



This document contains important information regarding. The Standard Bank of South Africa Ltd (We, our, us) you have a right to the information in this notice. Please read this document carefully and ensure that you understand its contents.

Your Financial Services Provider

Table with 2 columns: Field (Name, Division, FSB licence, Street address, Postal address, Telephone number) and Value (The Standard Bank of South Africa Limited (SBSA), Non-Resident Centre, 11287, No 3 Simmonds Street, Johannesburg, 2001, PO Box 31583, Braamfontein, 2017, 010 824 1941)

Legal status of SBSA

- Our Company Registration Number 62/00738/06
A registered bank in terms of the Banks Act, 1990.
Non-Resident Centre is a business unit of SBSA.
A public company established in 1962.
A wholly owned subsidiary of the Standard Bank Group Limited.
We have shareholding in other companies, details of which can be supplied on request or can be viewed at www.standardbank.co.za.

Professional indemnity insurance

We hold professional indemnity and fidelity insurance.

Complaints

- If you have a complaint, please contact our Non-Resident Centre on 010 824 1941 where your complaint will be recorded and acknowledged.
You may also send your complaint to: NonResComplaints@standardbank.co.za. A copy of our complaints handling process is available on request or can be viewed on: www.standardbank.co.za.

FAIS Ombudsman

If you believe that your complaint has not been resolved satisfactorily by us within 6 weeks of lodging same, you may request assistance from the Ombud. You need to refer the dispute to the Ombud within 6 months of the issue remaining unresolved.

The details of the Ombud:

Table with 2 columns: Field (Street address, Postal address, Telephone, Fax number, Email, Website) and Value (125 Dallas Avenue Menlyn Central, Waterkloof Glen, Pretoria, 0010, P.O Box 41 Menlyn Park, 0063, 012 762 5000, 086 066 3274, info@faisombud.co.za, www.faisombud.co.za)

Conflicts of interest

The Standard Bank of South Africa Limited and Liberty Holdings Limited are subsidiaries of Standard Bank Group Limited (SBG). Liberty Holdings Limited comprises of various subsidiaries, including Liberty Group Limited and Stanlib Limited [of which Stanlib Asset Management (Pty) Limited, Stanlib Collective Investments RF (Pty) Limited and Stanlib Wealth Management (Pty) Limited are subsidiaries].

The profits from the distribution of products of Liberty Group Limited and Stanlib Limited are shared with SBG, through preference shares in Liberty Group Limited.

We subscribe to the Group FAIS Conflict of Interest Management Policy. A copy of the Group FAIS Conflicts of Interest Management Policy can be found by clicking on the following link: https://www.standardbank.co.za/southafrica/personal/about-us/regulatory/fais

Our employees are salaried and may also be motivated through a variety of performance-based incentives.

FAIS Licensed Compliance Officer

Table with 2 columns: Field (Name, Title, Department, Contact details, Email address) and Value (Sue Chetti, FAIS Compliance Officer, Regulatory Services, Group Compliance, 011 547 1183, GroupFAISComplianceofficer@standardbank.co.za)

## Products and services

The Standard Bank of South Africa Limited is licensed to provide financial services for the Category I and II products and services sub-categories listed in the table below and on behalf of the product suppliers listed (refer to Product Supplier list). The Standard Bank of South Africa Limited has no limitations or restrictions on its FAIS licence. A copy of the general conditions applicable to The Standard Bank of South Africa Limited licence can be made available on request.

We accept full responsibility for our representatives that are mandated to render financial services on the classes of business and sub-categories of financial products that we are licensed for. The representative is authorised to provide financial services for the Classes of business and sub-categories indicated below.

Class of Business	Category 1 Licence	
COB 5	1.17	Long-term deposits
COB 5	1.18	Short-term Deposits

## Representative Information: Category 1 Licence

The Representative is authorised to render financial services for the classes of business (COB) and sub-categories.

Our Representatives are authorised in terms of a written mandate to render intermediary services on our behalf.

Some of our representatives are providing financial services under supervision.

Details of our representatives can be found on [https://www.fsca.co.za/Fais/Search\\_FSP.htm](https://www.fsca.co.za/Fais/Search_FSP.htm). Enter our licence number 11287, click on the submit button and proceed to the details.

The Representative is authorised to render financial services for the below classes of business (COB) and sub categories.

Class of Business (COB)	Sub-category	Intermediary Service	Under supervision	
COB 5	1.17	Long-term deposits	<input type="checkbox"/>	<input type="checkbox"/>
COB 5	1.18	Short-term Deposits	<input type="checkbox"/>	<input type="checkbox"/>

## Declaration, Confirmation and Acknowledgement

### The Standard Bank of South Africa Limited confirms that

- The disclosure document and the material terms and conditions of the product was explained to the client.
- All calls are recorded and can be made available if requested.

### You declare that

- The product was executed on your instruction; or

Your choice was made based on the product's factual information provided, including the features, benefits and pricing options, which enabled you to make an informed decision about the product/s suitable to your needs.

### You confirm that:

- You were not asked, nor forced to waive any rights in terms of the FAIS Act.
- All documents were completed before you signed them.
- You received a copy of this document and have read and understand the contents thereof.

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