

FAIS Act information disclosure certificate

(including representative details)

1. Purpose

In terms of the Financial Advisory and Intermediary Services Act 37 of 2002, and the subordinate legislation thereto (“the FAIS Act”), as amended from time to time, the information in this disclosure certificate must be provided to prospective clients, before rendering financial services, and to existing clients whenever material amendments are made, and preferably annually. This disclosure certificate includes information about the FSP, the financial products, and financial services, for which it is licensed, the product suppliers of the financial products it offers to clients, conflicts of interest (actual, potential, or perceived), and the details of the representatives who have been appointed by the FSP, to render financial services for the specified financial products, including whether, or not, the representatives are being supervised, when rendering those financial services. The FSP is committed to rendering financial services with honesty, fairness, due care, and diligence, and to meeting the requirements of the FAIS Act. A copy of the FAIS Act licence certificate, including the conditions of the licence, is available on request from the representative, or compliance officer.

2. Information

Authorised financial services provider	
Authorised FSP full name	Dooya (Pty) Ltd
FSP licence number	53712
FSP approval date	2024-05-14
Company registration number	2018/026543/07
Physical business addresses	12 The Waterfront, 37 South Beach Road, Umdloti, Kwa-Zulu Natal, South Africa, 4319
Postal address	12 The Waterfront, 37 South Beach Road, Umdloti, Kwa-Zulu Natal, South Africa, 4319
Contact details	Telephone: +27 (73) 852-8540 Email: info@dooya.co.za Website: www.dooya.co.za
Nature of business	Financial services (financial advice and intermediary services)
Compliance officer	Vorlaufer Compliance (Pty) Ltd (approval number 6692) Represented by Gigi Vorlaufer (approval number 4808) Address: 12 Constantia Avenue, Alan Manor, Johannesburg, Gauteng, South Africa, 2091 Telephone: +27 (82) 780-8473 Email: gigi@vorlaufer-compliance.co.za Website: www.vorlaufer-compliance.co.za
Complaints	The FSP aims to treat all clients fairly. It has a Complaints resolution process. The Complaints policy and procedure is available on the website, or at the offices, on request. You should address all complaints to the compliance officer.
Ombud for FSPs	Telephone: +27 (12) 762-5000 or +27 (12) 470-9080 Fax: +27 (86) 764-1422 or +27 (12) 348-3447 Postal address: P O Box 74571, Lynnwood Ridge, Pretoria, Gauteng, South Africa, 0040 Physical address: Sussex Office Park, Ground Floor, Block B, 473 Lynnwood Road, Lynnwood, Pretoria, Gauteng, South Africa, 0081 Email: info@faisombud.co.za Website: www.faisombud.co.za
Information officer	Information officer

