



# MTN Zakhele Futhi (RF) Limited Frequently Asked Questions Groups and Minors



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New or existing groups and minors holding MTNZF shares electing to register in terms of the Facilitated Trading Process may only complete this process **manually**.

MTNZF shareholders and potential shareholders are requested to familiarise themselves with the general Frequently Asked Questions that have been published and included on the MTNZF website (<https://www.mtnzakhelefuthi.co.za/docs>). **This document includes those questions that are specific to groups and minors only.**

# MINORS

## 1. WHAT TYPE OF SHAREHOLDER QUALIFIES AS A MINOR IN TERMS OF THE MTNZF SCHEME RULES?

Black People (African, Coloured and Indian people) who are natural persons and citizens of South Africa by birth or descent; and are below 18 years of age.

## 2. WHAT IS A LEGAL GUARDIAN?

On the death of the first dying parent, the surviving parent becomes the sole guardian of the minor. On his or her death, a legal guardian is appointed. The legal guardian acts as the primary caretaker of the minor under the minor turns 18 years of age. The legal guardian can be personally selected by the minor's biological parents or appointed by the court.

## 3. THE MTNZF FACILITATED TRADING PROCESS

The facilitated trading process allows MTNZF shareholders to use Nedbank Private Wealth ("NPW"), the appointed Trading and Custody Entity, to provide trading and custody services in respect of their MTNZF shares. The costs of this option to shareholders are partially subsidised by MTNZF. MTNZF will pay the monthly custody fees while the MTNZF shareholder is required to pay brokerage fees (as 0.5% plus VAT).

### 3.1 I AM A MINOR AND WOULD LIKE TO REGISTER TO TRADE MY MTNZF SHARES (IN TERMS OF THE MTNZF FACILITATED TRADING PROCESS)

In order to register your account with NPW (in terms of facilitated trading process) the parent or legal guardian is required to **manually** complete and submit the following documents to the BEE Verification Agent or NPW:

- NPW Client Mandate
- Legal Guardian Affidavit
- MTNZF Facilitated Trading Process Verification Terms Acceptance Form
- Copy of the guardians ID
- Copy of the minors' birth certificate

The manual registration form applicable to minors can be found on the MTNZF website (<https://www.mtnzakhelefuthi.co.za/docs>) under the "Specific to the Facilitated Trading Process verification" section.

### 3.2 HOW DO I COMPLETE THE NPW CLIENT MANDATE?

The parent or legal guardian is required to complete the NPW Client Mandate on behalf of the minor. The NPW Client Mandate applicable to minors consists of the following documents:

- Stockbroking Client Mandate  
This part of the document consists of 17 pages, all of which must be initialled by the parent or legal guardian
- Stockbroking Annexure to Mandate  
The Annexure is specific to MTNZF shareholders and is required to be signed by the parent or legal guardian
- Schedule for Individual (associated party)  
The parent or legal guardian is required to complete this form with THEIR OWN details
- Schedule for Individual (primary client)  
The parent or legal guardian is required to complete this form with the MINORS details
- Legal Guardian Affidavit  
The legal guardian is required to complete this form

The form is required to be certified by a commissioner of oath prior to submitting it to NPW or the BEE Verification Agent, and can, for example, be certified at any South African Police Station.

- MTNZF Facilitated Trading Process Verification Terms Acceptance Form  
Part A of this document is required to be completed in the name of the minor (with the information on pages 3 and 4 being completed). The parent or legal guardian is required to provide their information in the “Details of parent/guardian if the black person is a minor or if the person signing this form is signing in a representative capacity” section.  
Part B of this document is not applicable to individuals and should not be completed.

### **3.3 HOW CAN THE MANUAL APPLICATIONS FORM BE SUBMITTED TO NPW?**

The manually completed client mandate, together with the required supporting documentation, can be submitted to MTNZF Shareholder Services by email, post or hand delivery.

