

## INTRODUCTION

In terms of the General Code of Conduct of the Financial Advisory and Intermediary Services (FAIS) Act, 10X Investments (Pty) Ltd (Registration number 2005/033587/07) is required to disclose the information in this document to you. You are therefore requested to read through the document carefully and sign the acknowledgement that you have read and understand the contents hereof. If there is anything in this document that you do not understand, please request further information from us. You are entitled to a copy of this document for your own records.

## AUTHORISED FINANCIAL SERVICES PROVIDER

10X Investments (Pty) Ltd is an authorised financial services provider (FSP number 28250) in terms of Section 8 of the FAIS Act. A copy of our license certificate is available on request. Our physical and postal address is Suite 105 Foyer A, Sovereign Quay 34, Somerset Road, Green Point, 8005. The contact person you should liaise with is Steven Nathan, tel 021 4121013, fax 086 535 2058 or email [steven@10x.co.za](mailto:steven@10x.co.za).

## FINANCIAL SERVICES AND PRODUCTS

10X Investments (Pty) Ltd is authorised to render advisory, intermediary and discretionary financial services in respect of the following financial products:

- **CATEGORY I - Advisory and Intermediary FSP:** Long-Term Insurance: Category A, Long-Term Insurance: Category B1, Long-Term Insurance: Category B2, Long-Term Insurance : Category B2-A, Long-Term Insurance : Category B1-A, Retail Pension Benefits, Pension Funds Benefits (excluding retail), Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Warrants, certificates and other instruments, Securities and Instruments: Bonds, Securities and Instruments: Derivative instruments, Participatory interests in Collective Investment Schemes.
- **CATEGORY II - Discretionary FSP:** Retail Pension Benefits, Pension Funds Benefits (excluding retail pension benefits), Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Bonds, Participatory interests in Collective Investment Schemes.

## AUTHORISED KEY INDIVIDUALS AND REPRESENTATIVES

The Financial Sector Conduct Authority (FSCA) has duly authorised the following key individuals and representatives to render financial services as defined in terms of the FAIS Act in respect of the financial products listed below:

### **Key individual and Representative: S Nathan**

- **CATEGORY I – Advisory and Intermediary FSP:** Long-Term Insurance: Category A, Long-Term insurance: Category B1, Long-Term Insurance: Category B2, Long-Term Insurance : Category B2-A, Long-Term Insurance : Category B1-A, Retail Pension Benefits, Pension Funds Benefits (excluding retail), Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Warrants, certificates and other instruments, Securities and Instruments: Bonds, Securities and Instruments: Derivative instruments, Participatory interests in Collective Investment Schemes
- **CATEGORY II - Discretionary FSP:** Retail Pension Benefits, Pension Funds Benefits (excluding retail pension benefits), Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Bonds, Participatory interests in Collective Investment Schemes.

**Representative: S Hartzenberg**

- **CATEGORY I - Advisory and Intermediary FSP:** Long-Term Insurance: Category A, Long-Term Insurance: Category B1, Long-Term Insurance: Category B2, Long-Term Insurance : Category B2-A, Long-Term Insurance : Category B1-A , Retail Pension Benefits, Pension Funds Benefits (excluding retail), Participatory interests in Collective Investment Schemes.  
Financial services rendered under supervision:
- **CATEGORY I - Advisory and Intermediary FSP:** Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Warrants, certificates and other instruments, Securities and Instruments: Bonds, Securities and Instruments: Derivative instruments.
- **CATEGORY II - Discretionary FSP:** Retail Pension Benefits, Pension Funds Benefits (excluding retail pension benefits), Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Bonds, Participatory interests in Collective Investment Schemes.

**Representative: A B van Zyl**

- **CATEGORY I - Advisory and Intermediary FSP:** Long-Term Insurance: Category A, Long-Term Insurance: Category B1, Long-Term Insurance: Category B2, Long-Term Insurance : Category B2-A, Long-Term Insurance : Category B1-A , Retail Pension Benefits, Pension Funds Benefits (excluding retail), Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Warrants, certificates and other instruments, Securities and Instruments: Bonds, Securities and Instruments: Derivative instruments, Participatory interests in Collective Investment Schemes.