	<p>Full name: Kyle Dowie Telephone: +27 (87) 550-5221 Email: info@dooya.co.za Deputy information officer Full name: Andrea Archer Telephone: +27 (87) 550-5221 Email: support@dooya.co.za</p>
Information regulator	<p>Postal address: P.O Box 31533, Braamfontein, Johannesburg, Gauteng, South Africa, 2017 Physical address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, Gauteng, South Africa, 2001 Email (complaints): complaints.IR@justice.gov.za Email (general): infoereg@justice.gov.za Website: Home - Information Regulator (infoeregulator.org.za)</p>
Remuneration of representatives	<p>The FSP's employee representatives participate in the same salary, and incentive, structures as other employees. Any representative specific conflicts of interest are detailed in the representative section of the FAIS Act information disclosure certificate (including representative details). Sign-on bonuses are not offered to representatives. Representatives are not remunerated:</p> <ul style="list-style-type: none"> • where the financial interest is determined with reference to the quantity of business secured for the FSP, without giving due regard to the delivery of fair outcomes for clients • for giving preference to a specific product supplier, where a representative may recommend more than one product supplier to a client • for giving preference to a specific financial product of a product supplier, where a representative may recommend more than one financial product of that product supplier to a client
Conflicts of interest	<p>The conflicts of interest management policy is available on the FSP's website, or at the offices. The FSP maintains a conflicts of interest register, which reflects all financial interests received, financial interests offered, personal account trading (personal investing for your own account), outside business interests, and any other actual, or potential, conflicts of interest.</p>
Governance	<p>The FSP has appropriate governance structures in place, based on its size, and complexity. The board of directors consists of executive directors. A selected, and skilled, executive and management team, is responsible for the daily management of the business.</p>
Empowerment	<p>In accordance with the Department of Trade and Industry (DTI) generic codes for Broad-Based Black Economic Empowerment (BBB-EE), the FSP is a level 4 contributor.</p>
Confidentiality	<p>All information obtained, or received, from clients, remains confidential, unless the client provides written consent, or unless the FSP is required by law, to disclose information.</p>
Waiver of rights	<p>The FSP may not, in any way, request, or induce, a client to waive any right, or benefit, conferred on the client by the FAIS Act, or recognise, accept, or act on, any waiver by the client.</p>
Guarantees and/or insurance	<p>The FSP is exempt from holding suitable professional indemnity, and fidelity insurance cover, in accordance with the minimum requirements stipulated in terms of the FAIS Act (for Crypto asset related financial services). The FSP does not provide guarantees, for the financial services it provides.</p>
Outsourcing	<p>The FSP outsources some of its functions to the entities listed below, in terms of signed agreements. Where applicable, the outsourcing parties hold the required licenses for the services that they provide, and are remunerated according to the agreed upon terms.</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Culverwell & Co. CA (SA) (auditing services) <input checked="" type="checkbox"/> Hooper Accountants (accounting services) <input checked="" type="checkbox"/> ThisIsMe (verification services) <input checked="" type="checkbox"/> Vorlaufer Compliance (Pty) Ltd (compliance-related services)
Document storage	<p>The FSP keeps all legal documents, and records of communication, for the financial services provided to clients, on record for the relevant legislated periods. Electronic copies and/or hard copies, are kept on record. Daily back-ups of electronic records are made, and are sent offsite. Business continuity, and disaster recovery, policies and procedures are in place.</p>

Product suppliers	<p>The FSP IS NOT a product supplier. The entities that the FSP uses as product suppliers are listed below, in terms of signed agreements, corporate accounts, or via client accounts. The product suppliers hold the required licenses for the financial products that they issue, and the FSP is remunerated according to the agreed upon terms. Neither the FSP, nor the representative, hold 10%, or more, of the issued shares of any of the product suppliers.</p> <p><u>Banks</u> <input checked="" type="checkbox"/> Nedbank Limited (short-term deposits)</p> <p><u>Collective investment scheme managers</u> <input type="checkbox"/> N/A (not authorised)</p> <p><u>Crypto assets</u> <input checked="" type="checkbox"/> Circle (USD Circle “USDC”) <input checked="" type="checkbox"/> Gemini (Gemini USD “GUSD”) <input checked="" type="checkbox"/> Tether (USD Tether “USDT”)</p> <p><u>Issuers of listed securities</u> <input type="checkbox"/> N/A (not authorised)</p> <p><u>Life insurers</u> <input type="checkbox"/> N/A (not authorised)</p> <p><u>Medical schemes</u> <input type="checkbox"/> N/A (not authorised)</p> <p><u>Non-life insurers</u> <input type="checkbox"/> N/A (not authorised)</p> <p><u>Retirement funds</u> <input type="checkbox"/> N/A (not authorised)</p>
Service suppliers	<p>The FSP has services arrangements for marketing, distributing, administering, and/or providing financial products, financial services, and/or related services, with the service suppliers listed below.</p> <p><u>Banks</u> <input checked="" type="checkbox"/> Nedbank Limited (banking services)</p> <p><u>Collective investment scheme managers</u> <input type="checkbox"/> N/A (not authorised)</p> <p><u>Crypto assets</u> <input checked="" type="checkbox"/> Circle (Not contracted to FSP. Via corporate accounts and client accounts.) <input checked="" type="checkbox"/> Gemini (Not contracted to FSP. Via corporate accounts and client accounts.) <input checked="" type="checkbox"/> Kraken (Not contracted to FSP. Via corporate accounts and client accounts.) <input checked="" type="checkbox"/> Luno (Not contracted to FSP. Via corporate accounts and client accounts.) <input checked="" type="checkbox"/> VALR (Not contracted to FSP. Via corporate accounts and client accounts.)</p> <p><u>Financial services providers</u> <input checked="" type="checkbox"/> Phynans (Pty) Ltd (FSP51439)</p> <p><u>Medical scheme administrators</u> <input type="checkbox"/> N/A (not authorised)</p> <p><u>Retirement fund administrators</u> <input type="checkbox"/> N/A (not authorised)</p> <p><u>Other</u> <input checked="" type="checkbox"/> ThisIsMe (verification services) <input checked="" type="checkbox"/> Vorlaufer Compliance (Pty) Ltd (compliance-related services)</p>

