

TAX FREE INVESTMENT ACCOUNT FORM

EXISTING INVESTORS ONLY

Foord Unit Trusts (RF) (Pty) Ltd



HOW TO INVEST WITH FOORD

- Complete the relevant sections in full using BLOCK LETTERS. This form should be used for any instructions related to your Tax Free Investment Account. If you require any assistance in completing this form, please call us on 021 532 6969.
Deposit your lump sum investment directly into the bank account set out below. Please use your surname or investor number as reference for EFT payment. Investors who wish to invest via a monthly debit order must complete section E. Cash and cheque deposits are not accepted.
- Investors transferring a tax free savings balance from another provider must also complete the Tax Free Investment Transfer Form.
- Please fax (021 532 6970), email (unittrusts@foord.co.za) or deliver (8 Forest Mews, 96 Forest Drive, Pinelands, 7405, South Africa) this Tax Free Investment Account form, together with the required supporting documentation to Foord Unit Trusts (RF) (Pty) Ltd (Foord).
- Business cut-off time for receiving instructions is 14h00. Instructions will only be processed once all required documentation has been received.

ACCOUNT NAME	ACCOUNT NUMBER	BANK NAME	BRANCH NAME	BRANCH CODE
FOORD UNIT TRUSTS (RF) (PTY) LTD	6204 4711 366	FIRST NATIONAL BANK	REMOTE BANKING SERVICES	25-06-55

A. ABOUT TAX FREE INVESTMENT ACCOUNTS

- This is a tax free investment as contemplated in section 12T(8) of the Income Tax Act. This means that local interest earned will be tax free, local dividends will not be subject to dividends withholding tax and gains made on disposal of tax free investments won't attract capital gains tax. Taxes may be withheld on income earned in foreign jurisdictions.
- This investment is available to South African resident individuals only.
- Contributions to tax free investment accounts are limited to R36 000 per year and R500 000 in your lifetime. These limits apply across ALL your tax free investment accounts (if you have more than one tax free investment account, the annual contribution limit is R36 000 across all of your accounts combined, NOT R36 000 per annum per account). Foord may not accept any investment in excess of these contribution limits.
- Reinvestment of distributed income does not count towards the contribution limits and redemptions are not considered when calculating your annual or lifetime contributions.
- Any contribution exceeding the annual or lifetime contribution limits is taxed at 40% of the excess amount.**
- It is your responsibility to monitor your tax free investment accounts carefully to ensure that in the aggregate they do not exceed the annual or lifetime contribution limits. Foord Unit Trusts will not be liable for any losses, including taxation payable by you, as a result of your use of this investment account.

B. INVESTOR DETAILS

Title _____ First name(s) _____ Surname _____
SA identity number _____ Investor number _____

C. PUBLIC OFFICE

Do you consider yourself to be, or to be associated with, a Domestic Prominent Influential Person or a Foreign Prominent Public Officer? ☐ Yes ☐ No
Details _____

D. TAX STATUS

Are you resident in South Africa for the purposes of South African income tax? ☐ Yes ☐ No
SA income tax number or reason for no number _____

E. INVESTMENT DETAILS

Subject to the conditions of the Trust Deed, and relevant Supplemental Deeds and section 12T of the Income Tax Act, I hereby apply to purchase units in the following funds, at the ruling Class B4 prices:

FUND	ANNUAL FIXED FEE	LUMP SUMS		MONTHLY		LUMP SUM	MONTHLY	DISTRIBUTIONS** (X TO ACTION)	
		MAXIMUM*	MINIMUM	MAXIMUM	MINIMUM			PAY OUT	REINVEST
Foord Flex Income Class B4	0.50% (plus VAT)	R36 000	R10 000	R3 000	R1 000	R	R		
Foord Balanced Class B4	1.0% (plus VAT) plus fees in underlying foreign funds	R36 000	R10 000	R3 000	R1 000	R	R		
Foord Equity Class B4	1.35% (plus VAT)	R36 000	R10 000	R3 000	R1 000	R	R		
Foord Flexible Fund of Funds Class B4	1.35% (plus VAT)	R36 000	R10 000	R3 000	R1 000	R	R		
TOTAL						R	R		

* Maximum lumpsum may only be exceeded in respect of transferred tax free investments (where contributions were made in previous tax years)

** All distributions below R500 are reinvested automatically. Should you elect to have your quarterly or half-yearly income distributions paid out, they will be paid into the bank account specified in section J.