**Representative: C Eddy**

- **CATEGORY I - Advisory and Intermediary FSP:** Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Warrants, certificates and other instruments, Securities and Instruments: Bonds, Securities and Instruments: Derivative instruments, Participatory interests in Collective Investment Schemes.
- **CATEGORY II - Discretionary FSP:** Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Bonds, Participatory interests in Collective Investment Schemes.

**Representative: C James**

- **CATEGORY I - Advisory and Intermediary FSP:** Long-Term Insurance: Category A, Long-Term Insurance: Category B1, Long-Term Insurance: Category B2, Long-Term Insurance : Category B2-A, Long-Term Insurance : Category B1-A , Retail Pension Benefits, Pension Funds Benefits (excluding retail), Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Warrants, certificates and other instruments, Securities and Instruments: Bonds, Securities and Instruments: Derivative instruments.

**Representative: M Townsend**

- **CATEGORY I - Advisory and Intermediary FSP:** Long-Term Insurance: Category A, Long-Term Insurance: Category B1, Long-Term Insurance: Category B2, Long-Term Insurance : Category B2-A, Long-Term Insurance : Category B1-A , Retail Pension Benefits, Pension Funds Benefits (excluding retail), Participatory interests in Collective Investments Schemes.  
Financial services rendered under supervision
- **CATEGORY I - Advisory and Intermediary FSP:** Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Warrants, certificates and other instruments, Securities and Instruments: Bonds, Securities and Instruments: Derivative instruments.



## **Representative: S Castille**

- **CATEGORY I - Advisory and Intermediary FSP:** Long-Term Insurance: Category A, Long-Term Insurance: Category B1, Long-Term Insurance: Category B2, Long-Term Insurance : Category B2-A, Long-Term Insurance : Category B1-A , Retail Pension Benefits, Pension Funds Benefits (excluding retail). Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Warrants, certificates and other instruments, Securities and Instruments: Bonds, Securities and Instruments: Derivative instruments, Participatory interests in Collective Investments Schemes.

## **Representative: A Wilson**

- **CATEGORY I - Advisory and Intermediary FSP:** Long-Term Insurance: Category A, Long-Term Insurance: Category B1, Long-Term Insurance : Category B1-A , Retail Pension Benefits, Pension Funds Benefits (excluding retail).  
Financial services rendered under supervision:
- **CATEGORY I - Advisory and Intermediary FSP:** Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Warrants, certificates and other instruments, Securities and Instruments: Bonds, Securities and Instruments: Derivative instruments, Participatory interests in Collective Investments Schemes.
- **CATEGORY II - Discretionary FSP:** Retail Pension Benefits, Pension Funds Benefits (excluding retail pension benefits), Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Bonds, Participatory interests in Collective Investment Schemes

## **Representative: A Tuck**

- **CATEGORY I - Advisory and Intermediary FSP:** Long-Term Insurance: Category A, Long-Term Insurance: Category B1, Long-Term Insurance: Category B2, Long-Term Insurance : Category B2-A, Long-Term Insurance : Category B1-A , Retail Pension Benefits, Pension Funds Benefits (excluding retail), Participatory interests in Collective Investments Schemes.  
  
Financial services rendered under supervision:
- **CATEGORY I - Advisory and Intermediary FSP:** Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Warrants, certificates and other instruments, Securities and Instruments: Bonds, Securities and Instruments: Derivative instruments.

## **Representative: S Botha**

- **CATEGORY I - Advisory and Intermediary FSP:** Long-Term Insurance: Category A, Long-Term Insurance: Category B1, Long-Term Insurance : Category B1-A , Retail Pension Benefits, Pension Funds Benefits (excluding retail), Participatory interests in Collective Investments Schemes.

### **Representative: M Rossouw**

- **CATEGORY I - Advisory and Intermediary FSP:** Long-Term Insurance: Category A, Long-Term Insurance: Category B1, Long-Term Insurance: Category B2, Long-Term Insurance : Category B2-A, Long-Term Insurance : Category B1-A , Retail Pension Benefits, Pension Funds Benefits (excluding retail) , Participatory interests in Collective Investments Schemes.