Financial products	The mandatory detailed information for each relevant, specific financial product offered by the FSP, is provided to the client during the interaction with the client. The general financial products, and financial services, for which the FSP is authorised, and the specific financial products, and financial services, for which the representative is appointed, are listed in the financial products and services section of this disclosure certificate.
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Representatives			
Full name	Kyle Dowie	David Vincent Roux	
Identity number	Confidential information	Confidential information	
Appointment capacity	<input checked="" type="checkbox"/> Employee <input type="checkbox"/> Mandated	<input checked="" type="checkbox"/> Employee <input type="checkbox"/> Mandated	<input type="checkbox"/> Employee <input type="checkbox"/> Mandated
Designation/job description	Chief executive officer Key individual	Chief technology officer	
Contact details	Telephone: +27 (76) 756-8121 Email: kyle@dooya.co.za	Telephone: +27 (79) 212-6832 Email: david@dooya.co.za	Telephone: Email:
Qualification (only highest FSCA approved)	Qualification name: Financial Risk Manager Institution: Global Association of Risk Professionals Year obtained: 2015 FSCA approval number: 458 (FSB 055)	Qualification name: Bachelor of Science in Engineering (Electronic Engineering) Institution: University of KwaZulu-Natal Year obtained: 2010 FSCA approval number: 1003 (FSB0352)	Qualification name: Institution: Year obtained: FSCA approval number:
Date of first appointment with FSCA	2024-05-14	2024-05-14	
Date of appointment with FSP	2024-05-14	2024-05-14	
Supervision	<input checked="" type="checkbox"/> Not supervised <input type="checkbox"/> Supervised Supervisor: N/A Competency being supervised: <input type="checkbox"/> Regulatory examination requirements <input type="checkbox"/> CPD requirements <input type="checkbox"/> Qualification requirements <input type="checkbox"/> Class of business training requirements <input type="checkbox"/> Experience requirements	<input type="checkbox"/> Not supervised <input checked="" type="checkbox"/> Supervised Supervisor: Kyle Dowie Competency being supervised: <input type="checkbox"/> Regulatory examination requirements <input checked="" type="checkbox"/> CPD requirements <input type="checkbox"/> Qualification requirements <input checked="" type="checkbox"/> Class of business training requirements <input type="checkbox"/> Experience requirements	<input type="checkbox"/> Not supervised <input type="checkbox"/> Supervised Supervisor: Competency being supervised: <input type="checkbox"/> Regulatory examination requirements <input type="checkbox"/> CPD requirements <input type="checkbox"/> Qualification requirements <input type="checkbox"/> Class of business training requirements <input type="checkbox"/> Experience requirements
Conflicts of interest (representative specific)	As a representative of the FSP, I receive the following remuneration: <input checked="" type="checkbox"/> Basic salary <input type="checkbox"/> Performance bonus <input type="checkbox"/> Non-performance bonus <input type="checkbox"/> Commission/Financial advice/planning fees <input type="checkbox"/> Investment fees If I receive fees from any other related party, I will disclose these fees to you, separately. I ensure that I do not offer, or receive, any financial interests that exceed the prescribed immaterial maximum limits. I ensure that I	As a representative of the FSP, I receive the following remuneration: <input checked="" type="checkbox"/> Basic salary <input type="checkbox"/> Performance bonus <input type="checkbox"/> Non-performance bonus <input type="checkbox"/> Commission/Financial advice/planning fees <input type="checkbox"/> Investment fees If I receive fees from any other related party, I will disclose these fees to you, separately. I ensure that I do not offer, or receive, any financial interests that exceed the prescribed immaterial maximum limits. I ensure that I	As a representative of the FSP, I receive the following remuneration: <input checked="" type="checkbox"/> Basic salary <input type="checkbox"/> Performance bonus <input type="checkbox"/> Non-performance bonus <input type="checkbox"/> Commission/Financial advice/planning fees <input type="checkbox"/> Investment fees If I receive fees from any other related party, I will disclose these fees to you, separately. I ensure that I do not offer, or receive, any financial interests that exceed the prescribed immaterial maximum limits. I ensure that I

