

ARE THERE LIMITATIONS ON HOW MANY SHARES ONE CAN BUY?

There is a **15% maximum** ownership (directly or with others) shareholding rule applicable per shareholder. Any request to buy more than this will not be permitted. Other limits also apply. Contact **087 015 0395** for more information.



HOW DO I PAY FOR THE SHARES?

Before you can buy shares, you need to apply first. Applications will be open from 22 August 2022 to 24 October 2022. There are a few different ways to do this:

- Online web application via www.singularfs.co.za
- Email your completed forms to bulatsela@singular.co.za
- Telephonic applications on **087 015 0395**

You can also apply at select branches:

Gauteng:

Singular Systems at 25 Scott Street, Waverley, Johannesburg, 2090

Western Cape:

Singular Systems at Unit F01E, Brookside Office Park, 11 Imam Haron Road, Claremont, Cape Town, 7708

Old Mutual at Client Service Centre, Mutualpark, Jan Smuts Drive, Pinelands, Cape Town, 7450

Eastern Cape:
Old Mutual at Shop 23, Mthatha City Shopping Centre, Sutherland Street, Mthatha, 5100

Free State:
Old Mutual at Shop B19a, Middestad Mall Corner West Burger and Charles Street, Bloemfontein, 9300

KwaZulu-Natal:
Old Mutual at 385 Smith Street, Durban, 4001

Limpopo:
Old Mutual at Shop 2 Quadlux Building, 68c Landdros Mare Street, Polokwane, 0700

NB:

- No cheques are allowed.
- No cash will be accepted at Old Mutual walk-in centres.
- No e-wallet transfers will ever be permitted.

WARNING: Old Mutual will not share the Bula Tsela Share Scheme banking details by SMS or email.

BEWARE OF FRAUDSTERS

Bula Tsela will never send you emails or SMSs to buy Bula Tsela shares. Please do not pay any funds to anybody to buy trade Bula Tsela shares. You can only buy Bula Tsela shares once you have applied on www.singularfs.co.za

Contact us on 087 015 0395 or send an email to bulatsela@singular.co.za
You can also scan the QR code.



DISCLAIMER

This document is not an advertisement or prospectus as contemplated in the Companies Act, 2008, as amended. The registered prospectus of Old Mutual Bula Tsela Retail Scheme (RF) Limited may be found on www.oldmutual.com/bula-tsela/. The information contained in this document constitutes factual information as contemplated in section 1(3)(a) of the Financial Advisory and Intermediary Services Act of 2002, as amended and should not be construed as an express or implied recommendation, guide or proposal that any particular investment in, or in relation to the business or future investments of, the Company is appropriate to the particular investment objectives, financial situation or needs of a prospective investor. It is also not a guarantee or a promise of a favourable financial outcome. Old Mutual Bula Tsela Retail Scheme (RF) Limited is not a registered financial services provider. It is recommended that you seek professional advice from a financial adviser in respect of any contemplated investment in Old Mutual Bula Tsela Retail Scheme (RF) Limited.



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Buying Bula Tsela shares from Old Mutual



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What is the Bula Tsela Share Scheme?

Bula Tsela is a retail scheme that lets you buy and own shares in a company that, in turn, will buy and own Old Mutual shares. As a shareholder, you may receive annual dividends (a share of the profits each year, which is dependent on the performance of the company). You also get exposure to any capital growth (the increased value) in the retail scheme shares. However, the value of these shares can also drop.

WHY APPLY FOR BULA TSELA SHARES?

We understand how hard it is to save today to only reach your dreams many years in the future. This is why Old Mutual, through the Bula Tsela Share Scheme, is providing an easy and reliable way to start on the path of achieving financial freedom.

HOW DOES IT WORK?

