

The Digital Authorisation process will facilitate compliant, paperless and secure transacting. This functionality will be applicable to various online instructions.

Below are answers to some questions that may assist you in understanding how to use Digital Authorisation.

1. Who can use Digital Authorisation?

Any financial adviser or financial adviser's assistant who has an online account with Allan Gray.

2. For which instructions can I use Digital Authorisation?

The functionality applies to:

- Additional contributions
- Creating debit orders and regular withdrawals
- Scheduled transactions
- Switches
- Withdrawals
- Offshore transactions

You are now able to load a new bank account for an additional contribution or scheduled transaction using Digital Authorisation.

3. For which instructions can I use 'Upload instruction' for Digital Authorisation?

You are now able to upload unsigned forms and get them digitally approved by your clients via the 'Upload Instruction' feature. This applies to ongoing instructions that are currently not available on the secure site, including:

- New investments*
- Section 14 Fee Renewals
- Living Annuity Income Revisions
- Change in Beneficiary Details
- Change in Investor Details
- Phase In
- Retirement Notification
- Transfer

*Excludes new investments for AGUT accounts and new investments where third parties are required to review and accept the Allan Gray application form (e.g. Section 14 transfers to Allan Gray).

4. When is it not possible to use Digital Authorisation?

Certain instructions still have to be completed offline (not on Allan Gray Online or via Digital Authorisation).

The following instructions must still be completed offline:

- Additional contributions for the Living Annuity, Pension and Preservation Funds, withdrawals for Life and Retirement Funds including the Tax-Free Investment and Endowment.
- Instructions for accounts with multiple signatories (legal entities, joint accounts and accounts with authorised representatives).
- Instructions where there are multiple scheduled transactions (including debit orders and regular withdrawals) on the account.
- New investments for AGUT accounts and new investments where third parties are required to review and accept the Allan Gray application form (e.g. Section 14 transfers to Allan Gray)

5. How do I use Digital Authorisation?

1. Access the 'Instructions' screen on Allan Gray Online (AGO) and complete your desired instruction. For instructions that are not available online, complete the desired form and upload the unsigned form via 'Upload Instruction'.
2. Select the 'Send for Client Approval' submission option.
3. Confirm (or amend) your client's contact details.
4. Upload supporting documents if desired and then click 'Submit'.
5. You will receive an email confirming that the instruction has been sent to your client. The instructions awaiting approval will also appear under the 'Instructions received' screen on AGO.
6. When the instruction is approved by your client, it will be sent directly to Allan Gray for processing.
7. Any rejected instructions will not be processed.
8. You will receive an email confirmation for both accepted and rejected instructions.

6. How does my client use Digital Authorisation?

1. Your client will receive an email notification containing a link to approve the instruction.
2. They will be prompted to request a One-Time-Pin (OTP) which will be sent via SMS.
3. The OTP must be entered to review the instruction requiring approval.
4. Your client will then 'Approve' (or 'Reject') the instruction.

7. How will my client know that they need to approve an instruction?

Upon AGO submission, your client will receive an email to inform them that you have submitted an instruction requiring their approval. The email will contain a link to review and approve the transaction.

8. Does my client need an AGO account to review and approve the instruction?

No, your client does not need their own AGO account to review and approve the instruction. Your client only needs access to their email and mobile phone.

9. How can I track an instruction's progress?

You can view all instructions sent to your clients for approval by selecting 'Instructions received' under the 'Instructions' screen on AGO. This dashboard view shows the status of each instruction – Awaiting Approval, Approved, Rejected, Cancelled or Expired. Once your client has approved the instruction, you will receive a final email confirmation with a full digital audit trail of the process.

10. Can I upload supporting documents with the instruction?

You can upload your own Record of Advice documentation or any other supporting documents as an optional step in the process. You can upload up to three attachments.

11. What happens if your client wants something changed on the instruction?

If your client does not want to proceed with the instruction, they can choose to reject the transaction. Your client can select a reason for the rejection from a dropdown list and provide comments in a free text field.

12. What happens if a client rejects the instruction?

You will receive an email to notify you of the rejection. You can then contact your client to address the concerns with the instruction.

13. Can I amend a rejected instruction?

No, you will need to submit a new instruction.

14. Can I cancel an instruction?

Yes, you can cancel an instruction from your instruction dashboard if your client has not yet approved it. Select 'Instructions received' under the 'Instructions' screen on AGO and the click 'Cancel' next to the relevant instruction that is awaiting approval. Your client will

receive an email to inform them of the cancellation. If the client has already approved the instruction, you will need to contact Allan Gray to cancel the instruction.

15. How do I know that the instruction has been sent to the correct email address/mobile number?

As part of the submission process, you will be prompted to confirm (or amend) your client's details before sending the instruction. You will also receive an email to confirm the instruction has successfully been sent to your client. This email will display your client's contact details that were used for submitting the instruction.

16. What if your client's contact details have changed?

You may amend your client's contact details on the 'Confirm Client Details' prompt during the submission process. Your client will receive an email informing them that their details have been changed.

17. How long does it take for the instruction to be processed?

After your client has approved the instruction it will be submitted to Allan Gray for processing. Normal processing timelines will apply to the relevant instruction.

18. Does the instruction expire?

Yes, the link to review the instruction expires after two weeks.

19. Why can't I amend my clients' contact details?

If you are unable to amend your clients' contact details, please complete the [Application to submit instructions online](#) form. This will allow you to submit instructions on your online account (you will need to complete the [Adviser online authorisation](#) form to allow your assistants the same access). Alternatively, you can update your clients' details by sending us a [Change in investor details for individual investors](#) form.

20. Is Digital Authorisation a secure process?

Yes, the process uses two-factor authentication. Your client will receive an email and OTP SMS to approve the instruction.

21. Is Digital Authorisation a compliant process?

Yes, you will be provided with a full compliance audit trail for your records. You also have the option to upload your own Record of Advice documentation.