

CERTIFICATION

an authorised Financial Services Provider

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

1. Status of Financial Services Provider in terms of the FAIS Act	
Change Financial Solutions (Pty) Ltd is an authorised Financial Service Provider, Company Registration number 2009/013546/07, FAIS License number 40164 Carlos Martins (ID 5403045044089) is a key individual of FSP and participates in the decision-making and management of the organisation.	
2. Personal Contact Particulars:	3. Remuneration
Cell No: 082 374 7339 Telephone No: 012 944 1926 E-mail: carlos@changeefs.co.za	No one is a commissioned staff member of FSP.
4. FSP Office Contact Particulars	
Physical Address: No 36 12 th Street Menlo Park 0081, Pretoria Postal Address : Po Box 66036, Woodhill, 0076	Telephone No: 012 944 1926 Facsimile No: 086 540 0557 E-mail: info@changeefs.co.za
5. Responsible Key Individual Contact Particulars	
Physical work address: No 36 12 th Street, Menlo Park, Pretoria - Telephone No: 012 944 1926; E-mail address: carlos@changeefs.co.za	
6. Qualifications and Memberships	
B.Com and B.Com (Honours)	South African Association of Treasury Advisors South African Institute of Financial Markets (SAIFM)
7. Independent Status of (FSP) and Professional Indemnity Insurance	
FSP has arrangement with most of the major product providers [mainly South African Banks] and our representatives are authorised to place business with any of them. In the past 12 months this business did not earn more than 30% of its income from any product provider. FSP has no financial interest in any product supplier. We also carry Professional Indemnity and Fidelity Insurance.	
8. Authorised Services, Licensed Categories and Product Suppliers	
The FSP accepts responsibility for the actions of its appointed representatives acting within the mandates listed below. The appointed Representatives are authorised to give advice and render intermediary services in respect of Treasury and Financial Markets Risk Management. The FSP is licensed to <u>provide services in the following Categories: Money Market Instruments, Bonds, Derivative Instruments, Short-Term Deposits, Long Term Deposits and Participatory interests in a collective investment scheme.</u> The FSP will not be held liable in terms of any prejudice in respect of services or advice provided by any representative which falls outside the scope of this authorisation. Any complaint in respect of any product which falls outside the definition of financial product of the FAIS Act, cannot be forwarded to the FAIS Ombudsman. The FSP transacts on behalf of clients with the following Suppliers : Absa Bank, Bidvest Bank, Capitec Bank [Mercantile], First Rand, Investec Limited, Nedbank and Standard Bank. Product	
9. Waiver of Rights	
The General Code of Conduct stipulates that no financial services provider may request or induce in any manner a client to waiver any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.	
10. Policies and Complaints Procedures	
The FSP has an approved Conflict of Interest Policy and is available for perusal on its website. If you have a complaint, please contact the FSP Office. The complaints officer will assist you to address the concerns you have. Please note that in terms of the FAIS act, all complaints must be addressed to us in writing. Should we not be able to address the concerns to your satisfaction, you may wish to lodge a complaint with any of the Ombudsmen whose detail appear below, but in particular with the FAIS Ombudsman. If you wish to learn more about our complaints policy and procedure, please contact our complaints officer Mr C. D. de A. Martins at the office number above.	
11. FSP Compliance Officer's Details	
ISS Compliance (Pty) Ltd Compliance practice number; 28	Telephone No: +27 11 064 1672 Email address: compliance@nfsigroup.co.za
12. FAIS Ombudsman Details for all FAIS advice related complaints	
125 Dallas Avenue Menlyn Central Waterkloof Glen Pretoria,0010	Telephone No: 0860 663 247 E-mail: info@faisombud.co.za P. O. Box 74571, Lynnwood Bridge, 0040