Email: [SSA-MTNZFVerification@Nedbank.co.za](mailto:SSA-MTNZFVerification@Nedbank.co.za)

Post: MTN Zakhele Futhi Share Scheme Administration  
PO Box 1144  
Johannesburg  
2000

Physical Address: *(For hand delivery of documents only)*  
MTN Zakhele Futhi Share Scheme Administration  
5<sup>th</sup> Floor, Block D  
135 Rivonia Road  
Sandown, Sandton  
2196

### **3.4 HOW WILL I RECEIVE NOTIFICATION THAT MY APPLICATION HAS BEEN RECEIVED AND PROCESSED BY NPW?**

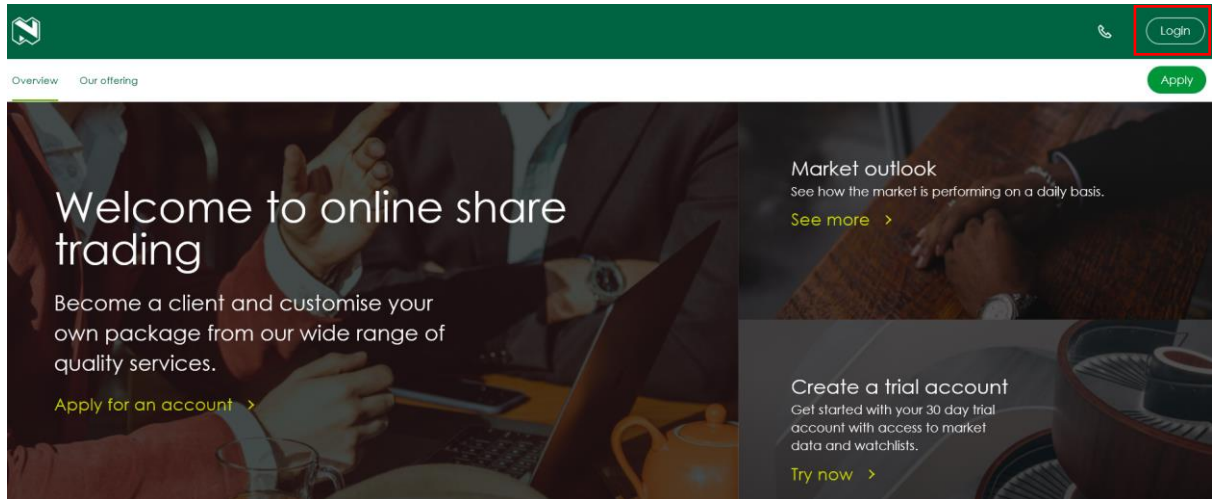
Once your application has been successfully processed by NPW and the BEE Verification Agent has successfully verified the shareholder the parent or legal guardian will receive an SMS/email notification from the BEE Verification Agent of the successful verification of the shareholder. In addition, the parent or legal guardian will receive a welcome email from NPW confirming that the minors Nedbank Online Trading account has been activated.

The incorrect completion of the NPW Client Mandate, MTNZF Facilitated Trading Process Verification Terms Acceptance Form or missing supporting documentation will result in a delay in processing your application. Should further information be required the parent or legal guardian will be contacted by SMS/email to request this information.

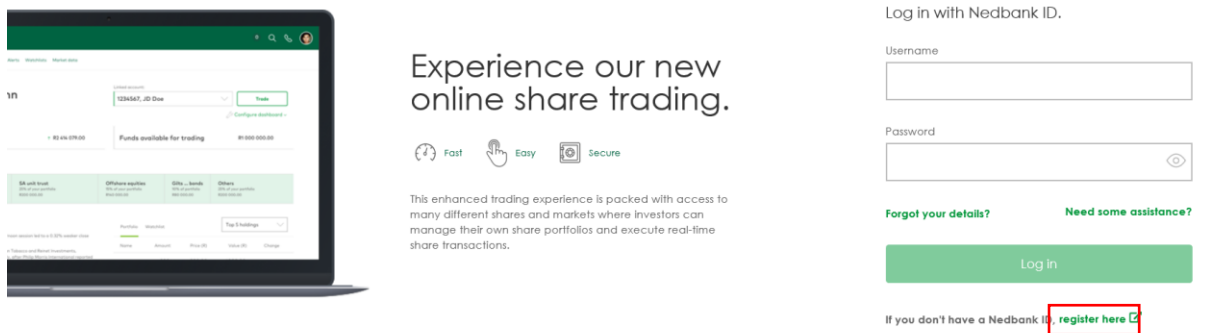
### **3.5 HOW DOES A MINOR LOG INTO THEIR NEDBANK ONLINE TRADING ACCOUNT?**

The parent or legal guardian will be loaded as the Associated Party in respect of the minors Nedbank Online Trading account. The Associated Party (being the parent or legal guardian) will be required to create a Nedbank ID in order to log-into the minors Nedbank Online Trading account.

