

A. INTRODUCTION

In terms of the General Code of Conduct of the FAIS Act, Cronjé & Co (Pty) Ltd (Registration number 1992/004773/07) is required to disclose the information in this document to you. If there is anything in this document that you do not understand, please request further information from us.

You are entitled to a copy of this document for your own records.

B. AUTHORISED FINANCIAL SERVICES PROVIDER

Cronjé & Co (Pty) Ltd is an authorised financial services provider (FSP number 3192) in terms of Section 8 of the FAIS Act.

A copy of our license certificate is available on request.

FSP Name	Cronjé & Co (Pty) Ltd
Registration Number	1992/004773/07
Postal Address	PO Box 95820, Waterkloof Pretoria, 0145
Physical Address	Suite 5, Waterkloof Forum 374 Milner Street Waterkloof Pretoria, 0181
Legal Status of the FSP	Private Company
Contact Person	Stephanus Johannes Cronjé (Fanie)
E-mail	admin@cronjeandco.co.za
Office Telephone Number	+27 (0)12 460 0627/8

C. COMPLIANCE OFFICER

Name	Moonstone Compliance (Pty) Ltd
Physical address	25 Quantum Street, Technopark, Stellenbosch, 7600
Postal address	As above
Contact person	Trevor G Laubscher
Telephone number	072 7100 170
Fax	086 666 0649
Email address	tlaubscher@moonstonecompliance.co.za

D. FINANCIAL SERVICES AND PRODUCTS

Category Description	Advice Non-automated	Intermediary Other
CATEGORY I		
Long-Term Insurance subcategory A	X	X
Short-Term Insurance Personal Lines	X	X
Long-Term Insurance subcategory B1	X	X
Long-term insurance subcategory B2	X	X
Long-term Insurance subcategory B2-A	X	X
Long-term Insurance subcategory B1-A	X	X
Short-term Insurance Personal Lines A1	X	X
Structured Deposits	X	X
Participatory interest in a hedge fund	X	X
Long-Term Insurance subcategory C	X	X
Retail Pension Benefits	X	X
Short-Term Insurance Commercial Lines	X	X
Pension Funds Benefits	X	X
Participatory interests in a collective investment scheme	X	X
Forex investment	X	X
Health Service Benefits	X	X
Long-term Deposits	X	X
Short-term Deposits	X	X
Friendly Society Benefits	X	X
CATEGORY II - Discretionary FSP		
Long-term Insurance subcategory B1		X
Long-Term Insurance: Category B2-A		X
Long-Term Insurance: Category B1-A		X
Structured Deposits		X
Participatory interest in a hedge fund		X
Long-term Insurance subcategory C		X
Retail Pension Benefits		X
Pension Funds Benefits		X
Shares		X
Bonds		X
Participatory interests in one or more collective investment schemes		X
Forex investment		X
Long-term insurance subcategory B2		X

E. INDEMNITY COVER

Cronjé & Co (Pty) Ltd holds Professional Indemnity cover.

F. CONFLICT OF INTEREST MANAGEMENT POLICY

Cronjé & Co (Pty) Ltd has adopted and implemented a conflict of interest management policy that complies with the provisions of the FAIS Act. The conflict of interest management policy can also be obtained from Cronjé & Co (Pty) Ltd on request by email at admin@cronjeandco.co.za.

G. COMPLAINTS

Should you wish to pursue a complaint against a key individual or representative of Cronjé & Co (Pty) Ltd, you should address the complaint in writing.

If you cannot settle your complaint with us, you are entitled to refer it to the office of the FAIS Ombud, at **info@faisombud.co.za** or **telephone number 0860 324 766**.

The Ombud has been created to provide you with a redress mechanism for any inappropriate financial advice that you feel may have been given to you by a financial services provider. A copy of our complaints management policy is available upon request.

H. FINANCIAL INTELLIGENCE CENTRE ACT (FICA)

In terms of FICA, Cronjé & Co (Pty) Ltd 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 relevant authorities.

