

## Financial Services Provider Statutory Disclosure Notice

In terms of the General Code of Conduct of the FAIS Act, Sasfin Wealth Investment Platform (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)

<b>Financial Services Provider</b>	Sasfin Wealth Investment Platform (Pty) Ltd ("SWIP")
<b>FSP Number</b>	45334 - A copy of our license certificate is available on request.
<b>Registration No</b>	2014/083496/07
<b>Physical address</b>	140 West Street, 6 <sup>th</sup> Floor, Sandton, Johannesburg, 2196
<b>Postal address</b>	PO Box 95104, Grant Park, Johannesburg, 2051
<b>Telephone No</b>	011 809 7500
<b>Facsimile No</b>	011 887 6167
<b>Email address</b>	swipclientservice@sasfin.com
<b>Website site</b>	<a href="http://www.sasfin.com">www.sasfin.com</a>
<b>Indemnity Cover</b>	Sasfin Wealth Investment Platform (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.
<b>Key individual Responsible</b>	Sasfin Wealth Investment Platform (Pty) Ltd   Mr Erol Zeki   Chief Executive Officer 140 West Street, 6 <sup>th</sup> Floor, Sandton, Johannesburg, 2196   Tel: 011 809 7500 Email: erol.zeki@sasfin.com
<b>Complaints and Compliance Department</b>	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: <a href="mailto:WealthCompliance@sasfin.com">WealthCompliance@sasfin.com</a> or Tel 011 524 9106 or <a href="http://www.sasfin.com">www.sasfin.com</a> 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: <a href="mailto:asteyn@moonstonecompliance.co.za">asteyn@moonstonecompliance.co.za</a> 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: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a>
<b>Conflict of Interest Policy</b>	SWIP is required by law to avoid any potential "Conflict of Interest" as defined in terms of the FAIS Act. If unavoidable, SWIP is required to advise you of such conflict and to take steps to mitigate it. SWIP 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.
<b>Financial Intelligence Centre Act 38 of 2001 (FICA)</b>	SWIP 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.
<b>Remunerations</b>	SWIP receives legislated commission and fees for the advice and intermediary services which it renders to all clients. SWIP do not hold more than 10% of the shares issued by any product provider. SWIP did not receive more than 30% of its total remuneration from any product provider. SWIP employees are paid commissions from the product provider(s) and/or a basic remuneration plus incentive-based remuneration based on individual and company performance.
<b>Signing of Incomplete Documents</b>	No person acting on behalf of SWIP 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.
<b>Responsibility for Correctness and Completeness of Information</b>	You are entirely responsible for the accuracy and completeness of all answers, statements or other information provided to SWIP 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 SWIP 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.

**SWIP 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
1.3 Long-Term Insurance subcategory B1	2.15 Long-Term Insurance: Category B2
1.20 Long-term insurance subcategory B2	2.16 Long-Term Insurance: Category B2-A
1.21 Long-term Insurance subcategory B2-A	2.17 Long-Term Insurance: Category B1-A
1.22 Long-term Insurance subcategory B1-A	2.2 Long-term Insurance subcategory C
1.4 Long-Term Insurance subcategory C	2.3 Retail Pension Benefits
1.5 Retail Pension Benefits	2.5 Shares
1.8 Shares	2.6 Money market instruments
1.9 Money market instruments	2.7 Debentures and securitised debt
1.10 Debentures and securitised debt	2.8 Warrants, certificates and other instruments
1.11 Warrants, certificates and other instruments	2.9 Bonds
1.12 Bonds	2.10 Derivative instruments
1.13 Derivative instruments	2.11 Participatory interests in one or more collective investment schemes
1.14 Participatory interests in a collective investment scheme	2.13 Long-term Deposits
1.17 Long-term Deposits	2.14 Short-term Deposits
1.18 Short-term Deposits	