Visit <https://onlinesharetrading.nedbank.co.za/> to log onto the minors Nedbank Online Trading account. You will then be required to click on the “Login” button:



The following screen will require you to insert a Nedbank ID:



If you are an existing Nedbank client, and have already created a Nedbank ID, enter your “username” and “password” in the relevant fields. If you have not yet created a Nedbank ID client on “register here” button. Alternatively, you can visit <https://id.nedbank.co.za/> to create a Nedbank ID.

If you are experiencing issues with the creation a Nedbank ID, refer to page 9.

### 3.6 WHAT HAPPENS WHEN A MINOR TURNS 18?

When a minor turns 18, a written instruction is required to be sent to NPW requesting that the Associated Party (being the parent or legal guardian) is removed from the minors account, together with a copy of the “minors” South African ID.

The parent or legal guardian will be able to transact on the minors account until such an instruction is received. It is the responsibility of the “minor”, parent and/or legal guardian to ensure that the Associated Party is removed from the account when the minor turns 18.

### 3.7 WHO RECEIVES NPW OR MTNZF COMMUNICATIONS ON BEHALF OF THE MINOR?

Any communications by NPW or MTNZF will be delivered via SMS/email or post to the minor’s parent or legal guardian.

#### **4. THE MTNZF INDEPENDENT TRADING PROCESS**

The independent trading process allows MTNZF shareholders to elect their own Trading and Custody Entity (broker) to provide trading and custody services in respect of their MTNZF shares. The costs of this option are not subsidised by MTNZF and the MTNZF shareholder will pay for the monthly custody and brokerage fees.

##### **4.1 I AM A MINOR AND WOULD LIKE TO REGISTER TO TRADE MY MTNZF SHARES (IN TERMS OF THE MTNZF INDEPENDENT TRADING PROCESS)**

The parent or legal guardian is required to complete the following documents, available on the MTNZF website to register in terms of the Independent Trading Process:

- Share Transfer Form\*;
- Independent Trading Process Verification Terms Acceptance Form; and
- BEE Contract.

\*The Share Transfer Form is only required to be completed if you are an existing MTNZF shareholder.

Only once the BEE Verification Agent has verified you in terms of the independent trading process will the transfer of your MTNZF shares be affected (if you are an existing MTNZF shareholder).

# GROUPS

## 5. WHAT TYPE OF SHAREHOLDER QUALIFIES AS A GROUP IN TERMS OF THE MTNZF SCHEME RULES?

Black Groups are Black Companies and Black Entities, as defined in the *Master Definitions Schedule*. In summary terms, these are companies or entities incorporated or formed in South Africa and in which Black People own at least 51% of the equity, exercise at least 51% of the voting rights and participate in at least 51% of the economic interests therein, on a flow-through basis.

## 6. WHAT IS AN AUTHORISED REPRESENTATIVE?

An authorised representative is the natural person appointed by a group to act on their behalf. In order to appoint an authorised representative all members of the group are required to formally agree to the appointment in the form of a resolution.

## 7. THE MTNZF FACILITATED TRADING PROCESS

The facilitated trading process allows MTNZF shareholders to use Nedbank Private Wealth (“NPW”), the appointed Trading and Custody Entity, to provide trading and custody services in respect of their MTNZF shares. The costs of this option to shareholders are partially subsidised by MTNZF. MTNZF will pay the monthly custody fees while the MTNZF shareholder is required to pay brokerage fees (as 0.5% plus VAT).

### 7.1 I AM A GROUP AND WOULD LIKE TO REGISTER TO TRADE MY MTNZF SHARES (IN TERMS OF THE MTNZF FACILITATED TRADING PROCESS)

In order to register your account with NPW (in terms of facilitated trading process) the authorised representative is required to **manually** complete and submit the NPW Client Mandate and MTNZF Facilitated Trading Process Verification Terms Acceptance Form (collectively referred to as the “Mandate”) to the BEE Verification Agent or NPW.