PAYMENT METHOD

☐ Electronic transfer ☐ Monthly debit order ☐ Transfer from another service provider *

*Complete the Foord Transfer Request Form. Allow up to 10 days for transfers. No transfer request will be accepted in the last 10 business days of February.

MONTHLY DEBIT ORDER

Debit order date (1st to 25th day) _____ Commencing month _____

Foord will deduct the monthly amount from the bank account on record, using the paying reference "FUT INVEST". Contact Foord to change your bank account details. If the debit order date falls over a weekend or South African public holiday, payment date will be the next business day.

We may cancel the debit order if a transaction cannot be completed owing to insufficient funds. Please allow at least 3 days' notice for new debit orders.

SOURCE OF INVESTMENT FUNDS ☐ Savings ☐ Inheritance ☐ Bonus ☐ Donation

☐ Other (please specify) _____

Foord reserves the right to request additional documentation to verify the source of investment funds.

F. SWITCH DETAILS

Please select the appropriate funds and the number of units, or a percentage, or a rand value to be switched. Fund minimums apply.

SWITCH FROM FUND		SWITCH TO FUND	NUMBER OF UNITS	OR PERCENTAGE	OR RAND VALUE
Foord Flex Income Class B4	<input type="checkbox"/>	Foord Flex Income Class B4			% R
Foord Balanced Class B4	<input type="checkbox"/>	Foord Balanced Class B4			% R
Foord Equity Class B4	<input type="checkbox"/>	Foord Equity Class B4			% R
Foord Flexible Fund of Funds Class B4	<input type="checkbox"/>	Foord Flexible Fund of Funds Class B4			% R

NOTES: • Switches between Foord tax free funds will not affect your annual or lifetime contribution limit.

G. WITHDRAWAL INSTRUCTION

FUND	ACCOUNT NUMBER	NUMBER OF UNITS	OR	PERCENTAGE	OR	RAND VALUE
Foord Flex Income Class B4					%	R
Foord Balanced Class B4					%	R
Foord Equity Class B4					%	R
Foord Flexible Fund of Funds Class B4					%	R

NOTES: • You cannot replace withdrawn contributions. Contribution limits are **not** net of withdrawals.

H. TRANSFER OUT INSTRUCTION

FUND	ACCOUNT NUMBER	RAND VALUE	
Foord Flex Income Class B4		<input type="checkbox"/>	FULL VALUE
Foord Balanced Class B4		<input type="checkbox"/>	FULL VALUE
Foord Equity Class B4		<input type="checkbox"/>	FULL VALUE
Foord Flexible Fund of Funds Class B4		<input type="checkbox"/>	FULL VALUE

NOTES: • Complete the application process of the receiving transfer service provider. Please ensure that the receiving provider is able to accommodate transfer requests.
• Complete the applicable transfer request form of the receiving service provider. Please allow up to 10 days for transfers.
• Foord will issue you with a transfer certificate after completion of this withdrawal instruction. Please retain your certificate for tax record keeping purposes.
• Foord may limit investors to a maximum of two transfers out during any tax year (March to February). Partial transfers are not permitted.
• No transfer request will be accepted during the last 10 business days of February.

I. AMENDED DEBIT ORDER INSTRUCTION

☐ Cancel all debit order instructions ☐ Do not change debit order instructions ☐ Change debit order instructions*

* If this option is selected, please complete the table below. This automatically cancels all existing debt order instructions. Your debit order date will remain the same as your previous instruction.

FUND	MONTHLY DEBIT ORDER
Foord Flex Income Class B4	R
Foord Balanced Class B4	R
Foord Equity Class B4	R
Foord Flexible Fund of Funds Class B4	R
TOTAL	R

Debit order date _____ Commencing month _____

NOTES: • Fund minimums and maximums apply to debit order instructions.
• We may cancel the debit order if a transaction cannot be completed owing to insufficient funds.
• Please allow 3 days' notice for new or amended debt order instructions.

J. BANK ACCOUNT DETAILS (IF DIFFERENT FROM THOSE ON RECORD WITH FOORD)

MONTHLY DEBIT ORDERS

We will use these bank details to make all future bank deductions.