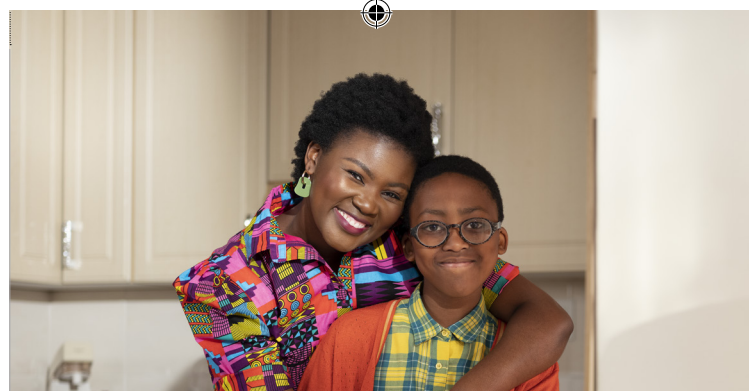
Black South Africans investing in the Share Scheme can apply for 100 shares for as little as R1 000 – which works as an instalment option where R100 will be paid up front and the remainder of the R1 000 can be paid off over 12 months. Each share costs R10.

If you can afford more shares, you can apply for a minimum of 200 shares from as little as R2 000. However, you must pay for these up front (i.e. there is no 12-month payoff period in this option).

Old Mutual will review all applications received and let applicants know if they have been successful. If you are unsuccessful in your application, any money that you have paid will be refunded after the offer closes, and is subject to FICA rules.

WHEN CAN I CASH OUT OR SELL MY SHARES?

By year 5 of the deal, these Bula Tsela shares will be listed on a stock exchange, allowing you to sell these shares to other Black South Africans, subject to the rules of that exchange.



At the end of the scheme, your Bula Tsela shares could be worth more than what you originally paid for them. This depends on the share price performance and is not guaranteed. It is important to be aware of the risks involved in this investment – you could also lose your initial investment.

NB: It is important to remember that any decisions you make to invest in this scheme should be based on your specific circumstances, plans and goals – and always ensure that you get the right financial advice before making these types of decisions.

WHO CAN BUY BULA TSELA SHARES?

The Bula Tsela Share Scheme is open to all Black South African individuals and Black entities. In terms of the B-BBEE Act, “Black people” are defined as African, Coloured and Indian South African nationals who: (i) are citizens of South Africa by birth or descent; or (ii) became citizens of South Africa by naturalisation: (a) before 27 April 1994, or (b) on or after 27 April 1994 and who would have been entitled to acquire citizenship by naturalisation prior to that date.

CAN YOU BUY SHARES ON BEHALF OF OTHER PEOPLE?

You can only buy on behalf of a Black South African individual or group under certain circumstances – for example as a guardian of a minor, representative of a group or company. You first have to register and verify your status as an authorised person. To confirm that you qualify, contact the call centre on **087 015 0395**.

WHEN CAN I BUY BULA TSELA SHARES?

The Bula Tsela Share Scheme application period is open until 24 October 2022. Shares will then be allocated to qualifying applicants after this time. You can apply for your shares at www.singularfs.co.za. To confirm that you qualify, contact the call centre on **087 015 0395**.

HOW AND WHEN WILL THE ALLOCATION OF SHARES BE MADE?

Once the offer has closed on 24 October 2022, the allocation process will begin. An application does not guarantee that you will receive shares at allocation.



WHAT DOCUMENTS DO I NEED TO APPLY?

Different entity types applying for the Bula Tsela Share Scheme require different supporting and verification documentation.

Individuals:

- A certified ID copy (not older than 3 months)
- Proof of address (not older than 3 months)
- Proof of bank account details (not older than 3 months)
- For children: an unabridged birth certificate, plus certified ID of parent (both not older than 3 months)

Entities:

- Company – CM1 and CM2 or Certificate of Incorporation or Close Corporation CK1
- Proof of address (not older than 3 months)
- B-BBEE Certificate or sworn affidavit that is valid until 31 December 2022
- Complete list of shareholders owning more than 25%
- Proof of bank details (not older than 3 months)
- Dividend withholding tax form
- Authorising resolutions

Contact the call centre on **087 015 0395** for more information on the documents required for other types of applicants.