	disclose all immaterial financial interests that I offer, or receive. If there are any conflicts of interest that I affect you, I will disclose them to you.	disclose all immaterial financial interests that I offer, or receive. If there are any conflicts of interest that I affect you, I will disclose them to you.	disclose all immaterial financial interests that I offer, or receive. If there are any conflicts of interest that I affect you, I will disclose them to you.
Product suppliers (representative specific)	<p>The representative is permitted to provide financial services for the product suppliers marked in the list below. The representative has completed the product specific training for the specific financial products, of the specific product suppliers, for which they provide financial services, and has completed refresher product specific training for changes made to specific financial products (where applicable). The representative does not hold 10%, or more, of the issued shares of any of the product suppliers.</p> <p>Banks <input checked="" type="checkbox"/> Nedbank Limited (short-term deposits) Collective investment scheme managers <input type="checkbox"/> N/A (not authorised) Crypto assets <input checked="" type="checkbox"/> Circle (USD Circle "USDC") <input checked="" type="checkbox"/> Gemini (Gemini USD "GUSD") <input checked="" type="checkbox"/> Tether (USD Tether "USDT") Issuers of listed securities <input type="checkbox"/> N/A (not authorised) Life insurers <input type="checkbox"/> N/A (not authorised) Medical schemes <input type="checkbox"/> N/A (not authorised) Non-life insurers <input type="checkbox"/> N/A (not authorised) Retirement funds <input type="checkbox"/> N/A (not authorised)</p>	<p>The representative is permitted to provide financial services for the product suppliers marked in the list below. The representative has completed the product specific training for the specific financial products, of the specific product suppliers, for which they provide financial services, and has completed refresher product specific training for changes made to specific financial products (where applicable). The representative does not hold 10%, or more, of the issued shares of any of the product suppliers.</p> <p>Banks <input checked="" type="checkbox"/> Nedbank Limited (short-term deposits) Collective investment scheme managers <input type="checkbox"/> N/A (not authorised) Crypto assets <input checked="" type="checkbox"/> Circle (USD Circle "USDC") <input checked="" type="checkbox"/> Gemini (Gemini USD "GUSD") <input checked="" type="checkbox"/> Tether (USD Tether "USDT") Issuers of listed securities <input type="checkbox"/> N/A (not authorised) Life insurers <input type="checkbox"/> N/A (not authorised) Medical schemes <input type="checkbox"/> N/A (not authorised) Non-life insurers <input type="checkbox"/> N/A (not authorised) Retirement funds <input type="checkbox"/> N/A (not authorised)</p>	<p>The representative is permitted to provide financial services for the product suppliers marked in the list below. The representative has completed the product specific training for the specific financial products, of the specific product suppliers, for which they provide financial services, and has completed refresher product specific training for changes made to specific financial products (where applicable). The representative does not hold 10%, or more, of the issued shares of any of the product suppliers.</p> <p>Banks <input checked="" type="checkbox"/> Nedbank Limited (short-term deposits) Collective investment scheme managers <input type="checkbox"/> N/A (not authorised) Crypto assets <input checked="" type="checkbox"/> Circle (USD Circle "USDC") <input checked="" type="checkbox"/> Gemini (Gemini USD "GUSD") <input checked="" type="checkbox"/> Tether (USD Tether "USDT") Issuers of listed securities <input type="checkbox"/> N/A (not authorised) Life insurers <input type="checkbox"/> N/A (not authorised) Medical schemes <input type="checkbox"/> N/A (not authorised) Non-life insurers <input type="checkbox"/> N/A (not authorised) Retirement funds <input type="checkbox"/> N/A (not authorised)</p>

