirm by ticking relevant box): Yes  No

If No, please advise of alternative email address: \_\_\_\_\_

## AGREEMENT WITH INVESTOR

1. This application form and the Deed will form the agreement between the investor and IP Management Company (RF) (Pty) Ltd, an authorized Manager of a Collective Investment Scheme in Securities in terms of the Collective Investment Schemes Control Act, 45 of 2002 ("the Act"). The Deed is available for viewing at the registered office of the Manager.
2. Collective Investment Schemes in Securities (CIS) are generally medium to long term investments. The value of units may go down as well as up and past performance is not necessarily a guide to the future. CIS are traded at ruling prices and can engage in borrowing and scrip lending. Commission and incentives may be paid and if so, would be included in the overall costs. Please refer to the fund summary at the back of this application form for a list of the initial fees and annual management fees applicable to each collective investment portfolio.
3. All IP collective investment portfolios are valued and priced using forward pricing at 15h00 each business day with the exception of quarter end when valuation is at 17h00 and 20h00 for fund of funds and certain funds with significant investments in CIS.
4. Collective investment prices are calculated on a net asset value basis by determining the total market value of all assets in the collective investment portfolio scheme, including any income accruals, less any permissible deductions from the portfolio namely: brokerage fees, marketable securities tax, Value Added Tax, auditors' fees, bank charges, trustee and custodian fees, and the service charges of the manager. Please refer to the fund summary at the back of the application form.
5. Units will be repurchased by the manager at the ruling price calculated in accordance with the requirements of the Act and the relevant deeds and paid to the investor only. Subject to occurrences beyond the control of IP, transaction requests received by IP before 14h30 will be actioned at that day's price. Monies from the repurchase of units will not be paid to third party bank accounts.
6. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down.
7. The manager may borrow up to 10% of the market value of the collective investment scheme portfolio to ensure liquidity.
8. The fund(s) may engage in scrip-lending activities, subject to the limits and conditions imposed by the Act.
9. The IP collective investments portfolios may at any stage be closed to enable the portfolios to be managed in accordance with their mandates.
10. IP reserves the right to repurchase unit balances with a market value less than the minimum monthly investment amount and close the investment account. Investors will be notified beforehand should this be contemplated.
11. If the investor requests a unit certificate, IP reserves the right to repurchase units from the investor in order to pay for the stamp duty payable in respect of the unit certificate and the net number of units will be certified.
12. The clearance period on investments made by debit order is 10 (ten) days.
13. In the event that this application form is faxed or emailed to IP, the responsibility of ensuring that the instruction has been received and actioned by IP will lie with the instructor. A fax confirmation in the hands of the sender will not be regarded as proof that IP received a specific document. IP does not accept any liability and responsibility for having acted on a faxed document that on the face of it appears valid and the investor consequently bears the risk of fraud and/or forgery.
14. IP reserves the right to only process instructions that are submitted on IP standard transaction forms.
15. IP reserves the right to withhold processing of any unclear, incomplete or ambiguous requests forwarded by the investor / financial advisor. IP will not be liable for any damages or losses of whatsoever nature arising out of IP's failure to action this instruction due to occurrences beyond the control of IP. IP will not be liable for any loss incurred due to incorrect information being supplied by the investor or his/her financial advisor. This includes, but is not limited to, IP being unable to identify a deposit or transfer made to the respective IP bank account, for any reason whatsoever. Proof of payment and copies of all verification documentation requested must accompany this application form. IP will not be obliged to process this application form until it has received proof of payment and the verification documentation and IP will not be liable for any loss or damage of whatsoever nature arising from the inability of IP to process this application form due to the fact that the requirements of the Financial Intelligence Centre Act, 38 of 2001 ("FICA") have not been complied with. The investor indemnifies and holds IP harmless against any loss or damage which the investor may suffer as a result of any commission or omission by IP which is a result of an obligation imposed on IP by FICA.
16. SARS requires us to pay over Dividend Withholding Tax (DWT) on your behalf where applicable. We will deduct this tax before we pay any dividends to you or reinvest into your account. Unless we receive information from you indicating otherwise, we will be obliged to withhold the default DWT of 15%.
17. The Manager does not provide any guarantee either with respect to the capital or the return of a portfolio. Fund of funds and feeder funds invest in portfolios of other Collective Investment Schemes that levy their own charges, which could result in a higher fee structure for the fund of funds. The Manager retains full legal responsibility for the Fund, regardless of Co-Naming arrangements. Prices are published daily and available in newspapers countrywide, as well as on request from the Manager. IP Management Company (RF) (Pty) Ltd is the authorised Manager of the Scheme – contact 021 6711650 or [clientservices@ipmc.co.za](mailto:clientservices@ipmc.co.za). Standard Bank is the trustee / custodian – contact [compliance-IP@standardbank.co.za](mailto:compliance-IP@standardbank.co.za). Additional information including the annual report of the Manager and detailed holdings of the
18. IP Management Company (RF) (Pty) Ltd is a member of Association for Savings & Investment SA (ASISA).
19. Complaints should be in writing and clearly marked for the attention of the Compliance Officer and should be sent to [clientservices@ipmc.co.za](mailto:clientservices@ipmc.co.za) or faxed to 086 557 4848

