

DISCLOSURE LETTER

Company Name: Mkhonto Financial Services (Pty) Ltd

Registration No. 2012/139222/07

FSP License No. 47191

Address: Palm Grove Houghton Estate Office Park, 2 Osborn Road Houghton Johannesburg, Gauteng

Key Individual: Christopher Slater-Jones

1. DETAILS OF THE FINANCIAL SERVICES WHICH THE FSP IS AUTHORISED TO PROVIDE

Category Description	Advice Automated	Advice Non-automated	Intermediary Scripted	Intermediary Other
CATEGORY I				
Long-Term Insurance subcategory A		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
Long-Term Insurance subcategory C		X		X
Retail Pension Benefits		X		X
Pension Funds Benefits		X		X
Shares		X		X
Derivative instruments		X		X
Participatory interests in a collective investment scheme		X		X

2. COMPLIANCE DEPARTMENT

Mr. Warren Neale, Tel no.: 0829236260 Fax no.: 0866631472 E-mail:

warrenn@askaricompliance.com

3. COMPLAINTS HANDLING

Should you be dissatisfied with any aspect of the service provided to you by Mkhonto Financial Services (Pty) Ltd, please follow our complaints procedure described on our Terms of Use, which can be found on our website.

If you are not happy with the outcome, you have the right to contact the Financial Services Providers Ombud.

Email: info@faisombud.co.za

Website: www.faisombud.co.za

4. CONFLICTS OF INTEREST

We will maintain proper and effective organizational and administrative arrangements. These arrangements will provide reasonable steps to prevent conflicts of interest and to prevent possible negative effects to our clients.

Our organization and administrative arrangements take into account all of the circumstances that we are aware of that could create a conflict of interest. Our Compliance Department will frequently monitor the procedure. Please make sure to review our Conflicts of Interest Policy as provided in our website.

5. GENERAL

Please be aware when completing any documentation or providing any information that all material facts must be accurately and properly disclosed. You are entirely responsible for the accuracy and completeness of all answers, statements or other information provided by you or on your behalf.

Mkhonto Financial Services (Pty) Ltd holds Professional Indemnity.

All information obtained or acquired concerning each client will remain confidential unless the client provides written consent, or unless the provider is required by any law to disclose such information. For more information regarding our Privacy Policy, please read our Privacy Policy which can be found on our website.