

LETTER OF INTRODUCTION & DISCLOSURES

RDA Financial Services cc (RDA) is an authorised Financial Service Provider (FSP), in terms of the Financial Advisory Intermediary Services Act 37 of 2002 (FAIS), as amended.

In complying with the FAIS legislation, RDA Financial Services cc would like to bring the following information to your attention:

RDA may not request or induce a client in any manner to waive any right or benefit conferred on the client by legislation or accept or act on any such waiver.

The following representatives are employed as representatives of RDA Financial Services cc, an authorised financial services provider. RDA Financial Services cc accepts responsibility for their activities:

- Rui de Agrela (Representative & Key Individual)
- Marco de Agrela (Representative & Key Individual)

As part of RDA's commitment to render financial services with honesty, fairness, due care and diligence and to meet the requirements of certain disclosures in terms of FAIS, the following general disclosures are provided for your information:

Products Approved:

Code	Category Description	Advice	Intermediary Services
CATEGORY I			
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
1.16	Health Service Benefits	X	X
1.17	Long-term Deposits	X	X
1.18	Short-term Deposits	X	X

A copy of our FSP License certificate and the conditions of the said license is available on request via your representative.

RDA is authorised and accredited to market products from the following providers:	Old Mutual and associated companies, Momentum and associated companies, Discovery Life & Discovery Health, Liberty Life, Bonitas, FedHealth, Mutual & Federal, Santam, Bidvest Life (FMI), Safrican, Allan Gray, Ninety One, Nedcor Unit trusts, M.U.A., Auto & General, CIA, Sanlam, Glacier, Stalker Hutchison Admiral and Complimed, Zest Life, Guard Risk, Stratum, P.UMA, Renasa, Hollard, Fedgroup, Sirago, Currency Partners, TSI and Sygnia.
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Duties and obligations	RDA's duties and obligations are specified in the clients' services agreement or mandate, or where agreed in writing by the parties. Unless otherwise agreed, RDA will provide financial product information on those financial products with which it is familiar and which are adequate and appropriate in the circumstances and will not be obliged to provide details of every product which might potentially meet that need.
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Internal Compliance officer	RDA Financial Services cc has a FAIS compliance department which can be reached at manager@rdafs.co.za or +27 83 392 2922.
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External Compliance officer	Compliance with the FAIS Act is monitored by Masthead (Pty) Ltd, a compliance practice approved by the Financial Sector Conduct Authority (FSCA). Head office address: 1st Floor Park Terraces, Golf Park, Mowbray, 7700. Contact details: 021 686 3588.
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Representatives and fit and proper	<p>We warrant that any RDA employee who provides financial services to clients on any financial product complies with the fit and proper requirements in terms of the FAIS Act.</p> <p>RDA will advise its clients of all instances where financial services will be rendered by a registered representative under the supervision of another registered representative.</p> <p>Without in any way limiting and subject to the other provisions of the services agreement or mandate RDA accepts responsibility for the lawful actions of our representatives (as defined in the FAIS Act) in rendering financial services within the course and scope of their employment. Where providing advice in relation to financial products, RDA is required to analyse its clients' requirements and needs. The financial service provided will be based on the information provided by the client. RDA will not be held liable for any financial service that was provided for incorrect, inaccurate or incomplete information provided by the client.</p> <p>RDA keeps records of verbal and written communication with its clients as pertains to the financial advice rendered to that client. Copies thereof will be made available to the client. Business continuity and disaster recovery plans are in place.</p> <p>In terms of the FAIS Act where a client requests to be furnished with advice in terms of a single product or financial need, please note that RDA undertakes to provide the client with a needs analysis specific to that product or financial need.</p>
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Disclosure of interest and remuneration	<p>RDA Financial Services cc has a FAIS conflict of interest management policy, which requires your consultant to disclose any actual or potential conflict of interest to you. A copy of the FAIS conflict of interest management policy is available on request. RDA Financial Services cc nor its consultants will not hold directly or indirectly more than the regulated threshold of any product supplier's shares or an equivalent financial interest.</p> <p>Consultants may receive bonus remuneration, taking into account the individual's overall contribution and financial success within the company and the performance of RDA Financial Services cc, as well as a number of other criteria. These criteria may include, but are not limited to, the consultant's success in client service excellence, level of compliance, responsibilities and staff development. If this is not applicable, the consultant will advise you accordingly.</p> <p>From time to time clients may be referred to other companies or other specialised services. The referring representative may receive a percentage of the commission or introductory referral fee, should the referral lead to a successful business transaction. No introductory referral fees will be payable where additional revenue is generated from the existing clients for providing the same or similar service (including organic and acquisitive growth) or to the same body of individuals for whom the service is applicable.</p>
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Complaints	<p>RDA aims to treat all customers fairly. The complaints policy is available on the RDA Financial Services cc's website. Please address all complaints to our Contact Centre at +27 83 392 2922 or info@rdafs.co.za</p> <p>Despite our best efforts, it is possible that you aren't happy with our view on a matter, or with the way we handled your complaint, i.e. the way the complaints management head dealt with your complaint. In such instances, you have every right to highlight this to the relevant Ombudsman or Adjudicator. They are independent bodies that have been set up, to sort out complaints between clients and financial services companies that haven't been able to resolve them effectively between themselves. For complaints related to financial services, you need to deal with the Financial Services Providers Ombudsman.</p> <p>Here are the contact details:</p> <p>The FAIS Ombud Telephone numbers: +27 12 762 5000 or +27 86 066 3274 Postal address: PO Box 74571, Lynnwood Ridge, 0040 Physical address: 125 Dallas Avenue Menlyn Central, Waterkloof Glen, Pretoria 0010 Email address: info@faisombud.co.za Website: www.faisombud.co.za</p> <p>Financial Sector Conduct Authority Telephone number: +27 21 428 8000 Contact Centre Number: 080 020 3722 Postal address: PO Box 35655, Menlo Park, 0102 Physical address: Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Extension 6, Pretoria, 0081 Email address: info@fsc.co.za Website: www.fsc.co.za</p> <p>Pension Fund Adjudicator Telephone numbers: +27 12 748 4000/ +27 12 346 1738 Share call number: 086 066 2837 Postal address: PO Box 580, Menlyn, Pretoria, 0063 Physical address: Riverwalk Office Park, Block A, 41 Matroosberg Road, Ashlea Gardens, Pretoria, 0181 Email address: enquiries@pfa.org.za Website: www.pfa.org.za</p> <p>Long Term Insurance Ombud Telephone number: +27 21 657 5000 Share call number: 086 010 3236 Postal address: Private Bag x 45, Claremont, Cape Town, 7735 Physical address: Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Cape Town, 7700 Email address: info@ombud.co.za Website: www.ombud.co.za</p> <p>The Information Regulator (South Africa) Physical address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001 Postal address: PO Box 31533, Braamfontein, Johannesburg, 2017 General enquiries: enquiries@infoeregulator.org.za PAIA complaints address: PAIAComplaints@infoeregulator.org.za (when PAIA request has been denied or there is no response) Personal information complaints: POPIAComplaints@infoeregulator.org.za (when you feel that your personal information has been violated) Website: www.justice.gov.za/infoereg</p> <p>RDA Financial Services cc takes data protection seriously. RDA Financial Services cc will comply with legislation that protects data and personal information, like the Protection of Personal Information Act.</p>
Conflict of interest	<p>If there is a potential conflict of interest in any financial service offered to its clients, RDA will at all times place the interest of its clients before its own. Certain senior individuals, who could include representatives, may receive bonus remuneration which recognises their contribution to the financial success of RDA Financial Services cc.</p>
Insurance	<p>RDA Financial Services cc has secured professional indemnity and fidelity insurance. Copies of this insurance cover can be obtained on request.</p>
Contractual relationships	<p>RDA has entered into broker contracts with various insurers and is remunerated by the various insurers, investments and product suppliers by means of regulated commissions. RDA does not hold more than 10% of the shares issued by any product supplier. RDA hasn't receive more than 30% of total remuneration from a particular supplier/s during the preceding 12 months (including commission).</p>

