

DISCLOSURE DOCUMENT

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INTRODUCTION

This disclosure document is important and you (the client) are requested to read through it carefully. In terms sections 4, 5 and 7 of the Financial Advisory and Intermediary Services (FAIS) Act General Code of Conduct we are required to make disclosures in respect of certain information regarding our business at an early stage. You are requested to sign an 'Acknowledgement of Understanding' for our records. If there is anything in this document that you do not understand, please request further information from us.

Satrix Investments (Pty) Ltd ("Satrix Investments") will at the earliest reasonable opportunity, only where applicable, furnish the client with full particulars of the following information about the relevant product supplier and, where such information is provided orally, Satrix Investments will confirm within 30 days in writing:

- That it directly or indirectly holds more than 10% of a relevant product supplier's shares, or has any equivalent substantial financial interest in the product supplier;
- That during the preceding 12 month period received more than 30% of total remuneration, including commission, from the product supplier, and Satrix Investments will convey any changes thereafter in regard to such information at the earliest opportunity to the client.

Satrix Investments accepts responsibility for the activities performed by its representatives within the scope of their employment contracts. You (the client) are entitled to a copy of this document for your own records.



LICENSE STATUS

Satrix Investments is an authorized Financial Services Provider (FSP No. 43670) in terms of Section 8 of the FAIS Act. A copy of our license certificate is available on request.

FINANCIAL SERVICES AND PRODUCTS

Satrix Investments is authorized to render Advisory and Intermediary (Category I) financial services in respect of the following Financial Products:

Category Description	Advice non-automated	Intermediary
CATEGORY I		
Structured Deposits	X	X
Securities and Instruments	X	X
Retail Pension Benefits		X
Pension Funds Benefits		X
Shares	X	X
Bonds	X	X
Derivative instruments	X	X
Participatory interests in Collective Investment Schemes	X	X
Long term Deposits		X

COMPANY INFORMATION

Company Name	Satrix Investments (Pty)Ltd
Registration number	2011/006611/07
Company Type	Private Company
Postal Address	PO Box 653477, BENMORE, 2010
Physical Address	Building 2, 4 th Floor, 11 Alice Lane, Sandton, 2196
Telephone Number	(011) 778 - 6404
Fax Number	(011) 778 - 6327
Website Address	www.satrix.co.za
Compliance Officer	Jenine Crous
Contact Number of Compliance officer	(021) 950 2535



INSURANCE

It is hereby confirmed that Satrix Investments (Pty) Ltd holds Professional Indemnity and Fidelity Insurance.

KEY INDIVIDUALS

It is hereby confirmed that all Key Individuals of Satrix Investments are deemed Fit and Proper in terms of the Financial Advisory and Intermediary Services Act (FAIS). The following persons are authorised to act as the key individuals on behalf of Satrix Investments.

Full Name	Surname
Rick	Martin
Kingsley	Williams
Soorieanita	Takurpersadh

REPRESENTATIVES

The following persons are authorised to act as Representatives of Satrix Investments.

Full Name	Surname
Henriqueco	Visser
Kingsley	Williams

DEBARMENT

It is hereby confirmed that none of the representatives have been debarred for the period 13 February 2007 to present.

FINANCIAL INTELLIGENCE CENTRE ACT (FICA)

In terms of the Financial Intelligence Centre Act (FICA), Satrix Investments is an accountable institution. We are required to identify our prospective clients, verify the given information and keep records of the verifying documents. We are also obliged to report suspicious and unusual transactions that may facilitate money laundering to the authorities.

COMPLAINTS

- All complaints must be submitted in writing by letter or email (complaints@satrix.co.za) to Satrix Investments including any supporting documentation regarding the complaint. Set out the facts clearly and in a logical order and state your complaint and request for action. Enclose any correspondence relevant to your complaint. Keep a copy of any letters between you and the company. You may need to refer to them later.
- The person dealing with the complaint will acknowledge receipt of the complaint within 3 working days of receipt thereof and provide the details of staff handling the complaint.
- On receipt of the complaint it will be forwarded to the relevant complaints officer.
- The complaints officer will endeavour to deal with the complainant in order to supply a response within 7 working days from the date of acknowledgment of the complaint.



- The complaint will be investigated independently by the complaints officer in a proficient and professional manner.
- If Satrix Investments is unable to finalise the complaint within 7 working days, Satrix investments should keep the complainant updated regarding the progress made in resolving the complaint.
- If the complaint has not been resolved to your satisfaction, you may refer it to the Sanlam Arbitrator (arbitrator@sanlam.co.za). The Sanlam Arbitrator is an impartial person that settles disputes between dissatisfied clients and Sanlam.

CONFLICTS OF INTEREST

In terms of Board Notice 58 of 2010, the Registrar has placed an obligation on all Financial Services Providers to have a Conflict of Interest Management Policy in place. A copy of this policy is available on request.

FIT AND PROPER DECLARATION

It is hereby confirmed that all key individuals and representatives comply with the Fit and Proper requirements set by the Regulator.

DISCLAIMER

You (the client) should take cognisance of the fact that there are risks involved in buying or selling any financial product, and past performance of a financial product is not necessarily indicative of the future performance. The value of financial products can increase as well as decrease.

CONCLUSION

It is hereby confirmed that all the information provided in this document is factually correct and up to date.

You, the client, confirm that you have received a copy of the disclosure document.

