



PEREGRINE CAPITAL COLLECTIVE INVESTMENTS TERMS AND CONDITIONS



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1. DEFINITIONS

1.1. “Business Day”

A Business Day is any day other than a Saturday, Sunday or South African public holiday. In this document “Day” and “Business Day” mean the same.

1.2. “Calendar Month”

A calendar month is the period of time from the first day of a month to the last day of that month.

1.3. “Deed”

The main deeds of the schemes and all supplemental deeds in accordance with which Peregrine Capital administers the Portfolios.

1.4. “Investor”

The person/legal entity, including a trust, who has completed and signed an application form and in whose name the investment is held. In this document the Investor is referred to as the “Investor” or “you”.

1.5. “Investment Account”

The account through which the Hedge Fund/s (that you choose) is administered.

1.6. “Units in a Portfolio of a Collective Investment Scheme”

“Participatory interests” or “units” refer to the equal parts of a Portfolio of a Collective Investment Scheme. Each unit represents a direct proportionate interest in every underlying asset of a Portfolio. The number of participatory interests in your investment/s depends on how much money you contribute and what the price is when the participatory interests are bought.

1.7. “Peregrine Capital”

Peregrine Capital Collective Investments (RF) (Pty) Ltd is the administrator of the Portfolios and is approved to do so in terms of the Collective Investment Schemes Control Act. In this document it is referred to as “Peregrine Capital”.

1.8. “Portfolio of a Collective Investment Scheme”

This structure allows Investors to pool their money and have it professionally managed, with exposure to a diversified selection of underlying assets such as equities, bonds, and listed property. The composition of these underlying assets is driven by the Portfolio’s specific investment mandate and risk parameters. A Portfolio is commonly referred to as a “Hedge Fund”.

1.9. “Qualified Investors”

A Qualified Investor means any person who invests a minimum investment amount of R1 million per Hedge Fund, and who:

- Has demonstrable knowledge and experience in financial and business matters which would enable the Investor to assess the merits and risk of a Hedge Fund investment; or
- Has appointed a financial advisor who has demonstrable knowledge and experience to advise the Investor regarding the merits and risks of a Hedge Fund investment.

2. PURPOSE

This document sets out the terms and conditions applicable to your Hedge Fund investment.



3. DOCUMENTS THAT FORM PART OF THE AGREEMENT

The terms of your investment with Peregrine Capital are made up of the following documents. Read together, they form an agreement between you and Peregrine Capital (referred to as “the Agreement”):

- The application form,
- Supporting documents that you provide,
- The Terms and Conditions (this document),
- Minimum Disclosure Documents, also known as Fund Factsheets,
- Key Investor Information Documents, also known as KIIDs,
- All other instructions which you provide and which Peregrine Capital accepts.

4. PARTIES TO THE AGREEMENT

You and Peregrine Capital are the parties to the Agreement.

5. YOUR RIGHTS

5.1. You own units in the Hedge Fund/s

You are the legal owner of the units in the Hedge Fund/s you have selected and they are registered in your name. Peregrine Capital will only release information to, and act on instructions from the Investor, the authorised signatory, or the appointed financial adviser, where applicable. If the legal owner is a minor or is without legal capacity, Peregrine Capital will only accept instructions from their legal guardian or legal representative.

5.2. You can switch between Hedge Funds administered by Peregrine Capital

A switch from one Hedge Fund to another involves the sale of units in the existing Hedge Fund and the purchase of units in another Hedge Fund. You can switch some or all of your investment, subject to a minimum switch amount and minimum balance requirements as determined by Peregrine Capital from time to time. A switch instruction is a tax event.

5.3. You can withdraw some or all of your investment

You can withdraw some or all of your investment, subject to a minimum withdrawal amount and minimum balance requirements as determined by Peregrine Capital from time to time, by selling units in the Investment Account. A withdrawal instruction is a tax event.

5.4. You can change ownership

You may request a change of ownership of some or all of your units in your Investment Account to another person or entity, subject to minimum balance requirements as determined by Peregrine Capital from time to time. A change of ownership may result in a tax event.

5.5. You can use units as security

You can cede some or all of your units as security. While Peregrine Capital will note the cession, it is your responsibility to manage the cession. The Investment will remain in your name and there will be no transfer of ownership.

5.6. You can vote in a ballot

Peregrine Capital will not vote on your behalf in a ballot. You may vote in any ballot that affects the Hedge Fund/s you are invested in.