Policies	RDA has a gift and entertainment and conflicts of interest policy that aims to prevent any situation that could create an impression of conflict with a client's interest or compromise the company's independence from product suppliers. A copy of the conflicts of interest management policy is available on request.
Anti-money laundering legislation	The RDA Financial Services cc is required to comply with all anti-money laundering legislations (e.g. Financial Intelligence Centre Act (FICA)). Where an RDA Financial Services cc company is an accountable institution (in terms of FICA), it will be obliged to record and verify client information in the manner prescribed in the FIC Act. The RDA Financial Services cc is also required to report unusual and suspicious financial activities.
Signing of incomplete documents	You are hereby advised and cautioned that no person acting on behalf of RDA may in the course of the rendering of a financial service request you to sign any written or printed form or document unless all details required to be completed thereon by you or on your behalf have already been completed.
Responsibility for correctness and completeness of information	<p>When completing any documentation or providing any information, ensure that all material facts are 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 to the adviser.</p> <p>All material facts for any application, proposal, court order, instruction or other contractual information that is required to be completed for or submitted to a product supplier by or on your behalf that relates to the purchase of or investment in any financial product, including any amendment thereof or variation thereto, must be accurately and properly disclosed.</p> <p>Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information could result in the cancellation of the transaction by the product supplier.</p>
General	All information obtained or acquired from you is required in terms of legislation, the client, will remain confidential unless you provide written consent, or unless we are required by any law to disclose such information.