

DISCLOSURE NOTICE IN TERMS OF FINANCIAL ADVISORY & INTERMEDIARY SERVICES ACT NO. 37 2002 "FAIS"

Dear Sir / Madam

InvestSense (Pty) Ltd is a licensed Financial Services Provider, license number, **45443**. A copy of the license is available upon request.

1. Authorised Representatives

InvestSense (Pty) Ltd takes responsibility for the actions of their representatives insofar as those actions fall within the scope of their employment agreement. **InvestSense (Pty) Ltd** has duly authorised the individuals below to render advice and intermediary services as defined in terms of FAIS:

Key Individual/Representative	- Damien Marmol CFP®
Key Individual	- Ian Jones
Representative	- Caitlin Feiling CFP®
Key Individual/Representative	- Lee Michael Scott

Caitlin Feiling is currently under supervision for Category I - Subcategory A, B1 and Pension Fund Benefits (excluding retail) as well as all of Category II seen in the below table.

Damien Marmol is currently under supervision for all of Category II seen in the below table.

2. Financial Services and Products

InvestSense (Pty) Ltd is authorised by the Financial Services Board to provide advice and intermediary services as per the below table:

Category Description	Advice	Intermediary
CATEGORY I		
Long-Term Insurance : Category A	X	X
Long-Term Insurance : Category B1	X	X
Long-Term Insurance : Category C	X	X
Retail Pension Benefits	X	X
Pension Funds Benefits (excluding retail)	X	X
Participatory interests in Collective Investment Schemes	X	X
CATEGORY II - Discretionary FSP		
Securities and Instruments : Shares		X
Securities and Instruments : Money market instruments		X
Securities and Instruments : Debentures and securitised debt		X
Securities and Instruments : Warrants, certificates and other instruments		X
Securities and Instruments : Bonds		X
Securities and Instruments : Derivative instruments		X
Participatory interests in Collective Investment Schemes		X
Long-term Deposits		X
Short-term Deposits		X

3. Contract with Product Supplier/s

- We offer financial products utilising the Allan Gray Platform.
- We have access to and have been accredited to market products from Brightrock, Sanlam, Momentum and Discovery.

4. Commissions Payable

- Refer to relevant documentation. Remuneration is based on a salary and commission combination.

5. Compliance with Financial Advisory and Intermediary Services Act "FAIS"

The compliance of **InvestSense (Pty) Ltd** with the FAIS Act is monitored by **Liza Hietbrink** trading as ComplyEeze, a licensed Compliance Practice, CO 1245, who is contactable on 082 389 0076 or email Liza@complyeeze.co.za.

6. Complaints

Should you wish to pursue a complaint against an authorised representative of **InvestSense (Pty) Ltd**, you should address your complaint in writing to Damien Marmol, a registered key person of **InvestSense (Pty) Ltd**. If you cannot settle your complaint with us, you are entitled to refer it to the FAIS Ombud. Contact particulars of the Ombud: PO Box 74571, Lynnwood Ridge 0040, and Tel 012 470 9080, Fax 012 348 3447, info@faisombud.co.za, www.faisombud.co.za.

7. Professional Indemnity Guarantees

InvestSense (Pty) Ltd has R 5 000 000-00 indemnity cover.

8. Financial Intelligence Centre Act (FICA)

Please note that in terms of the Financial Intelligence Centre Act (FICA) **InvestSense (Pty) Ltd** is obliged to report suspicious and unusual transactions that may facilitate money laundering to the authorities.

9. Conflict of interest

InvestSense has a conflict of interest management policy in place. There is no conflict of interest to disclose.

CLIENT ACKNOWLEDGEMENT

I the undersigned hereby acknowledge receipt of this Disclosure Notice from **InvestSense (Pty) Ltd** and have read and understand the terms and conditions contained herein.

Signed at this day of 20.....

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Signature of client

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Representing