## DECLARATION BY INVESTOR

I/we certify that I/we have noted and understood the information provided and to confirm that I/we received the minimum disclosure document (MDD). I/We understand and/or warrant that:

- I/we have read and understand and agree to be bound by the provisions of this application form. If, on the date of signature of this application form, an updated application form exists and the fees and / or terms and conditions are different on that form, the fees and / or terms and conditions on the updated application form will apply;
- the information contained in this application form is true and correct. IP shall have the right to make any enquiries from any source to verify the information disclosed in this application form;
- where this application form is signed in a representative capacity I/we have the necessary authority to sign;
- IP reserves the right to request any additional evidence to identify the source or the investment amount prior to processing this application; and any amounts received by IP by debit order or Electronic Funds Transfer (EFT) will be deemed not to have been received and no transaction(s) in respect of such application may be made until the amount has been unconditionally credited to the IP bank account.
- I/We indemnify and hold IP harmless against any claim of whatsoever nature, which I/we may have resulting from conducting business by telephone, facsimile, email, website or any other electronic means. I/We hereby consent to IP taking any security precautions it may deem necessary to proceed with my/our application. IP shall, at its discretion, have the option to pay or collect any amounts (provided that I/we owe the amount to IP), via the Automated Clearing Bureau or EFT.

Signature of investor: \_\_\_\_\_ Date: \_\_\_\_\_

Authorised signature: \_\_\_\_\_ Date: \_\_\_\_\_

(if different to investor and warrant to have power of authority to act on investor's behalf)

Full name of authorised signatory: \_\_\_\_\_

Capacity of authorised signatory: \_\_\_\_\_

## FINANCIAL ADVISOR DETAILS AND DECLARATION

Not applicable

Financial advisor institution: \_\_\_\_\_ Financial advisor name: \_\_\_\_\_

Brokerage code (e.g. 20000-XX-XX): \_\_\_\_\_ Advisor code (e.g. 20000-XX-XX): \_\_\_\_\_

FSP licence number: \_\_\_\_\_ Authorised agent signature: \_\_\_\_\_

Telephone number (work): (CODE) \_\_\_\_\_ E-mail address: \_\_\_\_\_

I/We

- declare that I/we have made the disclosures required in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 and subordinate legislation thereto, to the investor(s).
- declare that I/we have fully explained the meaning and implications of replacement (if applicable) to the investor(s) and that I am fully aware of the possible detrimental consequences of replacement.
- warrant that I/we have established and verified the identity of the investor(s) (and persons acting on behalf of the investor) in accordance with the Financial Intelligence Centre Act 38 of 2001 (FICA) and subordinate legislation thereto, and I/we will keep records of such identification and verification according to the provisions of FICA.
- warrant that I/we have explained all fees that relate to this investment to the investor and I/we understand and accept that the Investor may withdraw his/her authority for payment to me/us in writing to IP.

Signature of Financial Advisor: \_\_\_\_\_ Date: \_\_\_\_\_

## FINANCIAL ADVISOR DECLARATION (FICA)

Not applicable

- warrant that I/we have established and verified the identity of the investor(s) (and persons acting on behalf of the investor) in accordance with the Financial Intelligence Centre Act 38 of 2001 (FICA) and subordinate legislation thereto, and I/we will keep records of such identification and verification according to the provisions of FICA.
- I confirm that I have identified the investor, including any person acting on behalf of the investor, premium payer and cessionary, where applicable, and verified his/her details on this investment under the requirements set out in section 21 of the Financial Intelligence Centre Act, No 38 of 2001. I further confirm that I have stored all the verification documents in terms of section 22 of the same act (effective from 30 June 2003).

