

Investing procedures for the GinsGlobal Index Fund range:

MONEY MARKET FUNDS:

Trade and settlement times:

All funds must be received into our ABSA custodian account before we invest into this fund. Cut-off time for investing in the fund is 10:00 am (SA time) in order to receive same day NAV. This means that all application forms and funds must be received before 10:00 am in order to do the investment and apply same day NAV.

OTHER FUNDS:

All funds must be received into our ABSA custodian account before we invest into ANY of these funds.

Trade and settlement times:

European Equity Index Fund (Euro)	(T product)
US Equity Index Fund (\$)	(T product)
European Government Bond (Euro)	(T product)
Real Estate Index Fund (Euro)	(T product)
Consumer Staples Index Fund (\$)	(T product)

Healthcare Megatrend Index ETF (WELL)	(T product)
Tech Megatrend Index ETF (ITEK) Cloud	(T product)

Please note: We assume that the funds have already been received into our ABSA account – please take into account Mauritius holidays). For example: if we receive the application order form as of 29 January before 10:00 am South African time on the above (T) products, then the NAV date of 29 January will apply to this investment.

Trade and settlement times:

Global Equity Index Fund (\$)	(T+1 product)
Global Bond Index Fund (\$)	(T+1 product)
Japanese Equity Index Fund (Yen)	(T+1 product)
Emerging Markets Index Equity Fund (\$)	(T+1 product)
US Property Index Fund (\$)	(T+2 product)

Please note: We assume that the funds have already been received into our ABSA account -please take into account Mauritius holidays). For example: if we receive the application order form as of 29 January before 10:00 am South African time on the above (T+1) products, then the NAV date of 30 January will apply to this investment. Cut-off time for the US Property Index Fund is 15h00 daily.

Statements:

Statements will be e-mailed within 2 business days after the NAV date.

Settlement cycle for the payment of redemption proceeds:

All products are paid on T+5. This means that it normally takes between 5-7 working days to be paid out the redemption proceeds into the client's bank account from the day the redemption request is received and processed.

Kindly note: The following issues might affect and delay the trading, settlement and redemption dates stated herein:

- Different time zones.
- No trading takes place on public holidays in South Africa, Luxembourg, Germany, USA, UK, Italy, Japan and Hong Kong.
- Daily trading and daily pricing: however public holidays as mentioned above need to be taken into account.
- If the Due diligence documents are not in order and haven't been signed off by our compliance team at Stonehage Fleming.