3. Financial products and services

Cat	Subcategory	FSP		Kyle Dowie			David Vincent Roux			N/A		
		Advice	Intermediary Service	Advice	Intermediary Service	Supervision	Advice	Intermediary Service	Supervision	Advice	Intermediary Service	Supervision
Category I (non-automated advice and non-discretionary intermediary services)												

1.1	Long-term Insurance subcategory A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2	Short-term Insurance Personal Lines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.3	Long-term Insurance subcategory B1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.4	Long-term Insurance subcategory C	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.5	Retail Pension Benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6	Short-term Insurance Commercial Lines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.7	Pension Fund Benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.8	Shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.9	Money market instruments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.10	Debentures and securitised debt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.11	Warrants, certificates, or other instruments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.12	Bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.13	Derivative instruments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.14	Participatory interests in a collective investment scheme	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.15	Forex Investment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.16	Health Service Benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

1.17	Long-term Deposits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.18	Short-term Deposits	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.19	Friendly Society Benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.20	Long-term Insurance subcategory B2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.21	Long-term Insurance subcategory B2-A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.22	Long-term Insurance subcategory B1-A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.23	Short-term Insurance Personal Lines A1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.24	Structured Deposits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.25	Securities and instruments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.26	Participatory interest in a hedge fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.27	Crypto Assets	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Category II (discretionary intermediary services)												
2.1	Long-term Insurance subcategory B1	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2.2	Long-term Insurance subcategory C	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2.3	Retail Pension Benefits	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2.4	Pension Fund Benefits	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>

2.5	Shares	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2.6	Money market instruments	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2.7	Debentures and securitised debt	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2.8	Warrants, certificates or other instruments	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2.9	Bonds	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2.10	Derivative instruments	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2.11	Participatory interests in a collective investment scheme	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2.12	Forex Investment	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2.13	Long-term Deposits	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2.14	Short-term Deposits	N/A	<input checked="" type="checkbox"/>	N/A	<input checked="" type="checkbox"/>	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2.15	Long-term Insurance subcategory B2	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2.16	Long-term Insurance subcategory B2-A	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2.17	Long-term Insurance subcategory B1-A	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2.18	Structured Deposits	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2.19	Securities and instruments	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2.20	Participatory interest in a hedge fund	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>

2.21	Crypto Assets	N/A	<input checked="" type="checkbox"/>	N/A	<input checked="" type="checkbox"/>	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
Category IIA (hedge fund FSP)												
2A	General category IIA experience	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.1	Long-term Insurance subcategory B1	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.2	Long-term Insurance subcategory C	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.3	Retail Pension Benefits	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.4	Pension Fund Benefits	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.5	Shares	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.6	Money market instruments	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.7	Debentures and securitised debt	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.8	Warrants, certificates or other instruments	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.9	Bonds	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.10	Derivative instruments	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.11	Participatory interests in a collective investment scheme	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.12	Forex Investment	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.13	Long-term Deposits	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.14	Short-term Deposits	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.15	Long-term Insurance	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>

	subcategory B2											
2A.16	Long-term Insurance subcategory B2-A	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.17	Long-term Insurance subcategory B1-A	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.18	Structured Deposits	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.19	Securities and instruments	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.20	Participatory interest in a hedge fund	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
2A.21	Crypto Assets	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
Category III (administrative FSP)												
3.1	Long-term Insurance subcategory B1	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
3.2	Long-term Insurance subcategory C	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
3.3	Retail Pension Benefits	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
3.4	Pension Fund Benefits	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
3.5	Shares	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
3.6	Money market instruments	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
3.7	Debentures and securitised debt	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
3.8	Warrants, certificates or other instruments	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
3.9	Bonds	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
3.10	Derivative instruments	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>