Since the NPW Client Mandate differs depending on the type of group completing the registration process, each group is required to request a copy of the Mandate for completion from the MTNZF Call Centre (083 900 6863) or by emailing [SSA-MTNZFVerification@Nedbank.co.za](mailto:SSA-MTNZFVerification@Nedbank.co.za).

All groups are required to submit **original certified copies** of the required FICA documentation together with their Mandates.

### 7.2 WHERE CAN THE ORIGINAL CERTIFIED COPIES BE HANDED IN?

The Mandate, together with the required supporting documentation, can be submitted at one of the Nedbank Private Wealth Stockbroking branches detailed below:

Region	Address
Sandton	Nedbank 135 Rivonia Road Campus, 135 Rivonia Road, Sandown, Sandton, 2196
Durban	Nedbank Park Square, 9 Park Avenue, Umhlanga Rocks, 4321
Cape Town	Nedbank Clocktower Campus, Clocktower Precinct, V&A Waterfront, Cape Town, 8000
Port Elizabeth	Nedbank 270 Cape Road Campus, 270 Cape Road, Newtown Park, 6045
George	Nedbank George Mini Campus, 108 York Street, George, 6529



Pretoria	Nedbank Menlyn Maine Campus, Cnr Aramist and Constellation Street, Waterkloof Glen Ext 2, Pretoria, 0181
Pietermaritzburg	Nedbank Pietermaritzburg Mini Campus, 23 McCarthy Drive, Montrose, Pietermaritzburg, 3201

Please contact the MTNZF Call Centre should you not be able to access any of the above-mentioned locations.

### 7.3 HOW WILL I RECEIVE NOTIFICATION THAT MY APPLICATION HAS BEEN RECEIVED AND PROCESSED BY NPW?

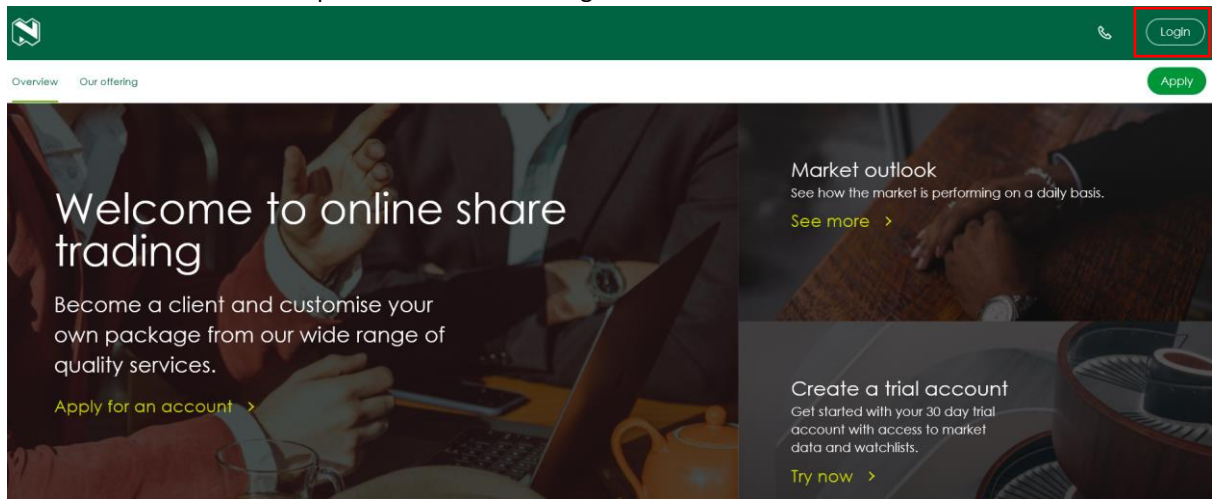
Once your application has been successfully processed by NPW and the BEE Verification Agent has successfully verified the shareholder the group authorised representative will receive an SMS/email notification from the BEE Verification Agent of the successful verification of the shareholder. In addition, the group authorised representative will receive a welcome email from NPW confirming that the groups Nedbank Online Trading account has been activated.

