

Financial Services Provider Statutory Disclosure Notice

In terms of the General Code of Conduct of the FAIS Act, Sasfin Asset Managers (Pty) Ltd is required to disclose the following information in this document(s) to you. You are therefore requested to read through the document carefully and sign the acknowledgement that you have read and understand the contents hereof.

If there is anything in this document that you do not understand, please request further information from us. You are entitled to a copy of this document for your own records.

Statutory Disclosure in terms of the Financial Advisory and Intermediary Services Act, 2002 (FAIS Act)	
Financial Services Provider	Sasfin Asset Managers (Pty) Ltd ("SAM")
FSP Number	21664 – (CMS Accreditation – ORG4827) - A copy of our license/CMS certificate is available on request.
Registration No	2002/003307/07
Physical address	140 West Street, 6 th Floor, Sandton, Johannesburg, 2196
Postal address	PO Box 95104, Grant Park, Johannesburg, 2051
Telephone No	011 809 7500
Facsimile No	011 887 6167
Email address	info@sasfin.com
Website site	www.sasfin.com
Indemnity Cover	Sasfin Asset Managers (Pty) Ltd is insured against claims from professional negligence, errors and omissions on the part of its Representatives, but do not hold any other guarantees. Sasfin Holdings Limited and subsidiaries holds professional indemnity cover of R150 000 000 with The Hollard Insurance Company Limited.
Key individual Responsible	Mr Erol Zeki Chief Executive Officer Email: Erol.Zeki@sasfin.com Mr Johan Gouws Head of Advice Email: Johan.Gouws@sasfin.com Mrs Charleen Rix Head of Healthcare Consulting Email: Charleen.Rix@sasfin.com Tel: 011 809 7500 140 West Street, 6th Floor, Sandton, Johannesburg, 2196
Complaints and Compliance Department	All complaints must be addressed to us in writing. If you wish to learn more about our Complaints Resolution Policy, please contact our Internal Compliance Department at: WealthCompliance@sasfin.com or Tel 011 524 9106 or www.sasfin.com Moonstone Compliance (Pty) Ltd, Practice No. 188, represented by Compliance Officer Andrié Steyn. 25 Quantum Street, Techno Park, Stellenbosch. Tel: 021 883 8000 or Cell: 083 280 3756 Email: asteyn@moonstonecompliance.co.za Should a complaint not be resolved to your satisfaction, you may forward such complaint to the Office of the Ombud for Financial Services Providers: The FAIS Ombud PO Box 74571, Lynnwood Ridge, 0040 Telephone No: 0860 FAISOM (0860 324 766) / 012 470-9080 Email: info@faisombud.co.za The Council for Medical Schemes: Telephone 0861 123 267 / 012 431-0500, Fax 012 430-7644, Email complaints@medicalschemes.com , Website www.medicalschemes.com
Conflict of Interest Policy	SAM is required by law to avoid any potential "Conflict of Interest" as defined in terms of the FAIS Act. If unavoidable, SAM is required to advise you of such conflict and to take steps to mitigate it. SAM have adopted and implemented a Conflict of Interest Management policy and it complies with the provisions of FAIS Act, it can be obtained from Internal Compliance Department.
Financial Intelligence Centre Act 38 of 2001 (FICA)	SAM is an accountable institution under the Financial Intelligence Centre Act, 38 of 2001, as amended and is obligated to comply with the requirements in accordance with risk management principles prescribed by the Financial Intelligence Centre Act, 38 of 2001, as amended.
Remunerations	SAM receives legislated commission and fees for the advice and intermediary services which it renders to all clients. SAM do not hold more than 10% of the shares issued by any product provider. SAM did not receive more than 30% of its total remuneration from any product provider. SAM employees are paid commissions from the product provider(s) and/or a basic remuneration plus incentive-based remuneration based on individual and company performance.
Signing of Incomplete Documents	No person acting on behalf of SAM may during the rendering of a financial service request you to sign any written or printed form or document unless all details required to be inserted thereon by you or on your behalf have already been inserted.
Responsibility for Correctness and Completeness of Information	You are entirely responsible for the accuracy and completeness of all answers, statements or other information provided to SAM by you or on your behalf. All material facts in respect of any application, proposal, agreement, instruction, or other contractual information that is required to be completed for or submitted to a product provider by or on your behalf that relates to any financial

	product, including any amendment thereof or variation thereto, must be accurately and properly disclosed. Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information could result in the cancellation of the transaction by the product provider.
Waiver of Rights	No representative of SAM or any other person may ask you, nor in any way induce you, to waive any right or benefit conferred on you by or in terms of any provision of the FAIS Act.

SAM is authorised to provide advice and intermediary services for the following sub-categories

FSP License Category 1

FSP License Category 2

1.1 Long-Term Insurance subcategory A	2.1 Long-term Insurance subcategory B1
1.2 Short-Term Insurance Personal Lines	2.15 Long-Term Insurance: Category B2
1.3 Long-Term Insurance subcategory B1	2.16 Long-Term Insurance: Category B2-A
1.20 Long-term insurance subcategory B2	2.17 Long-Term Insurance: Category B1-A
1.21 Long-term Insurance subcategory B2-A	2.2 Long-term Insurance subcategory C
1.22 Long-term Insurance subcategory B1-A	2.3 Retail Pension Benefits
1.4 Long-Term Insurance subcategory C	2.4 Pension Fund Benefits
1.5 Retail Pension Benefits	2.5 Shares
1.6 Short-Term Insurance Commercial Lines	2.6 Money market instruments
1.7 Pension Fund Benefits	2.7 Debentures and securitised debt
1.8 Shares	2.8 Warrants, certificates and other instruments
1.9 Money market instruments	2.9 Bonds
1.10 Debentures and securitised debt	2.10 Derivative instruments
1.11 Warrants, certificates and other instruments	2.11 Participatory interests in one or more collective investment schemes
1.12 Bonds	2.12 Forex Investments
1.13 Derivative instruments	2.13 Long-term Deposits
1.14 Participatory interests in a collective investment scheme	2.14 Short-term Deposits
1.15 Forex Investments	
1.16 Health Service Benefits	
1.17 Long-term Deposits	
1.18 Short-term Deposits	