6. YOUR RESPONSIBILITIES

6.1. Appoint or change your financial adviser

Peregrine Capital does not provide financial advice and if you need advice, you must appoint your own financial adviser. It is your responsibility to negotiate the fees payable for advice with your financial adviser. You may appoint, change or remove your appointed adviser at any time by completing the applicable form/s. Peregrine Capital will inform your financial adviser of the change.

6.2. Provide accurate information

You must ensure that all information and supporting documents provided are true and correct. You must also keep Peregrine Capital informed of any changes to your information.

6.3. Give instructions

You must give instructions to Peregrine Capital in the prescribed format.

6.4. All instructions are subject to:

- the requirements of Peregrine Capital and applicable legislation at the time of the transaction,
- the availability of the selected Hedge Fund/s,
- the processing requirements of Peregrine Capital (this includes cut-off times and time periods for processing),
- the terms and conditions of Peregrine Capital, and
- the minimum amounts specified by Peregrine Capital, applicable at the time of the transaction.

6.5. Select your Hedge Fund/s

You need to select one or more Hedge Fund/s that suit your investment needs and risk profile. Certain Hedge Funds may, at the discretion of Peregrine Capital, be closed for investment.

6.6. Make contributions

You may make the following contributions:

- initial investment,
- additional investment,
- recurring monthly contributions via debit order.

Contributions to Peregrine Capital may be made via direct electronic collection or electronic funds transfer (EFT). Peregrine Capital maintains a policy against sharing bank details in written communication with clients, prioritising the security of client information and maintaining a safe financial environment. Peregrine Capital will not accept payments from any third party, credit card, bond or market linked accounts.

6.7. Electronic Collection

If you instruct us to collect your investment via electronic collection, and the electronic collection date falls on a weekend or public holiday, it will be effective on the next Business Day. The instruction to collect money from your bank account monthly (debit order) will continue until you terminate it by giving Peregrine Capital notice 1 Business Days prior to your selected debit order date.



The Investor understands and acknowledges the following:

- If investing in a daily dealing fund, debit order and once off collections will reflect on the Investor's bank statement with a reference of "PCRHF" and the Investor number.
- If investing in a monthly dealing fund, debit order and once off collections will reflect on the Investor's bank statement with a reference of "PCQIHF" and the Investor number.
- Debit order and once off collections can only be implemented for South African bank accounts.
- All electronic collections processed by Peregrine Capital will be treated by the Investor's bank as if personally authorised by the Investor.
- Monthly debit orders will automatically be cancelled if funds are returned from the bank after 3 consecutive months.
- You may cancel the debit order instruction. However, you will not be entitled to any refund of amounts withdrawn, while the instruction was in force, if these amounts were legally owing to Peregrine Capital.
- If a debit order or once off collection is returned by the bank due to insufficient funds being available or for any other reason, the units purchased for that transaction will be reversed and the Investor's Investment Account will be debited with the units allocated. Any profits or losses incurred as a result of the reversal of a purchase of units due to a collection failure will be for the Investor's account.
- An electronic collection may not be ceded to a third party.

6.8. Monitor your investment/s

You must regularly review your Investment Account/s to ensure that they suit your circumstances at the time. Peregrine Capital does not take responsibility for your selection and a financial adviser should be consulted if you require any assistance in determining the appropriateness of your investment.

6.9. Select what to do with your income distributions

Hedge Funds may earn interest and dividends from the underlying assets. This is declared as an income distribution if the interest and dividends exceed the Hedge Fund's expenses, for a particular class.

You must indicate whether you want the income distribution to be paid directly to your bank account or to be reinvested, net of any applicable taxes. If applicable, Peregrine Capital will pay withholding tax on your behalf before it distributes the income distribution to you. Dividends tax is currently 20% unless you are entitled to an exemption. If you do not select an option, distributions will be reinvested.

6.10. Report errors

You have 14 days after receiving the investment confirmation or any statements from Peregrine Capital to report any errors.

6.11. Update your personal details

It is your responsibility to keep Peregrine Capital informed of any changes in your banking details, personal information or current identification information (including a change of address, change of citizenship and/or tax residency, change of surname and contact details) and to provide supporting documentation where required.

6.12. Request for information

You have the right to request access to the personal information Peregrine Capital processes about you in order to update, verify or delete (within reasonable boundaries, subject to applicable legislation and Peregrine Capital internal policies and procedures) such information.