The incorrect completion of the NPW Client Mandate, MTNZF Facilitated Trading Process Verification Terms Acceptance Form or missing supporting documentation will result in a delay in processing your application. Should further information be required the group authorised representative will be contacted by SMS/email to request this information.

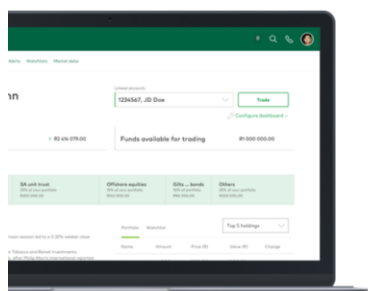
### 7.4 HOW DOES A GROUP LOG INTO THEIR NEDBANK ONLINE TRADING ACCOUNT?

The group authorised representative will be loaded as the Associated Party in respect of the minors Nedbank Online Trading account. The Associated Party (being the group authorised representative) will be required to create a Nedbank ID in order to log-into the groups Nedbank Online Trading account.

Visit <https://onlinesharetrading.nedbank.co.za/> to log onto the groups Nedbank Online Trading account. You will then be required to click on the "Login" button:



The following screen will require you to insert a Nedbank ID:



## Experience our new online share trading.

Fast Easy Secure

This enhanced trading experience is packed with access to many different shares and markets where investors can manage their own share portfolios and execute real-time share transactions.

Log in with Nedbank ID.

Username

Password

[Forgot your details?](#)

[Need some assistance?](#)

If you don't have a Nedbank ID, [register here](#)

If you are an existing Nedbank client, and have already created a Nedbank ID, enter your “username” and “password” in the relevant fields. If you have not yet created a Nedbank ID client on “register here” button. Alternatively, you can visit <https://id.nedbank.co.za/> to create a Nedbank ID.

If you are experiencing issues with the creation a Nedbank ID, refer to page 9.

### 7.5 HOW DOES A GROUP AMEND THEIR AUTHORISED REPRESENTATIVE?

In order to amend the group authorised representative a new resolution, approved by all members of the group, authorising the removal of the previously named authorised representative and addition of the newly named authorised representative is required to be submitted to NPW. This submission must include an original certified copy of the authorised representatives ID, together with the contact information (including postal and residential address, cell phone number and email address).

### 7.6 WHERE CAN I FIND AN EXAMPLE OF THE REQUIRED RESOLUTION PROVIDING AUTHORITY TO THE GROUP AUTHORISED REPRESENTATIVE?

An example of the resolution required to be submitted by a group to appoint an authorised representative can be found on the MTNZF website (<https://www.mtnzakhelefuthi.co.za/docs>), on page 5 of the “List of Supporting Documents”.

### 7.7 WHO RECEIVES NPW OR MTNZF COMMUNICATIONS ON BEHALF OF THE GROUP?

Any communications by NPW or MTNZF will be delivered via SMS/email or post to the group’s authorised representative.

## 8. THE MTNZF INDEPENDENT TRADING PROCESS

The independent trading process allows MTNZF shareholders to elect their own Trading and Custody Entity (broker) to provide trading and custody services in respect of their MTNZF shares. The costs of this option are not subsidised by MTNZF and the MTNZF shareholder will pay for the monthly custody and brokerage fees.

### 8.1 I AM A GROUP AND WOULD LIKE TO REGISTER TO TRADE MY MTNZF SHARES (IN TERMS OF THE MTNZF INDEPENDENT TRADING PROCESS)

The group authorised representative is required to complete the following documents, available on the MTNZF website to register in terms of the Independent Trading Process:

- Share Transfer Form\*;
- Independent Trading Process Verification Terms Acceptance Form; and
- BEE Contract.

\*The Share Transfer Form is only required to be completed if you are an existing MTNZF shareholder.

Only once the BEE Verification Agent has verified you in terms of the independent trading process will the transfer of your MTNZF shares be affected (if you are an existing MTNZF shareholder).

**9. WHAT DOCUMENTATION IS REQUIRED TO BE SUBMITTED BY A GROUP IN ORDER TO CONFIRM ELIGIBILITY IN TERMS OF THE MTNZF SCHEME RULES?**

Refer to the “List of Supporting Documents” document detailing the supporting documentation required to be submitted to confirm eligibility on the MTNZF website (<https://www.mtnzakhelefuthi.co.za/docs>).