Initial(s) and surname(s) of account holder(s) _____

Bank _____ Branch _____

Branch code _____ Account number _____

NOTES: • Please submit a recent bank statement.

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FOORD UNIT TRUSTS (RF) (PTY) LTD



THIRD PARTY BANK ACCOUNT (IF THE ACCOUNT HOLDER IS NOT THE INVESTOR)

Identity or passport or registration number of account holder _____

Residential or registered address _____

Country _____ Postal code _____

Contact name _____ Email _____

Tel (_____) _____ Fax (_____) _____

Relationship to the investor _____

I, the account holder, authorise Foord to debit the specified third party bank account with the monthly amount specified.

Signature _____ (only if third party bank account holder is authorising the payment)

PAYOUT ACCOUNT DETAILS (IF DIFFERENT FROM ABOVE)

We will use these bank details to make all future payments to you.

Proceeds resulting from the sale of units will only be paid into a bank account in the name of the investor (including a minor child).

Bank _____ Branch _____

Branch code _____ Account number _____

- NOTES:
- The investor must have a South African bank account, confirmation of which must be provided (recent bank statement or bank confirmation letter).
 - The onus is on the investor to inform Foord of any changes to the bank account details.
 - No payments will be made to third party bank accounts, credit card accounts or post office accounts.
 - No payments will be made by cheque or in cash.

K. DETAILS OF A PERSON ACTING ON BEHALF OF AN INVESTOR (MINOR'S PARENTS/GUARDIANS OR IN TERMS OF A POWER OF ATTORNEY)

Title _____ First name(s) _____ Surname _____

SA identity number _____ Nationality _____

Date of birth _____ County of birth _____

Relationship to the investor _____

Residential address _____

Country _____ Post code _____

Tel home (_____) _____ Tel work (_____) _____

Email _____

Do you consider yourself to be, or to be associated with, a Domestic Prominent Influential Person or a Foreign Prominent Public Officer? ☐ Yes ☐ No

Details _____

L. COMPLIANCE AND COMPLAINTS

COMPLIANCE

Please do not hesitate to contact us if you are not satisfied with the service received from Foord. A complaint must be submitted to the Compliance Officer at the contact address set out below. Foord will acknowledge the complaint in writing and will inform the investor of the contact details of the persons involved in the resolution thereof.

Forest Mews, 96 Forest Drive, Pinelands, 7405, South Africa | Tel: 021 532 6969 | Fax: 021 532 6970 | Email: complaints@foord.co.za

COMPLAINTS

If an investor has a complaint about advice received, the investor has the right to address the complaint in writing to the Ombud for Financial Services Providers at the address below. The Ombud is legally empowered to investigate and adjudicate complaints in a procedurally fair, economical and expeditious manner.

PO Box 74571, Lynnwood Ridge, 0040 | T: 012 470 9080 | F: 012 348 3447 | E: info@faisombud.co.za