7. DEATH CLAIMS

In the event of your death, the amount available in your Investment Account will be dealt with according to your executor's instructions. Your family members or executor will need to notify Peregrine Capital in writing of your death and send Peregrine Capital your personal details including your identity number, a certified copy of your death certificate and your Investor number. Your executor will also need to send a certified copy of the letter of executorship.

8. PEREGRINE CAPITAL'S RIGHTS AND RESPONSIBILITIES

8.1. Accept or reject instructions

Peregrine Capital may accept or reject any instructions from you. Peregrine Capital may also reverse any transaction if it decides that the circumstances warrant this. Peregrine Capital will advise you if an instruction is rejected or a transaction reversed, and the reasons thereof.

8.2. Communicate with you

Peregrine Capital will communicate any information that the law requires it to disclose. You may select in your application that Peregrine Capital communicates with you, your financial adviser, or both.

8.3. Investor Documents

Peregrine Capital will provide you with:

- Transaction confirmations reflecting your transaction in a Hedge Fund/s,
- Monthly investment statements,
- Certificates of income and capital gains for taxation purposes, where applicable.

All Investor documents are available from Peregrine Capital's secure online portal.

8.4. Processing of Personal Information

You acknowledge that Peregrine Capital requires your personal information, as defined in the Protection of Personal Information Act, 2013 ("POPIA") and any other relevant data protection legislation, to give effect to your rights and obligations pertaining to this Agreement.

You consent to Peregrine Capital:

- Processing your personal information for the above purpose of administering and servicing your investment, as well as for related operational, regulatory, and business purposes.
- Collecting your personal information from you directly, or where applicable, from your financial adviser, appointed agent, any regulator or government department, or other third-party providers that hold such information.
- Monitoring and/or recording phone calls and electronic interactions for accurate instruction execution, service quality assurance, and security purposes.
- Using your information to fulfil legal, compliance, audit, and record-keeping requirements, and to improve your service experience.
- Disclosing relevant information to third-party service providers strictly for the purposes outlined above, including the secure storage and maintenance of your information.
- Sharing your information with third parties where instructed to do so by you or your authorised financial adviser.

Peregrine Capital confirms that it has implemented appropriate safeguards to ensure that all personal information is handled in a manner that is always secure and compliant with applicable data protection legislation.



Providing your personal information is voluntary, but failure to do so may affect Peregrine Capital's ability to process your application or maintain your investment.

You have the right to:

- Access, correct, or update your personal information,
- Object to the processing of your information in certain cases,
- Lodge a complaint with the Information Regulator if you believe your rights have been infringed.

8.5. Processing your instructions

Peregrine Capital is responsible for processing your instructions. Peregrine Capital will process your instructions once all supporting documentation has been received and all its requirements have been met.

8.6. Delays in processing your instructions

To avoid any delays in processing your instruction, please ensure that it is submitted in the prescribed format, it is clear and complete and includes all required supporting documentation.

These requirements should be met by the cut-off times and days described in sections 8.7 and 8.8 below.

8.7. Daily Dealing Hedge Fund Processing Timelines

The following are daily dealing Hedge Funds:

- Peregrine Capital High Growth Retail Hedge Fund
- Peregrine Capital Pure Hedge Retail Hedge Fund
- Peregrine Capital Vision Retail Feeder Hedge Fund

Processing timelines for buying, selling, switching, or transferring ownership of units are shown in the table below.

Your account must be approved prior to allowing any transaction.

Cut-off times to receive instruction	Processing of instruction	Price applied to transaction	Investment statement updated
Before 14:00 on Day 1	Day 1	Day 1	Day 2
After 14:00 on Day 1	Day 2	Day 2	Day 3

Please note the **additional considerations** applicable to the following transactions:

Buying and selling of units

- An instruction to buy units via electronic payment transfer (EFT) requires the money to reflect in Peregrine Capital's bank account before the cut-off time for it to be invested on the same day.
- An instruction to buy units via once-off electronic collection will be processed on the following Business Day if received before the cut-off. Peregrine Capital can collect a maximum of R2 million per client per day, subject to a monthly limit of R2 million per client on a calendar month basis, and will invest each collection on the Business Day following the collection. Units purchased via once-off collection or debit order can only be sold 60 calendar days after the investment date.
- Payments made to you for the selling of units will happen on the day after the transaction has been processed. It may take longer for the payment to reflect in your bank account.