Signature of Financial Advisor: \_\_\_\_\_ Date: \_\_\_\_\_

## FINANCIAL ADVISOR FEES (TICK RELEVANT BOX)

I acknowledge that I did not receive financial advice from a financial advisor; OR

I hereby confirm that the Financial Advisor whose details have been completed in the section above, "Financial Advisor Details and Declaration" is my appointed Financial Advisor and I agree to payment of fees as follows:

Initial advice fee: \_\_\_\_\_ % (Negotiable to maximum of 0.5% exclusive of VAT. This will be applied to each contribution and deducted before the investment is made.)

Ongoing advisor fee: \_\_\_\_\_ % per annum based on the daily market value of the investment portfolio, charged by way of unit reduction from investment and paid to the appointed Financial Advisor monthly in arrears. Negotiable to maximum of 3.00% exclusive of VAT. Ongoing advisor fee % must be in increments of 0.05%. This is not part of the normal annual management fee charged by the relevant fund(s). This authority may be withdrawn by investor by giving written notice to IP.

Signature of investor: \_\_\_\_\_ Date: \_\_\_\_\_

## SPECIAL INSTRUCTIONS

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## OFFICES



### IP MANAGEMENT COMPANY (RF) (PTY) LTD

Physical address:  
3rd Floor Letterstedt House  
Newlands-on-Main  
Newlands, 7700

Postal address:  
PO Box 23271  
Claremont  
7735

Contact:  
Tel: 021 671 1650  
Fax: 086 557 4848  
Email: clientservices@ipmc.co.za



### EMPEROR ASSET MANAGEMENT (PTY) LTD An Authorised Financial Services Provider. FSP 44978

Physical address:  
Block B, The Offices of Hyde Park  
Strouthos Place (off 2<sup>nd</sup> Rd)  
Hyde Park, 2196

Postal address:  
Postnet Suite 247  
Private Bag X1  
Melrose Arch, 2076

Contact:  
Tel: 087 940 6121  
Fax: 011 214 8028  
Email: info@emperor.co.za

## FEES AND FUND INFORMATION

Fund name	Benchmark	ASISA Fund Classification	Distribution frequency
Emperor IP Momentum Equity Fund	FTSE/JSE Top 40 Index	South African - Equities - General	March
Annual Management Fee	Ongoing advisor fee	Initial fee	Performance fee
1.50% (excl VAT) for A class subject to performance exceeding the benchmark, otherwise 0%	Maximum of 3% (excl VAT) paid annually in increments of 0.05% per annum	0.50% (excl VAT)	20% of the outperformance of the fund relative to benchmark

## ANNEXURE A

In terms of the Financial Intelligence Centre Act 38 of 2001, and the regulations thereto, IP Management Company has to identify and verify the identity of its clients.

**Please attach the documentation set out below to this completed application form.**

### 1. NATURAL PERSONS

#### 1.1 South African Citizen or Resident

- 1.1.1 Copy of ID containing a verifiable photo, full names, date of birth and ID number (a passport/driver's license containing the above information will only be accepted with a written reason for the unavailability of the ID document).
- 1.1.2 Document(s) less than 3 months old (at date of application) containing residential address (e.g. utility bill, telephone account, bank statement, municipal services invoice). Cohabitants' residence requires affidavit or marriage certificate, proof of residence as set out in point 1.1.2 from the person with whom the investor is living, together with copy of bar-coded ID or passport containing a verifiable photo, full names, date of birth and ID number.
- 1.1.3 Proof of bank details (a recent bank statement or cancelled cheque).
- 1.1.4 If there is a natural person acting on behalf of the investor, the above documents are required as well as proof of the natural person's authority to act.
- 1.1.5 Copy of minor's bar-coded ID containing a verifiable photo, full names, date of birth and ID number; birth certificate (only if ID has not been issued); copy of bar-coded ID or passport in respect of parents or guardian(s) containing a verifiable photo, full names, date of birth and ID number; proof of residential address in respect of parents or guardian(s) (less than 3 months old) and proof of guardianship (if applicable).

#### 1.2 Foreign Nationals

- 1.2.1 Copy of passport containing a photo, full names, date of birth and ID number.
- 1.2.2 Document(s) less than 3 months old (at date of this application) containing residential address (e.g. utility bill, telephone account, bank statement, municipal services invoice).

