

White Investments

Advisory and Discretionary Investment Management Services

DISCLOSURE NOTICE

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

I, **Dominic Josef White trading as White Investments** (Hereinafter referred to as White Investments), am an authorised financial services provider (FSP 43618) with 25 years of experience in the investment management industry. As a sole proprietor the legal status of the provider takes the form of a Natural Person and I act in the capacity of both Key individual and Representative for White Investments.

I carry full responsibility for ensuring compliance with relevant legislation and a commitment to at all times render financial services honestly, fairly, with due skill, care and diligence, and in the interests of clients and the integrity of the financial services industry.

White Investments is licensed to provide **Advisory and Intermediary Services** as well as **Discretionary Services** in respect of the following products:

- Long-Term Insurance: Sub-category C
- Retail Pension Fund Benefits
- Pension Fund Benefits
- Securities and Instruments: Shares
- Securities and Instruments: Money Market Instruments
- Securities and Instruments: Bonds
- Securities and Instruments: Derivative Instruments
- Participatory Interests in Collective Investment Schemes
- Long and Short Term Deposits

White Investments has Professional Indemnity Insurance cover of R2000,000.00

All fees and commissions where relevant will be fully disclosed to you and will form part of the agreement prior to any service being rendered.

White Investments, in accordance with provisions of the FAIS Act, maintains a Conflict of Interest Management Policy. This means that we are committed to identifying, measuring, avoiding, and where avoidance is not possible, disclosing and mitigating any conflict of interests that may jeopardise the best interests of our clients. A copy of this Policy Document is available upon request or by visiting our website at www.whiteinvestments.co.za.

White Investments does not own more than 10% of issued shares either directly or indirectly of any Financial Service Provider (FSP) and is not an associated company of any product provider.

Any compliance related queries or complaints should be submitted in writing to Dominic Josef White using the FSP contact details found in the footnote to this document. A Complaints Procedure Policy is available on request.

Under no circumstances may White Investments request or induce in any manner a client to waive any right or benefit conferred on the client by, or in terms of, any provision of the General Code of Conduct or recognise, accept or act on any such waiver by the client, and any such waiver is null and void.

Please complete all relevant forms in ink and do not sign any blank or partially completed forms. Keep all documents provided to you as part of this service.

White Investments is obliged to report any suspicious and unusual transactions or activities in accordance with the terms contained in the Financial Intelligence Centre Act (FICA) (Act NO 38 of 2001).

All client information obtained or acquired in the course of rendering of financial services shall remain confidential unless the client provides written consent to the contrary or White Investments is legally obligated to disclose such information.

I hereby acknowledge that I have read and understood the content of this document.

CLIENT NAME

DATE

SIGNATURE