Transfer of ownership

- A transfer of ownership between Investors involves a subscription and will be subject to the process and timelines detailed above.
- In the case of a transfer of ownership where the transferee is not an existing investor, the transferee will first be required to complete an application form for the relevant Hedge Fund/s in which the transferor is invested, and which are the subject of the transfer instruction.

Switching units

- Switching between Hedge Funds involves a sale from one Hedge Fund and a buy in another.
- Timelines for switching from a Daily Dealing Hedge Fund to a Monthly Dealing Hedge Fund are shown in the table below.

Cut-off times to receive instruction	Processing of switch from Daily Dealing Hedge Fund	Processing of switch into Monthly Dealing Hedge Fund	Price applied to transaction	Investment statement updated
Before 14:00 on the last Business Day of the month	On the last Business Day of the month at the price of the same Day	1 st Calendar Day of the following month	Valuation as at the last Calendar Day of the prior month. The price is finalised by the 10 th Business Day	By the 11 th Business Day

Debit orders

- If Peregrine Capital is unable to successfully collect a monthly debit order for 3 consecutive months, the debit order will be cancelled.
- Peregrine Capital can collect a maximum of R2 million per client per day, subject to a monthly limit of R2 million per client on a calendar month basis.
- All debit orders are collected on the 28th of each month. If the 28th falls on a weekend or public holiday, it will be collected on the next Business Day.

Processing timelines for debit orders are as follows:

Cut-off times to receive instruction	Date collection will take place	Processing of instruction	Price applied to transaction	Investment statement updated
1 Business Days before the debit order date	28 th of each month or the following Business Day	1 Business Day following collection	1 Business Day following collection	2 Business Days following collection



8.8. Monthly Dealing Hedge Fund Processing Timelines

The following are monthly dealing Hedge Funds:

- Peregrine Capital High Growth QI Hedge Fund
- Peregrine Capital Pure Hedge QI Hedge Fund
- Peregrine Capital Dynamic Alpha QI Hedge Fund

Processing timelines for buying, selling, switching, or transferring ownership of units vary and are shown in the tables below.

Your account must be approved prior to allowing any transaction.

Buying units via electronic payment transfer (EFT) or via once-off electronic collection

- Peregrine Capital can collect a maximum of R2 million per client per day, subject to a monthly limit of R2 million per client on a calendar month basis. If your total investment amount exceeds this, please select EFT as your payment method.
- To ensure your investment is processed on the first Calendar Day of the following month, the collection must be completed by the 2nd last Business Day of the current month.
- An instruction to buy units via EFT requires the money to reflect in Peregrine Capital's bank account before the cut-off for it to be invested on the first Calendar Day of the following month. Electronic payments may not reflect immediately and should therefore be paid before the cut-off to ensure it reflects on time.

Cut-off times to approve instruction	Processing of instruction	Price applied to transaction	Investment statement updated
Before 17:00 on the 3rd last Business Day of the month	1 st Calendar Day of the following month	Valuation as at the last Calendar Day of the prior month. The price is finalised by the 10 th Business Day of a month	By the 11 th Business Day

Transfer of ownership

- A transfer of ownership between Investors involves a subscription and will be subject to the process and timelines detailed above.
- In the case of a transfer of ownership where the transferee is not an existing investor, the transferee will first be required to complete an application form for the relevant Hedge Fund/s in which the transferor is invested, and which are the subject of the transfer instruction.

Selling units

Peregrine Capital requires one calendar months' notice to sell units. If for example, your instruction to sell units is received by the cut-off in March, April will be regarded as the month notice, and your units will be sold on the 1st Calendar Day of May.

Cut-off times to receive instruction	Processing of instruction	Price applied to transaction	Payment made to your bank account	Investment statement updated
Before 17:00 on the last Business Day of a month	1 st Calendar Day of the month following the notice period	Valuation as at the last Calendar Day of the prior month. The price is finalised by the 10 th Business Day of a month	By the 11 th Business Day	By the 11 th Business Day

Payments made to you for the selling of units will happen by the 11th Business Day of the month. It may take longer for the payment to reflect in your bank account.

