

## FAIS DISCLOSURE

Notice in terms of the Financial Advisory and Intermediary Services Act no 37 OF 2002

Financial Services Provider ("FSP")	
Full business and trade names	Capitec Bank Limited
Registration number	1980/003695/06
FSP number	46669
Postal address	PO Box 12451 Die Boord Stellenbosch 7613
Physical address	5 Neutron Road Techno Park Stellenbosch 7600
Telephone number	021 809 5900
Website address	<a href="http://www.capitecbank.co.za">www.capitecbank.co.za</a>
Email address	<a href="mailto:enquiries@capitecbank.co.za">enquiries@capitecbank.co.za</a>

Insurance	
Professional indemnity cover	Yes

## Compliance department

Capitec FAIS compliance officer

Telephone

021 809 5900

E-mail

compliance@capitecbank.co.za

## Complaints department

Capitec FAIS compliance officer

Name

Complaints

Telephone

0860102043

E-mail

complaints@capitecbank.co.za

## FAIS Ombud

Telephone

012 762 5000

E-mail

info@faisombud.co.za

Website

<https://faisombud.co.za>

Postal Address

P.O Box 74571  
Lynnwood Ridge  
0040

Physical Address

Kasteel Park Office Park,  
Orange Building, 2nd Floor,  
546 Jochemus Street,  
Erasmus Kloof,  
Pretoria, 0048

## Products approved

Category description	Advice automated	Advice non-automated	Intermediary Scripted	Intermediary Other
Category I				
Long-Term Insurance subcategory A		X	X	X
Long-Term Insurance subcategory B1		X	X	X
Long-Term Insurance subcategory B2		X		X
Long-Term Insurance subcategory B2-A		X	X	X
Long-Term Insurance subcategory B1-A		X	X	X
Shares				X
Derivative instruments				X
Participatory interest in collective investment scheme				X
Short-term deposits				X

### FSP licence further conditions/restrictions:

1. The financial services provider must inform the Registrar in writing, by facsimile or in an appropriate electronic format, within 15 days after the change has taken place, of any change in respect of business information of the financial services provider as provided in Form FSP1, FSP3, FSP4, FSP9, FSP10, FSP10A or FSP11, respectively, of the Application Form which was submitted by the provider for purposes of obtaining a licence, and in particular relating to the provider's representatives, auditors, compliance officer or any foreign clearing firm or forex service provider involved (if any) and nominee company or independent custodian involved or the shareholders, directors or trustees of any such company or custodian (if any).
2. The financial service provider must at all times during the currency of the provider's licence maintain the services of any key individual or key individual mentioned in the information submitted on the said Application Form, and must as regards changes in respect of such information relating to a key individual, or appointment of a new key individual, of the provider, in addition to acting also in such cases in accordance with the procedure and time limit set out in Condition 1, also ensure full compliance with section 8(4)(b) of the Act, the provisions of which must be regarded as included in this Condition.
3. The financial service provider must within one month of the date contemplated in section 7 of the Act, submit a copy of the register kept in terms of section 13(3) of the Act to the Registrar, and must thereafter in accordance with the procedure and time limit set out in Condition 1, inform the Register of any change affected to the details as contained in that register.
4. The financial services provider must not in any manner change the name of the financial services business as reflected on the licence concerned, or carry on any financial services business under such a changed name, unless- (a) the provider has fully complied with the provision of any other law than the Act which regulates such change of business name (if any); (b) the provider has fully disclosed to the Registrar the details of such compliance with such other law; (c) the Registrar is satisfied that such change of name is otherwise lawful and has approved such change of name; and (d) the Registrar has issued to the provider an appropriately amended licence under the provisions of section 8(5)(b)(i) of the Act.
5. The financial services provider must at all times ensure that any financial product in respect of which the provider intends to render a financial service, qualifies as a financial product contemplated in the Act and is or will be lawfully issued by the relevant product supplier by virtue of an authority, approval or right granted to such supplier under a law as contemplated in the definition of 'product supplier' in section 1(1) of the Act.