I. DISCLAIMER

Cronjé & Co (Pty) Ltd is an authorised financial services provider under the Financial Advisory and Intermediary Services Act (Act No. 37 of 2002) FAIS (FSP number: 3192).

Past performance is not necessarily indicative of future performance. Buying and selling of financial products entails risk, please ensure that you are always appropriately advised and aware of all risks involved. No guarantee as to investment value or performance of any financial product is given or should be inferred. The value of financial products can increase as well as decrease over time, depending on the value of the underlying securities and market conditions. Illustrations, forecasts or hypothetical data are not guaranteed and are provided for illustrative purposes only. This document does not constitute a solicitation, invitation or investment recommendation. We do not imply that any specific financial product is suitable. Prior to selecting a financial product or portfolio in which to invest, it is recommended that investors seek independent, specialised financial, legal and tax advice in this regard. Hedge Funds are collective investment schemes to which the prescribed provisions of the Collective

Investment Schemes Control Act (Act 45 of 2002) apply. The laws of the Republic of South Africa shall govern any claim relating to or arising from the contents of this document.

J. AUTHORISED REPRESENTATIVES AND KEY INDIVIDUALS

The Financial Sector Conduct Authority (FSCA) has duly authorised the following representatives and key individuals to render financial services as defined in terms of the Financial Advisory and Intermediary Services (FAIS) Act in respect of the following financial products:

Key Individual (STEPHANUS JOHANNES CRONJE)

Category	Sub Category	Category Description	Advice	Intermediary - Other
1	1	Long-Term Insurance subcategory A	X	X
1	2	Short-Term Insurance Personal Lines	X	X
1	3	Long-Term Insurance subcategory B1	X	X
1	20	Long-term insurance subcategory B2	X	X
1	21	Long-term Insurance subcategory B2-A	X	X
1	22	Long-term Insurance subcategory B1-A	X	X
1	23	Short-term Insurance Personal Lines A1	X	X
1	4	Long-Term Insurance subcategory C	X	X
1	5	Retail Pension Benefits	X	X
1	6	Short-Term Insurance Commercial Lines	X	X
1	7	Pension Funds Benefits	X	X
1	14	Participatory interests in a collective investment scheme	X	X
1	15	Forex investment	X	X
1	16	Health Service Benefits	X	X
1	17	Long-term Deposits	X	X
1	18	Short-term Deposits	X	X
1	19	Friendly Society Benefits	X	X
2	1	Long-term Insurance subcategory B1		X
2	2	Long-term Insurance subcategory C		X
2	3	Retail Pension Benefits		X
2	4	Pension Funds Benefits		X
2	5	Shares		X
2	9	Bonds		X
2	11	Participatory interests in one or more collective investment schemes		X
2	12	Forex investment		X
2	15	Long-term insurance subcategory B2		X

Representative (YSBRAND GERT VISSER)

Category	Sub Category	Category Description	Advice	Intermediary - Other
1	1	Long-Term Insurance subcategory A	X	X
1	3	Long-Term Insurance subcategory B1	X	X
1	20	Long-term insurance subcategory B2	X	X
1	21	Long-term Insurance subcategory B2-A	X	X
1	22	Long-term Insurance subcategory B1-A	X	X
1	4	Long-Term Insurance subcategory C	X	X
1	5	Retail Pension Benefits	X	X
1	7	Pension Funds Benefits	X	X
1	14	Participatory interests in a collective investment scheme	X	X
1	17	Long-term Deposits	X	X
1	18	Short-term Deposits	X	X

Cronjé & Co (Pty) Ltd accepts responsibility for the activities of the representatives insofar as it is performed within the scope of the contractual agreement between Cronjé & Co (Pty) Ltd and the representatives.

K. EXEMPTIONS

Cronjé & Co (Pty) Ltd was not awarded any exemptions from the Act.

L. PRODUCT SUPPLIERS

Cronjé & Co (Pty) Ltd has the necessary accreditation and authorisation to market the products of various product suppliers. A comprehensive list is available upon request from

admin@cronjeandco.co.za.