Switching units

- Switching between Hedge Funds involves a sale from one Hedge Fund and a buy in another. The one calendar months' notice will therefore apply to switches. If for example, your instruction to switch units is received by the cut-off in March, April will be regarded as the month notice, and your units will be switched on the 1st Calendar Day of May.
- Peregrine Capital can at its discretion agree to amended cut-off times with institutional Investors.

Cut-off times to receive instruction	Processing of instruction	Price applied to transaction	Investment statement updated
Before 17:00 on the last Business Day of a month	1 st Calendar Day of the month following the notice period	Valuation as at the last Calendar Day of the prior month. The price is finalised by the 10 th Business Day	By the 11 th Business Day

- Timelines for switching from a Monthly Dealing Hedge Fund to a Daily Dealing Hedge Fund are shown in the table below.

Cut-off times to receive instruction	Processing of switch from Monthly Dealing Fund	Price applied to transaction	Processing of switch into Daily Dealing Fund	Investment statement updated
Before 17:00 on the last Business Day of a month	1 st Calendar Day of the month following the notice period	Valuation as at the last Calendar Day of the prior month. The price is	On the same Day as the price is finalised for the Monthly Dealing Fund	By the 11 th Business Day

		finalised by the 10 th Business Day		
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Debit orders

- If Peregrine Capital is unable to successfully collect a monthly debit order for 3 consecutive months, the debit order will be cancelled.
- Peregrine Capital can collect a maximum of R2 million per client per day, subject to a monthly limit of R2 million per client on a calendar month basis. All debit orders are collected on the 28th of each month. If the 28th falls on a weekend or public holiday, it will be collected on the next Business Day.

Cut-off times to receive instruction	Date collection will take place	Processing of instruction	Price applied to transaction	Investment statement updated
1 Business Days before the debit order date	28 th of each month or the following Business Day	1 st Calendar Day of the following month	Valuation as at the last Calendar Day of the prior month. The price is finalised on the 10 th Business Day of a month	On the 11 th Business Day

8.9. Allocate bank interest earned

Peregrine Capital earns bank interest on its bank accounts and will add any interest earned on deposits to your investment amount.

8.10. Make payments to you

South African bank accounts

When you withdraw some or all of your units, Peregrine Capital will pay the amount into a bank account in your name. Peregrine Capital will not make any payments to any third party, credit card, bond or money-linked accounts. All payments will be made to you in Rands.

Non-South African bank accounts

Peregrine Capital will only make payments to an offshore bank account in certain circumstances. You will be liable for any charges and fees associated with the currency conversion and fees payable to the SARB if offshore allowance clearance needs to be requested. Offshore payment timelines will be impacted by the turnaround times of the relevant banks and the SARB.

8.11. Remove a Hedge Fund

If for any reason the Hedge Fund that you selected is no longer available, Peregrine Capital will notify you in writing of this decision. You will be asked to choose an alternative Hedge Fund/s from the remaining Hedge Funds or Peregrine Capital will return the funds to you, subject to Peregrine Capital internal policies and procedures.

8.12. Close a Hedge Fund

Peregrine Capital may close a Hedge Fund for new investments at any time.



8.13. Borrowing to fund withdrawals

Peregrine Capital may borrow money to fund withdrawals. In a Retail Hedge Fund this is limited to 10% of the market value of the Hedge Fund.

8.14. Scrip-lending

Peregrine Capital is allowed to lend out the underlying instruments of a Hedge Fund.

8.15. Scrip-borrowing

Peregrine Capital is allowed to sell an instrument it has borrowed thereby holding short positions in a Hedge Fund.

8.16. Suspension of withdrawals

Peregrine Capital is permitted to suspend large withdrawals in circumstances allowed by the Deed and applicable regulations. This ensures that the sale of a large number of units will not force Peregrine Capital to sell the underlying investments at a price in the market which could have a negative impact on Investors. If your sell instruction is affected by a suspension, Peregrine Capital will contact you to discuss the process, where applicable.

8.17. Professional indemnity and fidelity insurance cover

Peregrine Capital is insured against fraud and negligent or dishonest behaviour.

8.18. Unclaimed assets

Peregrine Capital is committed to ensuring that all your assets are paid to you. Peregrine Capital may determine that your Investment Account is an unclaimed asset following a trigger event, which may include your investment remaining dormant, or Peregrine Capital being unable to contact you using contact details on record. Peregrine Capital may appoint tracing agents or similar third-party service providers to locate you. Your Investment Account will only be considered an unclaimed asset after a reasonable time has passed, but not more than three years following the trigger event. Any attempts to locate you or your beneficiary(s) may require the processing of your personal information.

