

DISCLOSURES

IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002

PARTICULARS OF FINANCIAL SERVICES PROVIDER

Moneyline Financial Services (Pty) Ltd (“Moneyline”) is an authorised financial services provider (“FSP”) in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 (“FAIS Act”). Moneyline receives variable commissions and other fees in respect of the intermediary services that it renders.

Registered Name: Moneyline Financial Services (Pty) Ltd
 Trading Name: Moneyline Financial Services
 Legal Status: Private Company
 FSP Number: 46068
 Registration Number: 1998/020799/07
 Physical Address: 3rd Floor, President Place, Corner Jan Smuts Avenue & Bolton Road, Rosebank, 2196
 Postal Address: P.O. Box 2424, Parklands, 2121
 Telephone Number: 086 099 4162
 Fax: 086 606 2132
 Website: www.net1.com
 Compliance Department:
 Telephone: 011 343 2000
 E-mail Address: faiscompliance@net1.com

Moneyline carries professional indemnity insurance cover and accepts responsibility for the actions of its authorised representatives.

Moneyline is authorised to render the following intermediary services:

- 1) Long-term deposits (exceeding 12 months)
- 2) Short-term deposits (12 months or less)

PARTICULARS OF PRODUCT SUPPLIER

The Kanako and Infinity Card programmes are brought to you by Moneyline Financial Services (Pty) Limited, a subsidiary of Net1 Applied Technologies South Africa (Pty) Limited, with banking services provided by Finbond Mutual Bank, an authorised FSP.

Registered Name: Finbond Mutual Bank
 Trading Name: Finbond Mutual Bank
 Physical Address: Rigel Office Park
 446 Rigel Avenue (South)
 Erasmusrand
 Pretoria
 0181
 Postal Address: P.O. Box 2127,
 Brooklyn Square, 0075
 Telephone Number: 012 460 2688
 Fax: 012 460 7285
 Website: www.finbondmutualbank.co.za
 Compliance: compliance@finbond.co.za

Please note that the provider has established a Conflict of Interest Management policy which requires your financial advisor to disclose any actual or potential conflict of interest to you. A copy of the Conflict of Interest Management Policy is available to the client at this office during office hours each day. The provider directly holds 29% of the product supplier’s shares.

COMPLAINTS RESOLUTION PROCESS

Should you have any FAIS-related complaint, lodge your complaint in writing via post or fax to Moneyline (see details above).

Should you be dissatisfied with Moneyline’s response to your complaint, you can contact the FAIS Ombudsman or the Ombudsman for Banking Services within 6 months from receiving the response:

FAIS Ombudsman:

Postal Address: P.O. Box 74571, Lynnwood Ridge, Pretoria, 0040
 Telephone: 012 762 5000
 E-mail Address: info@faisombud.co.za
 Website: www.faisombud.co.za

Ombudsman for Banking Services:

Postal Address: 34 & 36 Fricker Road, Ground Floor, 34 Fricker Road, Illovo, 2041
 Telephone: 086 066 2837 / 011 712 1800
 E-mail Address: info@obssa.co.za
 Website: www.obssa.co.za