### 2. LEGAL PERSONS

#### 2.1 SA Companies

- 2.1.1 Certificate of Incorporation (CM1) and Notice of Registered Office and Postal Address (CM22) containing Registrar's stamp and signed by the Company Secretary or equivalent documents (CoR14.3 and CoR21.1).
- 2.1.2 Document(s) less than 3 months old (at date of this application) containing residential address (e.g. utility bill, telephone account, bank statement, municipal services invoice).
- 2.1.3 Copy of ID document/passport as set out in 1.1.1 and 1.2.1 respectively and proof of residence as set out in 1.1.2 and 1.2.2 respectively, i.r.o all authorised signatories and directors, all individuals holding 25% or more of the voting rights at a general meeting.
- 2.1.4 Copy of CM1, CM22 or equivalent documents (CoR14.3 and CoR21.1) and proof of residence as set out in 2.1.1 and 2.1.2 respectively as set out in 1.1.2 and 1.2.2 respectively, i.r.o the manager, all authorised signatories, all individuals holding 25% or more of the voting rights at a general meeting.
- 2.1.5 Proof of authority to act for company (e.g. Board resolution). Specimen signatures of all authorised signatories.
- 2.1.6 Copy of latest shareholder register.

#### 2.2 SA Close Corporations

- 2.2.1 Founding Statement and Certificate of Incorporation (CK1) and Amended Founding Statement (CK2) if applicable, containing Registrar's stamp and signed by an authorised signatories/employee.
- 2.2.2 Document(s) less than 3 months old (at date of this application) containing residential address (e.g. utility bill, telephone account, bank statement, municipal services invoice).
- 2.2.3 Copy of ID document/passport as set out in 1.1.1 and 1.2.1 respectively i.r.o each member and all authorised signatories.
- 2.2.4 Proof of authority to act for close corporation (e.g. member's resolution). Specimen signatures of all authorised signatories.

#### 2.3 Foreign Companies

- 2.3.1 Official document from foreign regulator witnessing incorporation, bearing the name, number and address.
- 2.3.2 Document(s) less than 3 months old (at date of this application) containing SA and foreign trade names and business addresses (e.g. utility bill, telephone account, bank statement, municipality rates and tax invoice).
- 2.3.3 Copy of ID document/passport as set out in 1.1.1 and 1.2.1 respectively, i.r.o the manager, all authorised signatories, all individuals holding 25% or more of the voting rights at a general meeting. Copy of latest shareholder register.
- 2.3.4 Proof of authority to act for company (e.g. Board resolution).
- 2.3.5 Applicable documents referred to in 2.1.1 / 2.1.2 or 2.2.1 / 2.2.2 or 2.3.1 / 2.3.2 or 2.4.1, 2.5.1 or 3.1 i.r.o institutions holding 25% or more of the voting rights at a general meeting.

#### 2.4 Other Legal Persons (i.e. Club, Association, Body Corporate, Retirement Fund)

- 2.4.1 The copy of the constitution or other founding document in terms of which legal person is created.
- 2.4.2 ID document/passport as set out in 1.1.1 and 1.2.1 respectively i.r.o all authorised representatives.
- 2.4.3 Proof of authority to act for legal person. Specimen signatures of all authorised signatories.

#### 2.5 Partnerships

- 2.5.1 Copy of the Partnership agreement.
- 2.5.2 Copy of ID document/passport as set out in 1.1.1 and 1.2.1 respectively, i.r.o all partners/all authorised signatories/persons exercising executive control.
- 2.5.3 Proof of authority to act for partnership. Specimen signatures of all authorised signatories.
- 2.5.4 Applicable documents referred to in 2.1.1 / 2.1.2 or 2.2.1 / 2.2.2 or 2.3.1 / 2.3.2 or 2.4.1 or 2.6.1 i.r.o any institutional partners or an institution exercising executive control.

#### 2.6 Trusts

- 2.6.1 The main deed or other founding document (i.e. a will).
- 2.6.2 Letters of authority from Master (SA trust) or foreign regulator (foreign trusts) to trustees.
- 2.6.3 ID document/passport as set out in 1.1.1 and 1.2.1 respectively i.r.o an individual founder of the trust, each individual trustee, each individual beneficiary, all authorised representatives.
- 2.6.4 A death certificate or certificate of deregistration where founder died or ceased to exist.
- 2.6.5 Applicable documents referred to in 2.1.1 / 2.1.2 or 2.2.1 / 2.2.2 or 2.3.1 / 2.3.2 or 2.4.1 or 2.6.1 i.r.o any institutional beneficiaries, any institutional trustees or institutional founder of the trust.
- 2.6.6 Specimen signatures of all authorised signatories.