Any reasonable costs incurred in attempting to locate you may be deducted from the value of your Investment Account on an ongoing basis. No changes will be made to your Investment Account once it is determined to be an unclaimed asset. Any growth earned will continue to be added to your Investment Account.

9. OUR RESPONSIBILITY DOES NOT INCLUDE THE FOLLOWING:

9.1. Advice

Peregrine Capital does not give advice.

9.2. Investment Guarantees

Any capital invested is not guaranteed and you may not get back the full amount invested. You carry the investment risk, which includes a loss of capital. Collective investment schemes are medium to long-term investments. The value of participatory interests can increase as well as decrease over time, depending on the value of the underlying instruments and market conditions. Past performance is not necessarily indicative of future performance.

9.3. Incurred Losses

Peregrine Capital is not responsible for losses that you may suffer due to:

- the investment or market risk of the underlying investments,



- changes to tax or other legislation that affects the performance of the Hedge Funds,
- delays in processing or the rejection of an application because the financial adviser is not appropriately authorised or does not have a contract with Peregrine Capital,
- unauthorised instructions given by a financial adviser,
- the failure of any networks or electronic or mechanical devices, or any other form of communication used to process your buy or sell of units,
- Peregrine Capital acting on incorrect information where you failed to provide updated information,
- Peregrine Capital providing your appointed financial adviser with details about your investment either via telephone, email, or a secure website,
- Peregrine Capital acting on information sent electronically,
- The delayed sale of units due to a suspension of withdrawals.

9.4. Delays in processing

Peregrine Capital will carry out instructions at the earliest possible opportunity, subject to legislation, its own administration procedures and any terms that apply to the Hedge Fund/s. Peregrine Capital does not accept responsibility for delays or disruptions caused as a result of extraordinary events.

10. NOT APPLICABLE TO THE AGREEMENT

10.1. Cancellation

You cannot cancel the Agreement and there is no cooling-off period. You may however sell your units.

10.2. Complaints relating to advice

Peregrine Capital is not responsible for dealing with complaints relating to the financial advice that you received from your financial adviser.

11. CONFLICT OF INTEREST DISCLOSURE

Employees of Peregrine Capital may engage in proprietary trading. Such trading is performed in terms of Peregrine Capital's PA Trading Policy and ensures any conflicts of interest are managed.

Peregrine Capital may utilise associated companies in rendering services to Investors. All service providers, including associated companies who render services to Investors, sign a written agreement with Peregrine Capital. They are selected on commercial terms and in the best interests of Investors. Peregrine Capital also monitors their performance. Peregrine Capital will not be part of any activity prohibited by the Prevention and Combating of Corrupt Activities Act. All tangible gifts, benefits or hospitality, given and received, are limited to specific amounts.

12. AMENDMENTS TO THE TERMS AND CONDITIONS

Peregrine Capital may make amendments to these terms and conditions from time to time.

13. LAWS AND REGULATIONS THAT GOVERN THE AGREEMENT

A list of the main acts and regulations that govern this Agreement are included below. Amendments to, or replacement of, legislation and directives issued by the regulatory authorities may change these terms and conditions.

Collective Investment Schemes Control Act

This Act regulates Collective Investment Schemes and their participatory interests, including hedge funds.

Financial Intelligence Centre Act

This Act requires Peregrine Capital to obtain and verify certain of your information before it processes your application.

**Financial Advisory and Intermediary Services Act**

This Act applies to any advice that you receive in relation to your investment.

Income Tax Act

Peregrine Capital will need to withhold certain taxes and report to you on income and capital gains earned on your units.

Prevention and Combating of Corrupt Activities Act

The Act aims to prevent, detect and combat corruption in public and private sectors.

Protection of Personal Information Act

This Act aims to protect your personal information when we process your information.

14. COMPLAINTS PROCESS

Any complaint must be set out in writing and include all relevant information and documents. The complaint must be addressed to the compliance officer and sent by email to complaints@peregrine.co.za. The complaint will be investigated internally, and we will aim to resolve it as a matter of priority.

If you are not satisfied with the response from Peregrine Capital, you may write to the Financial Services Conduct Authority (FSCA).

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Menlo Park

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Tel number: 0800 20 37 22

Email address: info@fscs.co.za