The supporting documentation requirement is dependent on the type of entity. All supporting documentation must be submitted to the MTNZF BEE Verification Agent for eligibility to be assessed and confirmed.

**10. HOW OFTEN IS A GROUP REQUIRED TO SUBMIT DOCUMENTATION TO CONFIRM THEIR ELIGIBILITY?**

In instances where a valid BEE Ownership Certificate is submitted to confirm eligibility, the eligibility confirmation is valid until the date of expiration of the BEE Ownership Certificate. On expiry of the BEE Ownership Certificate, the BEE Verification Agent will remove the groups verification status until a valid BEE Ownership Certificate or alternate BEE Ownership Documentation (as required by the “List of Supporting Documents”) is submitted and verified by the BEE Verification Agent.

In instances where alternate BEE Ownership Documentation (as required by the “List of Supporting Documents”) is submitted, the groups verification status is valid for 12 months from receipt of these documents. After the 12-month period has lapsed, the BEE Verification Agent will remove the groups verification status until updated supporting documentation has been submitted and verified by the BEE Verification Agent.

**11. THE STRUCTURE AND COMPOSITION OF MY GROUP HAS NOT CHANGED IN THE LAST 12 MONTH PERIOD. AM I STILL REQUIRED TO SUBMIT SUPPORTING DOCUMENTS TO THE BEE VERIFICATION AGENT?**

Yes. Supporting documentation is required to be re-submitted by the group every 12 months to allow the BEE Verification Agent to confirm that there has been no change in the membership of the group and ensure that the group still meets the eligibility requirements applicable to holding MTNZF shares.

# CREATING A NEDBANK ID

You are responsible for maintaining the security of your username and password. You may not provide these credentials to any third party. If you believe that they have been stolen or been made known to others, you should change your password immediately.

## 12. WHEN CREATING A NEDBANK ID, THE SYSTEM KEEPS TELLING ME THAT MY CELLPHONE NUMBER IS NOT CORRECT, EVEN THOUGH THIS IS THE NUMBER I PROVIDED TO MTNZF DURING THE 2016 OFFER PERIOD

The cellphone number that was provided to MTNZF during the 2016 offer period has not been integrated with the data that Nedbank has on record. As such Nedbank is currently reflecting a different cellphone number on your record that is required to be updated.

You are required to present yourself at any Nedbank branch to request them to update your cellphone number. Once this has been done, you should be able to successfully apply for a Nedbank ID.

## 13. I KEEP RECEIVING AN ERROR MESSAGE WHEN TRYING TO CREATE A NEDBANK ID

If you receive a consistent error message when creating your Nedbank ID, you are required to escalate this query for resolution to [SSA-ZakheleFuthi@Nedbank.co.za](mailto:SSA-ZakheleFuthi@Nedbank.co.za). If possible, obtain a print screen of this error message and include it in your escalation.

## 14. I AM NOT RECEIVING AN APPROVE-IT MESSAGE WHEN CREATING A NEDANK ID

In order to receive an Approve-It message your cellphone is required to be switched on and unlocked.

