

LETTER OF INTRODUCTION & DISCLOSURES

To whom it may concern

In complying with the FAIS legislation, I would like to bring the following information to your attention:

My name is Ryan Els and my contact details are as follows:

Postal address: 3rd Floor The Terraces, 25 Protea Road, Claremont, Cape Town, 7708

Contact number: +27 (0)21 203 5869

Email address: ryan.els@currencypartners.co.za

I am a representative under supervision employed by Currency Partners (Pty) Ltd, an authorised financial services provider, which accepts responsibility for my activities and is licensed to render financial services.

I have been providing financial advice and intermediary services since 2018.

I am authorised to provide advice and intermediary services in the following categories:

CATEGORY I

1.17 Long-term Deposits

1.18 Short-term Deposits

A copy of the licence is available for inspection on request.

I do not hold more than 10% of the shares issued by any product supplier.

I do hold professional indemnity insurance and fidelity cover. Copies of these schedules are available on request.

Compliance with the FAIS Act is monitored by Masthead (Pty) Ltd, a compliance practice approved by The Financial Sector Conduct Authority. Their postal address is PO Box 856, Howard Place, 7450. Their contact numbers are T | +27 (0)21 686 3588 and F | +27 (0)21 686 3589.

I am a proud member of the Masthead Financial Advisors Association, which provides me with services such as compliance, practice management and technology support. This support helps me to provide you with a more professional service. The compliance service enables Currency Partners to be compliant with FAIS legislative requirements. Through the practice management support, we are able to run a more professional business and therefore able to provide you with an improved service and enhanced support.

Please note that in accordance with legislation we keep an updated disclosure register. This register informs you, our client of all financial and ownership interests that I/we may become entitled to and lists the business relationships that I have with the product suppliers. This document ensures transparency in my/our dealings with our customers and is available for inspection.

I wish to advise that all information obtained or acquired about you shall remain confidential unless you provide written consent, or unless I am required by any law to disclose such information.

In the event that you are dissatisfied with any aspect of my service, you should address your complaint in writing to me at the above address. A copy of my Complaints Resolution Policy is available on request.

Yours faithfully,

Ryan Els