3.11	Participatory interests in a collective investment scheme	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
3.12	Forex Investment	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
3.13	Long-term Deposits	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
3.14	Short-term Deposits	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
3.15	Long-term Insurance subcategory B2	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
3.16	Long-term Insurance subcategory B2-A	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
3.17	Long-term Insurance subcategory B1-A	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
3.18	Structured Deposits	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
3.19	Securities and instruments	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
3.20	Participatory interest in a hedge fund	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
3.21	Crypto Assets	N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
Category IV (assistance business FSP)		N/A	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>

4. Protecting personal information

We will take all reasonable precautions to protect the confidentiality of any information, and to prevent disclosure of any information, and the contents of this form, to any third party that is not permitted to receive the information.

We will provide ongoing financial services to you, and may use your personal information to provide you with information about financial products, or financial services, which are suitable to your financial needs. If you do not want to receive this information, you should notify us, accordingly.

We use your personal information to perform initial, and ongoing, customer due diligence procedures, as required by the Financial Intelligence Centre Act 38 of 2001, to process your instructions, and to administer, and manage, your investments with us, and for related purposes.

Additionally, we collect (usually directly, or occasionally indirectly, via third parties providing services to us), and/or further process, information of clients, as data subjects, for functions, or activities, including, but not limited to:

- Performing the initial, and ongoing, customer due diligence procedures, for you, and other people involved in the business relationship (for example, the person making contributions, the person acting on your behalf)
- Assigning a unique identifier to you (client number)
- Providing financial products and/or financial services to you, carrying out the instructions, and transactions, related thereto
- Performing a financial needs analysis for you, to consider your needs, circumstances, risk tolerance and capacity, and your capacity to understand the features, and complexity, of the financial service and/or the financial product
- Collecting information about your existing financial products, with product suppliers, which may be collected via third party service suppliers, such as The Financial Services Exchange (Pty) Ltd t/a Astute, or any other third party providing a mechanism for the transmission of the information
- Collecting, further processing, and reporting, information about your tax residency
- Underwriting
- Assessing, and processing, claims
- Confirming, verifying, and updating, information
- Detecting, and preventing, fraud, crime, money laundering, or other unlawful activities
- Screening of sanctions lists, media sights, and general internet searches
- Determining the riskiness of you, other people involved in the business relationship, and the business relationship
- Conducting market, or client, satisfaction research
- Audit, and record keeping
- Legal proceedings
- Activities relating to maintaining, and improving, the business relationship
- Providing communication about us, the financial products that we offer, the underlying financial products, and financial services, and regulatory matters, which may affect you
- Sharing information with other relevant FSPs, who are involved in administering your investment, product suppliers, and service suppliers, with whom we have business relationships, to process information on our behalf, or to those who provide services to us
- Complying with legal, and regulatory, requirements, or when it is otherwise allowed by law, which processing you understand, and accept.

We value the privacy of your personal information, and will:

- Secure your personal information, in our possession, or under our control, by taking appropriate steps to prevent unlawful, and unauthorised, access thereto, or use, or disclosure, thereof
- Not disclose your personal information outside of the company, without your consent, except as described in this form
- Only keep your personal information for as long as it is required, or authorised, by applicable law, once you cease to be our client.

We undertake to ensure, in our services agreements with third parties, that information provided to these third parties is treated as confidential. We will not make your information available to any other third parties, unless obliged by, or required to do so, in terms of any law, or without your written permission. The termination of this business relationship will not affect our

obligation of confidentiality, which shall survive the termination of this business relationship.

We, our product suppliers, or our service suppliers, for your personal information, may transfer to, store at, and process at, a destination outside of South Africa. By submitting your personal information, you agree to this transfer, storing, or processing. We will take all steps reasonably necessary, to ensure that your data is treated securely, and in accordance with applicable legislation, or other relevant laws, including contractual terms, where necessary.

