



Disclosures concerning Khwezi Financial Services (FSP 44816) as required by FAIS

In terms of the Financial Advisory and Intermediary Services Act (FAIS) (Act No. 37 of 2002) the following information must be disclosed to clients and potential clients:

FSP: Khwezi Financial Services (PTY) LTD
Physical address: 1020 Manhattan Place 130 Bree St Cape Town 8001
Postal Address: PO Box: 85 Hillside Rd Fishhoek Cape Town 7975
Telephone: 021-300 3117
Fax: 086 402 6266
E-mail: info@khwezitrading.co.za

Khwezi Financial Services (Pty) LTD holds a category 1, Advice and category 2 FSP licence (Licence no. 44816)

Category:

- 1.1 Long-Term Insurance: Category A
- 1.2 Short-Term Insurance: Personal Lines
- 1.3 Long-Term Insurance: Category B1
- 1.20 Long-Term Insurance: Category B2
- 1.4 Long-Term Insurance: Category C
- 1.5 Retail Pension Benefits
- 1.6 Short-Term Insurance: Commercial Lines
- 1.7 Pension Funds Benefits (excluding retail)
- 1.8 Securities and Instruments: Shares
- 1.13 Securities and Instruments: Derivatives instruments
- 1.14 Participatory Interests in Collective Investment Schemes
- 1.18 Deposits defined in the banks act – 12 month or less

Category 2

- 2.5 Securities and Instruments: Shares
- 2.6 Securities and instruments: Money Market Instruments
- 2.7 Securities and instruments: Debentures and Securitised Debt
- 2.9 Securities and instruments: Bonds
- 2.10 Securities and Instruments: Derivatives instruments
- 2.13 Long Term Deposits
- 2.14 Short Term Deposits

Khwezi Financial Services has access to and have been accredited to market products from the following product providers:

Peregrine
Saxo Capital Markets
Khwezi Trade
Mercantile
Bank of Athens
Standard bank

Khwezitrade

KhweziFX

Khweziasset management



Neither the FSP nor I own more than 10 % of issued shares directly or indirectly of any Life Assurer or Financial Product Supplier. The FSP is not an associated company of any Life Assurer or Product Supplier.

Neither the FSP nor I have earned more than 30 % of our total commission from any one Product Provider within the past 12 months.

The FSP and I earn income from Rebates that the Product Providers pay and a management and a performance fee if clients fall under a discretionary mandate. Fees are paid to me with respect to products offered by these Product Providers.

From time to time I may receive indirect consideration from Product Providers. A gift register and the Conflict of Interest Management Policy are available for inspection upon request.

The FSP does have Professional Indemnity Insurance cover.

If you feel that your rights have been prejudiced, or you have been aggrieved in any way, you have the right to lodge a complaint. A copy of the complaints process is available upon request.

We have been made aware that no provider may request or induce in any manner a client to waive any right or benefit conferred on a client in terms of the General Code of Conduct for Financial Service Providers and Representatives.

All information obtained or acquired from or about you shall remain confidential unless you provide written consent, or unless Khwezi Financial Services (PTY) LTD is required by law to disclose such information.

On discretionary managed accounts, a performance and management fee may be charged.

Moonstone Compliance (Pty) Ltd is the businesses compliance officer. Moonstone Compliance can be contacted at: Physical address: 25 Quantum Street, Technopark, Stellenbosch, 7600, Tel No: 021-8838000.

I hereby acknowledge that I have received and read the contents of this document.

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Client Signature Date

Khwezi Financial Services has a contractual relationship with the following products:

Peregrine
Peregrine Building
6a Sandown Valley Crescent
Sandown
Sandton
2196
Complaints: 011 722 7400
Compliance: 021 670 9100
www.peregrine.co.za

Saxo Bank
The Place
1 Sandton Drive
South Wing
Sandton
2196
Complaints: 011 201 6300
Compliance: 013 977 4000
www.saxobank.com



Khwezi Financial Services

1020 Manhattan Place
130 Bree Street
Cape Town
8001
Complaints: 021 300 3117
Compliance: 021 883 8000
www.khwezitrade.co.za

Bank of Athens

Building No3
Inanda Greens Business Park
54 Wierda Road
West Wierda Valley
Sandton
2196
Complaints: 086 110 2205
Compliance: 011 634 4300
www.bankofathens.co.za

Mercantile Bank

142 West Street
Sandown
Johannesburg
2196
Complaints: 011 302 0300
Compliance: 011 784 7102
PO BOX 782699
Sandton
Johannesburg
2146
www.mercantile.co.za

Standard Bank

9th Floor
Standard Bank Centre
Johannesburg
2001
Complaints: 011 636 9111
Compliance: 011 636 9112
PO Box 7725
Johannesburg
2000
www.standardbank.co.za



Khwezi Financial Services
