

FAIS Disclosure

Disclosure and information in terms of the Financial Advisory and Intermediary Services Act 2002 (FAIS)

FSP Name	FX Rand (Pty) Ltd
FSP no	50993
Business address	69 Dolphin Street Northcliff Hermanus 7200
Postal address	69 Dolphin Street Northcliff Hermanus 7200
Telephone number	+27 (0)28 001 0002
Email address	info@fxrand.com
Website	www.fxrand.com
Compliance Officer	Mariska van der Veen
Physical Address	9 Protea Heights, Sugarbush Estate, Krugersdorp 1739
Telephone number	+27 83 790 3307
Email address	mariska@ecarm.co.za

FSP Legal Status

FX Rand is an authorised FSP in respect of the FAIS Act. The FSP accepts responsibility for the action of its representatives, acting within their mandates, in the rendering of financial services and intermediary services as defined in the FAIS Act.

Its representatives either meet the 'Fit and Proper' requirements as prescribed by the FAIS Act or operate under supervisory procedures in accordance with the FAIS Act. You can refer to 'the Client Agreement' to view the 'Letters of Authority' of our representatives.

Insurance

FX Rand holds professional indemnity insurance with Phoenix Risk Consultants and Insurance Brokers.

Disclosure of ownership interest

FX Rand holds no interest in any other company nor does any company hold any interest in FX Rand.

FX Rand (Pty) Ltd

+27 (0)28 001 0002 | info@fxrand.com | www.fxrand.com

69 Dolphin Street, Northcliff, Hermanus, Western Cape, 7200, South Africa | Company Reg No. 2020/105805/07

Licensed by the FSCA as an authorised Financial Services Provider (Number 50993) and SARB (Number 634)

Disclosure of financial services and products

Only FX Rand representatives are mandated to provide advice and/or intermediary services on all the below-listed Financial Products.

FSP Category I		
Authorised Financial Products	Financial Services	
	Advice	Intermediary Services
Derivative Instruments	✓	✓
Long-term Deposits	✓	✓
Short-term Deposits	✓	✓

Contractual Relationships	<p>You can view the details of Product Suppliers with whom FX Rand has a contractual relationship by clicking on the link http://www.fxrand.com/FAIS-LOA</p> <p>FX Rand does not hold shares or have any substantial financial interest in any of the abovementioned Product Suppliers and none of them hold shares in FX Rand.</p> <p>FX Rand shall disclose the nature of any relationship or arrangement with a third party that may give rise to a conflict of interest or may influence the objective performance of a representative's obligations to a client or prevents a representative from rendering an unbiased and fair financial service.</p> <p>A copy of FX Rand's Conflict of Interest Management Policy and Privacy Policy can be requested from our compliance officer at compliance@fxrand.com or +27 (0)28 050 1025.</p>
Disclosure of Financial Interests	<p>FX Rand may earn a commission on investment values held with Product Suppliers. The commission will never exceed 1%.</p>
Compliance Department	<p>FX Rand's Compliance Department may be contacted by email: compliance@fxrand.com</p>
Complements/Complaints Department	<p>FX Rand's Complaints Resolution Department may be contacted by email: complements@fxrand.com OR complaints@fxrand.com</p>
FAIS OMBUD	<p>Should a complaint not be resolved to your satisfaction, you may refer such a complaint in writing to the Office of the Ombud for Financial Services Providers. Physical address: Kasteel Office Park, Orange Building, 2nd floor, 546 Jochemus Street, Erasmus Kloof, Pretoria 0048 P.O Box 74571, Lynnwood Ridge, 0040 Email: info@faisombud.co.za Facsimile: 012 324 3447 Tel: 0860 324 766</p>

Confidentiality and Important Information

FX Rand complies with all applicable legislation, including but not limited to FAIS, the Protection of Personal Information Act 4 of 2013 "POPIA", General Data Protection Regulation "GDPRS", the Financial Intelligence Centre Act 38 of 2001 "FICA".

All information furnished to FX Rand from clients is treated as confidential and shall only be used for the purpose set out in our Privacy Policy.

We encourage you to read our [Privacy Policy](#) for more information.

FX Rand and its employees shall not:

- disclose any confidential information obtained from a client or a products supplier unless the prior written consent has been obtained from the client or disclosure is required in terms of any law.
- alter any documentation that they receive from a client without the prior written consent from a client.
- ask a client to sign a document in blank.

Clients must ensure that the product or transaction suggested to them meets their needs and that they have all the information necessary to make an informed decision.

You will never be requested to waive the rights, conferred upon you in terms of the General Code of Conduct.