M. TERMS AND CONDITIONS

1. This application, together with the Main Deed and the relevant Supplemental Deeds, will govern the legal relationship between the investor and Foord Unit Trusts (RF) (Pty) Ltd ("Foord"). It is at Foord's sole discretion to accept or reject the investor's application form. Foord may amend these terms from time to time, and shall publish the amended terms and conditions on its website, www.foord.co.za.
2. For the purposes of this agreement, unless the context indicates otherwise, the singular shall include the plural and vice versa, reference to a natural person shall include bodies corporate and vice versa, reference to any gender shall include the other gender and clause headings have been inserted for convenience only and shall not affect the interpretation of the agreement.
3. Collective Investment Schemes in Securities (unit trusts) are generally medium- to long-term investments. The value of participatory interests (units) may go down as well as up and past performance is not necessarily a guide to the future. Unit trusts can engage in borrowing. Foord does not engage in scrip lending. No commission or incentives are payable by Foord with respect to Tax Free Investment Accounts. A schedule of fees and charges is available on request from Foord. All of the Foord unit trusts may be capped at any time in order for them to be managed in accordance with their mandates. The portfolio may include underlying foreign investments. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. The underlying foreign investments may be adversely affected by political instability as well as exchange controls, changes in taxation, foreign investment policies, restrictions on repatriation of investments and other restrictions and controls which may be imposed by the relevant authorities in the relevant countries. A feeder fund is a portfolio that, apart from assets in liquid form, consists solely of units in a single portfolio of a collective investment scheme, which levies its own charges and which could result in a higher fee structure for these portfolios. A fund of funds invests only in other Collective Investment Schemes, which may levy their own charges, which could result in a higher fee structure for these portfolios.
4. The investor acknowledges the inherent risk associated with the selected investments and that there are no guarantees. The investor furthermore agrees that Foord will not be liable for the consequences of market influences and consequent changes in unit prices.
5. Unit trust prices are calculated on a net asset value basis. This is the total value of all assets in the portfolio including any income accruals less any permissible deductions from the portfolio. Permissible deductions from the total portfolio include bank charges, trustee/custodian fees, audit fees, manager's annual fees, securities transfer tax and brokerage. Forward pricing is used.
6. Units are traded at ruling prices and will be repurchased by Foord in accordance with the requirements of the Collective Investment Schemes Control Act and on terms and conditions set forth in the relevant Deed. The portfolios are valued daily at 15h00. The business cut-off time for receiving an instruction is 14h00. Should an instruction be received after 14h00, it will only be processed on the following business day, at the price determined on that day (excluding weekends and public holidays).
7. Investments will only be processed on receipt of monies, proof of deposit and all required documentation. No interest shall accrue to monies awaiting allocation.
8. Any units purchased as a result of a debit order cannot be repurchased, switched or transferred within 40 days of each investment date.
9. Statements and reports are sent to all investors on a quarterly basis. Advice notes are sent on a transaction basis (excluding debit orders).
10. All redemptions must be requested on the prescribed form and will be executed following receipt and acceptance of such written instruction and subject to Foord's requirements having been met. Please note that in the case of redemptions, settlement may take up to 48 hours.
11. Investors wishing to redeem units amounting to more than 5% of the total market value of the relevant unit trust fund portfolio must provide Foord with at least 7 business days' written notice of such redemption. If this notice is not received by Foord, Foord may treat such withdrawal as only having taken place on the 7th business day after such instruction is received. However, where the amount to be redeemed exceeds 10% of the total market value of the portfolio, the parties shall determine the actual date of withdrawal through mutual agreement between them.
12. Security cessions in respect of investments will only be recorded based on a number of units, and not in respect of any rand amount.
13. Foord will not be responsible for any loss, consequential or otherwise, arising from changes in tax or legislation that may have an impact on the performance of the investments. Distributions may be subject to mandatory withholding taxes. Please consult your tax advisor regarding the potential tax consequences of this investment, which may include income and capital gains taxes.
14. Foord reserves the right to terminate this contract by giving 5 days' notice to the investor. Units shall be repurchased on the 5th day after notification of termination at the ruling price on that day. Any proceeds from the termination shall be paid into the investor's bank account given in the application form.
15. Transfers from your Foord Tax Free Investment Account to a tax free savings account of another product provider are permitted in terms of S12T(8) of the Income Tax Act and Foord's terms and conditions for tax free transfers. Foord will not permit partial transfers and may limit investors to a maximum of two transfers out during any tax year. No transfer request will be accepted during the last 10 business days of February.
16. Investors must provide current contact details to Foord Unit Trusts. If an investor becomes uncontactable or if a distribution or redemption payment is rejected by the recipient bank, their participatory interests will be considered to be unclaimed units. Foord will make reasonable attempts to contact holders of unclaimed units, which may include making use of an external tracing company. Related costs may be recovered from these investors. Unclaimed units will remain invested in the portfolio, until the units are claimed or transferred to another portfolio with the Registrar's consent.
17. Foord is subject to the provisions of the Protection of Personal Information Act No. 4 of 2013 (POPIA) with respect to all information Foord obtains. Foord takes all reasonable technical and organisational steps to protect personal information received and to keep it confidential, including the use of encryption technology. Your personal information may be shared within the Foord group and with third parties, including the Trustee, administrators, verification services and tracing agents, as instructed by Foord, provided that Foord ensures adequate safeguards and/or contractually commits these third parties to process your personal information only as directed or required by law, applying measures that are at least as stringent as Foord's information security standards. Foord will disclose or report your personal information if and when required to do so by law or any regulatory authority, and to our employees or agents who require such information to carry out their duties.
18. Access to your personal information held by Foord may be requested by you or third parties. The Promotion of Access to Information Act, No. 2 of 2000, regulates and sets out the procedure for such a request and under what circumstances such access may be refused.

