



Investment Services (Pty) Ltd

DISCLOSURE NOTICE IN TERMS OF THE FINANCIAL ADVISORY & INTERMEDIARY SERVICES ACT NO. 37 2002 (“FAIS”)

IOTA Investment Services Pty (Ltd) (registration number: 1993/007650/07) (“IOTA”) is an authorised Financial Services Provider operating under license number 18317. IOTA operates independently and does not hold shares in any insurer. IOTA holds professional indemnity and fidelity insurance.

Philip Plotz and Gregory Boiskin are the registered Key Individuals of the company. Moonstone Compliance (Pty) Ltd is the business’ external compliance officer and is represented by Charl Groenewald. Moonstone Compliance can be contacted at 25 Quantum Street, Technopark, Stellenbosch, 7600 or on +27 (21) 883-8000.

Authorised Financial Services and Products:

IOTA is licensed by the Financial Sector Conduct Authority (“FSCA”) under FAIS to provide the applicable financial discretionary services, advice and/or intermediary services in the following product categories:

Category I:

1. Long-Term Insurance Category B1(1.3), B2(1.20), B2-A(1.21), B1-A(1.22) & C(1.4);
2. Structured Deposits (1.24);
3. Participatory Interests in Hedge Funds (1.26);
4. Retail Pension Benefits (1.5)
5. Pension Fund Benefits (1.3);
6. Shares (1.8);
7. Money Market Instruments (1.9);
8. Debentures & Securitised Debt (1.10);
9. Bonds (1.12);
10. Derivative Instruments (1.13);
11. Long and Short-term Deposits (1.17 & 1.18); and
12. Participatory Interests in Collective Investment Schemes (1.14).

Category II:

13. Long-Term Insurance (C) (2.2);
14. Pension Fund Benefits (2.4);
15. Retail Pension Fund Benefits (2.3);
16. Shares (2.5);
17. Money Market Instruments (2.6);
18. Debentures & Securitised Debt (2.7);
19. Warrants, certificates and other instruments (2.8);
20. Bonds (2.9);
21. Derivative Instruments (2.10);
22. Participatory Interests in Collective Investment Schemes (2.11);
23. Short-Term Deposits (2.14);
24. Structured Deposits (2.18); and
25. Participatory Interests in Hedge Funds (2.20).



A copy of IOTA's FSCA license can be provided upon request. IOTA's contact information can be found below.

Representatives

The following representatives are authorised to provide the applicable financial discretionary services, advice and/or intermediary services under IOTA's FSCA license:

1. Philip Clifford Plotz (Key Individual and representative);
2. Gregory Matthew Boiskin (Key Individual and representative);
3. Andrew David Newell (representative);
4. Tyrone Mark Cook (representative);
5. Caitlin Ferreira (nee Plotz) (representative); and
6. Dominique Marguerite Brinkmann (nee Spies) (representative under supervision for all products).

Advice Given

Advice given to clients is done so in a manner which is compliant with FAIS and its regulations. We render advice only on the material information provided to us by clients and will do so in a manner which is fairly given and in the client's best interests.

Commission

During the preceding calendar year, we have not earned commission and remuneration in excess of 30% of turnover from any one insurer. From time to time we may receive an award from a product provider. No consultation fees are charged unless agreed with the client – commissions and fees are as per the relevant quotation provided to the individual client.

Complaints

In the interests of our clients, we have implemented a formal complaints policy to ensure any complaint is dealt with fairly, speedily and by competent staff. Should you require a copy of this policy, please request one from our offices or visit our website for details.

FAIS General Code of Conduct:

The FAIS General Code of Conduct stipulates that no financial services provider may request or induce in any manner a client to waive any right or benefit conferred on the client by or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. **Conflicts of Interest**

We have also adopted a policy on conflicts of interest and disclose any shareholding in product providers on our website.

Anti-Money Laundering and Counter Terrorist Financing Policy

IOTA is required, under the Financial Intelligence Centre Act (and various other legislation) to report any unusual financial activity to the necessary authorities. Our policy on combating this can be requested from our offices.

We strive to form long and mutually beneficial relationships with our clients built on trust. Please do not hesitate to contact us should you require any more information regarding IOTA and the services we offer.

