



Aluma Capital (Pty) Ltd - Authorized Financial Services Provider (FSP 46449)

INTRODUCTION LETTER

About Aluma

Aluma Capital Pty (Ltd) (Reg No. 2015/200991/07) is licenced with the Financial Services Conduct Authority (FSP No.46449) to render advice and intermediary services related to the following financial products and services on a Category 1 basis, for information regarding the products and services we offer on a Cat 2 basis, please visit our website: www.aluma.co.za

- Long-Term Insurance subcategory A
- Long-Term Insurance subcategory B1
- Long-term insurance subcategory B2
- Long-term Insurance subcategory B2-A
- Long-term Insurance subcategory B1-A
- Long-Term Insurance subcategory C
- Retail Pension Benefits
- Pension Funds Benefits
- Shares
- Money market instruments
- Debentures and securitised debt
- Warrants, certificates and other instruments
- Bonds
- Derivative instruments
- Participatory interests in a collective investment scheme
- Long-term Deposits
- Short-term Deposits

We mandate our representatives to only render financial services in respect of certain of our financial products offered in these product classes, each representative can be viewed on the FSCA website <https://www.fsc.co.za/>

About your Financial Adviser

Your Financial Adviser _____ is a representative of Aluma since _____ and has a mandate to render financial services relating only to the products as indicated on the FSCA Website and we accept responsibility for their actions. For your protection we hold professional indemnity cover. Your Financial Adviser's details are as follows:

Office address: Fintech Campus, Cnr of Ilanga and Botterklapper, The Willows, Pretoria, 0081.

Office number: 012 012 5291

Postal Address: Postnet Suite 33 | Private Bag X26 | Sunninghill | JHB | 2157

Financial Advisor Cell Number: _____

Financial Advisor E- Mail Address: _____

Your Financial Adviser receives some of his/her remuneration, including commission from Aluma.

Our representatives must base all their recommendations, on a proper analysis of your financial needs and circumstances to ensure that the financial service provided is appropriate and not unfairly influenced by the above mentioned benefits. Your Financial Adviser's eligibility to qualify for the above mentioned benefits is based on both the quantity of the business secured, as well as the quality of the service provided to you which we determine by the extent to which customers maintain their relationships with Aluma and through our business process monitoring. Note also that Aluma has adopted a conflict of interest management policy, which you may access on Aluma's website www.aluma.co.za, alternatively you may request a copy from your Financial Adviser.

We will supervise any Financial Adviser who has less than 24 months experience — Your Financial Adviser is _____. Your Financial Adviser is able to offer tax advice which is incidental to the advice provided in analysing and structuring your financial affairs through appropriate products offered. To offer other tax advice (e.g. completion of tax returns), your Financial Adviser is required to be registered as a tax practitioner. We do not accept liability for such other tax advice. Your Financial Adviser is not registered to provide other tax advice under Aluma.

Your complaints process

If you have a complaint in respect of the service rendered to you, or if you are uncertain about the extent of the representative's authority, please direct your queries to our office on 012 012 5291 for full details of our complaints handling procedure. Should your complaint not be handled to your satisfaction, you may forward the matter to the Office of the Ombud for Financial Service Providers as per our complaint's procedure. Standard procedure at the offices of the Ombud requires you to provide evidence of your attempt to resolve the matter directly with Aluma.

Aluma Compliance Department:

Email: info@aluma.co.za or call us on 012 012 5291 and we will direct your complaint to the relevant person.

Declaration

This declaration contains the consents, guarantees and undertakings that you the customer, (for example an investor) agree to. You agree that the information below we apply to all products (and services) whereby you have entered into an agreement with us.

Your personal information

We need to collect and process some of your personal information in terms of various laws and to provide products or services to you. As this information forms the basis of our assessment and terms, we offer you, must be correct, complete and up to date. We will comply with all relevant regulations in dealing with your information and keep it secure and confidential at all times. Where you have provided us with the Personal Information of a third party, you guarantee that such third party has given you consent to provide us with their personal information. You further agree to provide all documentation and information required in terms of Aluma's business rules. You also confirm that all information you have provided to us is true and correct. You acknowledge and accept that investor information may be provided to SARS. Further, that SARS may also exchange the information with the tax authorities of another country or countries in which the investor may be a tax resident

In terms of the Protection Of Personal Information Act we are required to;

- Keep your information secure, confidential and only for as long as required.
- Any process information as permitted by law.
- Provide you with access to update or rectify any of your information.
- Notify you if any of your information has been compromised.

Authorisation to share and process information

You hereby authorise us, Our Financial Advisers, the owner of the investment, and our service providers, as long as required and potentially after your death, to:

- Collect any personal medical, financial, policy and financial product documentation, credit and other potentially relevant information about you directly from all available internal and external sources.
- For external sources, you agree that this authorisation is considered a legally binding personal instruction to the parties concerned to provide any relevant information requested directly to us; and
- Process and share this information internally and externally only as required in order to assess risks, provide terms, service your product, consider claims and conduct research.
- To further process information through the Financial Services Exchange (Pty) Ltd, trading as Astute. and through such registers and databases maintained by or on behalf of the Association for Savings and Investment SA. as well as other insurers, in order to save costs and combat fraud.

Change in information

Should there be any change in any of your information (Including FICA, or any other personal information) provided to us on the day of registering with Aluma, please notify us within 30 days.

Notes:

- "Personal Information" includes race, gender, nationality, marital status, age, physical or mental health, disability, Language, education, identity number, telephone number, email, postal address, biometric information, and financial, criminal or employment history as defined in the Protection of Personal Information Act.
- Limitation on Financial Adviser authority
Aluma will not at any time expect any Investor to pay any money directly into the bank account of a Financial Adviser. Payments of premiums or investments, should only be paid directly into the Nedbank account provided once the clients account has been opened.

Should you wish to limit where your Financial Adviser obtains information from, please list your authorised Service Providers below:

I confirm that this permission extends to the following authorised users and that this consent will remain effective until cancelled by me in writing.

I, _____ (full names and surname)
ID number, _____ have read and understood the contents of the above.

I understand that all sections which I must complete have been completed by me and reflect my intention. By signing this document in a representative capacity (if applicable), I confirm that I am fully authorised to sign in such capacity.

Signature Of Investor

Date