TERMS AND CONDITIONS.../CONTINUED

19. No indulgence granted by Foord shall affect or prejudice the rights of Foord, nor shall it be regarded as a waiver of Foord's rights.
20. Foord holds both professional indemnity and fidelity insurance cover.
21. Foord is a registered VAT vendor. VAT registration number: 4560201594.

N. INVESTOR DECLARATION

- All information in this application form, and in all documents that have been or will be signed by me in connection with this investment, whether in my handwriting or not, is accurate and complete and forms the basis of this agreement.
- I will notify Foord promptly of any changes to the information provided.
- I understand that Foord reserves the right to request more information and to verify the information that I have supplied, and that the instruction will only be processed once Foord receives all the requested information.
- I warrant that I have full power and authority to make this application and to conclude this transaction, acting either for myself (individual) or on behalf of another person (individual or legal entity), with the necessary assistance where such assistance is a legal requirement.
- I have read and fully understood the terms and conditions of this investment.
- I am aware of the charges and fees, the total expense ratio, investment objectives, risk factors and income distributions applicable to my investment as set out in this document, in the Minimum Disclosure Document (which is available at www.foord.co.za) and in other documentation provided to me.
- I acknowledge the inherent risk associated with my selected investment and I know that there are no guarantees on my investment capital, or the performance return of the investment and that this product offers no cooling-off rights. I am aware that the performance may be affected by changes in the market or economic conditions and legal, regulatory and tax requirements.
- I acknowledge and confirm that I am making an unsolicited offer to purchase units in the fund(s), and that Foord has not provided any form of financial advice.
- **I understand that any contribution to my tax free investment account(s) in excess of the annual and lifetime contribution limits are subject to taxation of 40% of the excess amount.**
- **I will monitor my annual and lifetime contributions to my tax free investment account(s) so as not to exceed the prescribed limits. I understand that Foord is not liable for any taxation payable as a result of my use of this investment account.**
- I declare that dividends paid to me are exempt from the dividends tax in terms of section 64F of the Income Tax Act. I undertake to inform Foord in writing should my circumstances related to this declaration change.

- ☐ I consent for Foord to:
- Process my personal information only for the purpose of this application or as provided by law
 - Contact me by email and/or telephonically about this application
 - Retain my personal information only for the purpose of this application or as required by law.

- I authorise Foord to:
- ☐ accept instructions by facsimile or email and hereby waive any claim that I may have against Foord and indemnify Foord against any loss incurred as a result of Foord receiving and/or acting upon such facsimile or email
 - ☐ debit the debit order bank account specified by Section C (of which I am the account holder) with the amount(s) specified in section B)

Signature _____ Name _____

Date _____

O. SUPPORTING DOCUMENTATION

Foord is obliged to identify its investors and persons representing them (if applicable). Foord will only place investments once all supporting documents and requested information has been received.

Kindly submit:

☐ **Proof of identity**

- Identity document containing a photo, full names, date of birth and ID number, or
- unabridged birth certificate (minor <18 investors only), or
- A valid (non-expired) passport containing a photo, full names and date of birth (non-RSA citizens only)

☐ **Proof of residential address**

- A document less than 3 months old containing residential address, e.g., utility bill, rental account or rates account.

NOTE: Bank statements are not accepted as proof of address.

☐ **Proof of authority to represent the investor** (refer section K)

- Document such as investor's birth certificate (minor <18 investors), power of attorney, mandate, resolution or court order.

Foord may request additional information.

