

LETTER OF AUTHORITY (SECTION 13 CERTIFICATE)

In terms of the Financial Advisory and Intermediary Services Act 37 of 2002, (FAIS) this serves to confirm that the following person is licensed under FX Rand (Pty) Ltd FSP# 50993

MS JANINE MARGARET HULME

Category I FSP

The representative is authorised and mandated to provide advice and intermediary services as appointed representative on the following Category I products:

- Long-term Deposits
- Short-term Deposits

The representative will provide non-discretionary financial services under supervision on the following Category I products:

Derivative Instruments

FX Rand (Pty) Ltd holds professional indemnity insurance and accepts responsibility for the actions of its representative, acting within their mandate, in the rendering of financial services as defined in the FAIS Act.

Legal Status of Representatives	Only authorised representatives are mandated to provide advice and/or intermediary services on some or all the above listed Financial Products.
Compliance Department	The Company's Compliance Department may be contacted on Email: compliance@fxrand.com
Complaints Department	The Company's Complaints Department may be contacted on Email: complaints@fxrand.com
FAIS Ombudsman	Should a complaint not be resolved to your satisfaction, you may refer such complaint in writing to the Office of the Ombud for Financial Services Providers. Address: Kasteel Office Park, Orange Building, 2 nd floor, C/o Nossob & Jochemus street, Erasmus Kloof, Pretoria 0048 Email: info@faisombud.co.za Facsimile: 012 324 3447 Tel: 0860 324 766

Mark Kahts	
Director	Signature