## 15. I HAVE ALREADY CREATED A NEDBANK ID BUT HAVE FORGOTTEN MY USERNAME

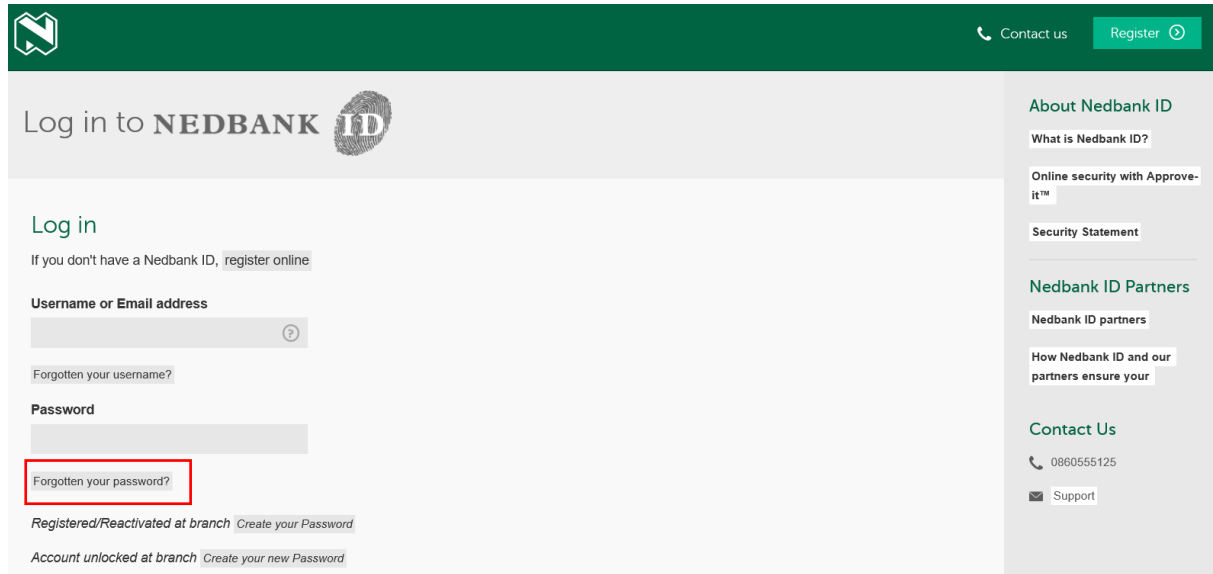
In order to obtain your username, visit the following website: <https://id.nedbank.co.za/>

The screenshot shows the Nedbank ID login interface. At the top, there is a green navigation bar with the Nedbank logo on the left and 'Contact us' and 'Register' buttons on the right. Below this is a header section with 'Log in to NEDBANK ID' and a circular ID icon. The main content area is white and contains a 'Log in' section. It starts with the text 'Log in' and a link 'If you don't have a Nedbank ID, register online'. Below this are two input fields: 'Username or Email address' and 'Password'. Under the 'Username or Email address' field, there is a red-bordered box containing the link 'Forgotten your username?'. Below the 'Password' field, there is a link 'Forgotten your password?'. At the bottom of the login section, there are two lines of text: 'Registered/Reactivated at branch Create your Password' and 'Account unlocked at branch Create your new Password'. On the right side, there is a grey sidebar with several sections: 'About Nedbank ID' with links for 'What is Nedbank ID?', 'Online security with Approve-it™', and 'Security Statement'; 'Nedbank ID Partners' with a link for 'Nedbank ID partners'; and 'Contact Us' with a phone icon and the number '0860555125' and a link for 'Support'.

By clicking on the “Forgotten your username?” link you will be able to request your username. Your username will be sent to you via text message. It will however only be sent to the cellphone number that Nedbank has on record for you. If your cellphone has changed since applying for a Nedbank ID, you are required to visit any Nedbank branch to request them to update your cellphone number.

## 16. I HAVE ALREADY CREATED A NEDBANK ID BUT HAVE FORGOTTEN MY PASSWORD

In order to obtain your password, visit the following website: <https://id.nedbank.co.za/>



By clicking on the “Forgotten your password?” link you will be able to amend your password. To complete this process, you will be required to provide your username and choose a new password. On creating your password an Approve-It message will be sent to your cellphone number. If your cellphone has changed since applying for a Nedbank ID, you are required to visit any Nedbank branch to request them to update your cellphone number.

## 17. HAS MTNMF ALREADY PROVIDED ME WITH A USERNAME AND PASSWORD?

No, they have not. Your username and password are unique to you and you are required to create your own username and password.

You are responsible for maintaining the security of your username and password. You may not provide these credentials to any third party. If you believe that they have been stolen or been made known to others, you should change your password immediately.

## 18. I AM BATTLING TO CREATE A USERNAME

Your username is required to be unique and no 2 persons can have the same username. The website will inform you if your selected username has been taken and you will only be able to continue once a unique username has been selected.

## 19. I AM BATTLING TO CREATE A PASSWORD

Your password must meet the following requirements:

- Be at least 8 characters long;
- Include at least 1 uppercase letter;
- Include at least 1 special character;
- Includes at least 1 number; and
- Be a maximum of 16 characters.

If your password does not meet the above requirements you will not be able to successfully create a password.