P. FUND CHARACTERISTICS – TAX FREE INVESTMENT ACCOUNT (CLASS B4)

	FOORD FLEX INCOME FUND	FOORD BALANCED FUND	FOORD EQUITY FUND	FOORD FLEXIBLE FUND OF FUNDS
Investment Objective	To achieve high levels of income with some prospects of capital gain and low probability of capital loss over an investment horizon of 12 months to two years.	To grow retirement savings by meaningful, inflation-beating returns over the long term.	To outperform the FTSE/JSE Capped All Share Index over the long term, with lower risk of loss.	To provide unconstrained investors with meaningful, inflation-beating returns over the long term.
Benchmark	110% of Alexander Forbes Short-term Fixed-interest Call Deposit Index (Stefi Call)	Market value weighted average total return of the ASISA South African – Multi Asset – High Equity unit trust sector, excl. Foord Balanced Fund	FTSE/JSE Capped All Share Index (CAPI)	CPI plus 5% per annum *
ASISA Fund Classification	South African – Multi Asset – Income	South African – Multi Asset – High Equity	South African – Equity – General	Worldwide – Multi Asset – Flexible
Suitable for South African Investors	<ul style="list-style-type: none"> Seeking high income yields with some prospects for capital growth With low tolerance for capital loss over the investment horizon 	<ul style="list-style-type: none"> In pre-retirement build up or post-retirement draw down Seeking long-term, inflation-beating returns From a retirement fund investment product With a moderate investment risk profile 	<ul style="list-style-type: none"> Seeking a moderate dividend yield and long-term capital growth With a high investment risk profile And able to withstand investment volatility in the short to medium term 	<ul style="list-style-type: none"> Seeking long-term, inflation-beating returns From an unconstrained investment strategy With a moderate investment risk profile
Portfolio Orientation	A dynamic mix of listed and unlisted SA fixed interest securities and listed property counters, with some select foreign securities and active currency management. Weighted average duration is typically less than three years.	A medium to high weighting in JSE shares, and includes exposure to listed property securities, bonds, money market instruments and foreign assets, principally via the Foord global funds.	Quality JSE equities, listed property and commodity instruments that present compelling long-term investment value.	Exploiting the benefits of global diversification, the portfolio continually reflects Foord's prevailing best investment view on all available asset classes in South Africa and around the world.
Foreign Assets	Direct investment in global hard-currency securities, with active currency management.	Principally via the US dollar-denominated Foord global funds domiciled in Luxembourg and Singapore, with select individual securities suitable to the fund's risk mandate.	N/A	Exclusively via the US dollar-denominated Foord global funds domiciled in Luxembourg and Singapore.
Optimal Time Horizon	One to two years	Longer than five years	Longer than five years	Longer than five years
Risk of Loss	Low in periods longer than one year, moderate in periods shorter than six months.	Low in periods longer than three years, high in periods shorter than one year.	Low in periods longer than five years, high in periods shorter than two years.	Low in periods longer than three years, high in periods shorter than one year.
Significant Asset Class Restrictions	<ul style="list-style-type: none"> Maximum equity exposure of 10% Maximum property exposure of 25% Maximum offshore exposure of 45% Complies with retirement fund investment regulations (Reg 28) 	<ul style="list-style-type: none"> Maximum equity exposure of 75% Maximum offshore exposure of 45% Complies with retirement fund investment regulations (Reg 28) 	<ul style="list-style-type: none"> SA equity exposure between 80% and 100% With balance invested in cash and other JSE-listed securities 	None.
Income Characteristics	High income yield, expected to exceed average money market yields.	Typically double that of the FTSE/JSE All Share Index dividend yield. Performance fees might reduce the income yield.	Similar to FTSE/JSE Capped All Share Index dividend yield. Performance fees might reduce the income yield.	Low to medium income yield depending on the asset allocation strategy employed as the foreign asset component is invested in non-distributing roll-up funds. Performance fees might reduce the income yield.
Income Distributions	End-March, end-June, end-September and end-December each year	End-March and end-September each year	End-March and end-September each year	End-March and end-September each year
Initial, Exit and Switching Fees	0.0%	0.0%	0.0%	0.0%
Fund Class	B4	B4	B4	B4
JSE Code	FOOFB4	FOCB4	FECB4	FUFB4
ISIN	ZAE000313557	ZAE000181046	ZAE000181004	ZAE000203436
Fee Structure	0.5% plus VAT Fixed	1.0% plus VAT. A 1.00% fee is levied in Foord International Fund. A 0.50% fixed annual fee is charged in Foord Global Equity Fund (Lux).	1.35% plus VAT	1.35% plus VAT

*Most recently available inflation data is used each day and accordingly, Consumer Price Index (CPI) data used will be lagged on average by five to six weeks.

For more information, please refer to the latest Factsheet (minimum disclosure document), which is available at: www.foord.co.za