If you provide us with adequate proof of identity, you may ask us to confirm, free of charge, whether, or not, we hold personal information about you.

If you provide us with adequate proof of identity, you may ask us for the record, or a description, of the personal information about you, held by us, including information about the identity of all third parties, or categories of third parties, who have, or have had, access to the information:

- within a reasonable time
- at a prescribed fee, if any
- in a reasonable way, and format
- in a form that is generally understandable.

You may, using the relevant form prescribed by the Information Regulator:

- lodge a complaint with the Information Regulator, if you were not satisfied with the outcome of our internal complaints process
- request us to correct, or delete, personal information about you, in our possession, or under our control, which is inaccurate, irrelevant, excessive, out of date, incomplete, misleading, or obtained unlawfully
 - Indeed, you have an obligation to ensure that we hold updated, and correct, information, during the business relationship with us, which obligation you undertake to fulfil.
- request us to destroy, or delete, a record of personal information about you, which we are no longer authorised to retain, because it is no longer necessary for achieving the purpose for which the information was collected, or subsequently processed.

5. Signatures of the parties

This disclosure certificate may be signed by hand (in ink), digitally, through marking a check/tick box, electronic signature, or inserting a full name.

This disclosure certificate may be executed in counterparts, each of which will be an original, and which together constitute the same document. Signature of this disclosure certificate, by the parties, sent electronically, by fax, email, or by electronically accepting the terms and conditions on our platform and/or website, will be treated as the party's original signatures, for all purposes under this document. Sending copies of this document, and the pages requiring signatures, by fax, email, in "portable document format" (.pdf) form, or by any other electronic means, intended to preserve the original appearance of the document, or by a combination of these methods, will be effective execution, and delivery, of this document, to the parties, and may be used as an original document, for all purposes.

The parties record that it is not required for this disclosure certificate to be valid, and enforceable, that a party shall initial the pages of this document and/or have its signature of this document verified by a witness. The parties record that if the client is unable to sign the disclosure certificate in any one of the specified ways, the disclosure certificate is valid, and enforceable, if the client provides declaration by return email, or another agreed upon method, without affixing their signature to the document.

6. Client declaration

I/we hereby confirm that I/we have read, and understand, the contents of this disclosure certificate, the representative has discussed the contents with me/us, and that I/we have been provided with a copy thereof.

I/we know that you will use my/our information, and the personal information of persons acting on my behalf, or on whose behalf I/we am acting (our personal information), for, and during, my/our business relationship with you, or for a single transaction. If you accept the business relationship, or single transaction, you may:

- collect, and further process, our personal information, received from third parties providing services to you
- process our personal information, to administer the contract with you, and for related purposes;
- process the child's personal information, where the investor is a minor child, and I am the legal guardian of the child.
- give to, or receive from, our personal information (electronically or otherwise):
 - a third party, contracted to you, to provide services to you, so that the third party can provide services, or products, to you, on behalf of us;
 - a third party, contracted to you, so that you can confirm our personal information;
 - any person related to you (as described in the Companies Act) and your associates, who provide services (like administration services) to you;
- transfer to, store at, and process at, a destination outside of South Africa, our personal information.

7. FSP declaration

We hereby confirm that the FSP accepts responsibility for the activities performed by the representative, within the representative's employment/mandate obligations, and that, to the best of our knowledge, they meet the fit and proper requirements, including personal character qualities of honesty and integrity, good standing, competence, continuous professional development, operational ability, and financial soundness requirements. If the representative is being supervised, the details are reflected on this disclosure certificate. If the representative is debarred, we will adhere to the requirements for the reappointment of a debarred representative. In respect of potential conflicts of interest, representatives must adhere to the Conflicts of Interest Management Policy.

We hereby confirm that the contents of this disclosure certificate have been discussed with you.

We hereby confirm that we will only process your personal information, as specified above, or as otherwise agreed to by you.

Key individual name/signature: **Kyle Dowie (signed on hard copy)**