#### Financial services rendered under supervision

- **CATEGORY I - Advisory and Intermediary FSP:** Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Warrants, certificates and other instruments, Securities and Instruments: Bonds, Securities and Instruments: Derivative instruments..
- **CATEGORY II - Discretionary FSP:** Retail Pension Benefits, Pension Funds Benefits (excluding retail pension benefits), Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Bonds, Participatory interests in Collective Investments Schemes.

### **Representative: HA Berger**

#### Financial services rendered under supervision:

- **CATEGORY I - Advisory and Intermediary FSP:** Long-Term Insurance: Category A, Long-Term Insurance: Category B1, Long-Term Insurance: Category B2, Long-Term Insurance: Category B2-A, , Long-Term Insurance: Category B1-A, Retail Pension Benefits, Pension Funds Benefits (excluding retail), Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Warrants, certificates and other instruments, Securities and Instruments: Bonds, Securities and Instruments: Derivative instruments, Participatory interests in Collective Investment Schemes.
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### **Representative: J Werth**

#### Financial services rendered under supervision:

- **CATEGORY I - Advisory and Intermediary FSP:** Long-Term Insurance: Category A, Long-Term Insurance: Category B1, Long-Term Insurance: Category B2, Long-Term Insurance: Category B2-A, , Long-Term Insurance: Category B1-A, Retail Pension Benefits, Pension Funds Benefits (excluding retail), Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Warrants, certificates and other instruments, Securities and Instruments: Bonds, Securities and Instruments: Derivative instruments, Participatory interests in Collective Investment Schemes.
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### **Representative: B C R Mackay**

- **CATEGORY I - Advisory and Intermediary FSP:** Long-Term Insurance: Category B1, Long-Term Insurance: Category B2, Long-Term Insurance : Category B2-A, Long-Term Insurance : Category B1-A , Retail Pension Benefits, Pension Funds Benefits (excluding retail) , Participatory interests in Collective Investment Schemes.

#### Financial services rendered under supervision:

- **CATEGORY I - Advisory and Intermediary FSP:** Long-Term Insurance: Category A, Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Warrants, certificates and other instruments, Securities and Instruments: Bonds, Securities and Instruments: Derivative instruments.

## **Representative: M C Pila**

Financial services rendered under supervision:

- **CATEGORY I - Advisory and Intermediary FSP:** Long-Term Insurance: Category A, Long-Term Insurance: Category B1, Long-Term Insurance: Category B2, Long-Term Insurance : Category B2-A, Long-Term Insurance : Category B1-A , Retail Pension Benefits, Pension Funds Benefits (excluding retail), Securities and Instruments: Shares, Securities and Instruments: Money market instruments, Securities and Instruments: Debentures and securitised debt, Securities and Instruments: Warrants, certificates and other instruments, Securities and Instruments: Bonds, Securities and Instruments: Derivative instruments, Participatory interests in Collective Investment Schemes.

## **Representative: M de Jager**

- **CATEGORY I - Advisory and Intermediary FSP:** Long-Term Insurance: Category A, Long-Term Insurance: Category B1, Long-Term Insurance: Category B1-A, Retail Pension Benefits, Pension Funds Benefits (excluding retail), Participatory interests in Collective Investments Schemes
- **CATEGORY II - Discretionary FSP:** Retail Pension Benefits, Pension Funds Benefits (excluding retail pension benefits).

## **Juristic Representative: Bayswater Capital (Pty) Ltd**

- **CATEGORY I - Advisory and Intermediary FSP:** Retail Pension Benefits, Pension Funds Benefits (excluding retail)

## **Representative: W H Kaplan**

- **CATEGORY I - Advisory and Intermediary FSP:** Retail Pension Benefits, Pension Funds Benefits (excluding retail)

## **Representative: N Petzer**

- **CATEGORY I - Advisory and Intermediary FSP:** Retail Pension Benefits, Pension Funds Benefits (excluding retail)

## **CONFLICT OF INTEREST MANAGEMENT POLICY**

10X Investments (Pty) Ltd has adopted and implemented a conflict of interest management policy that complies with the provisions of the FAIS Act. The conflict of interest management policy is published on the website of 10X Investments (Pty) Ltd at [www.10x.co.za](http://www.10x.co.za). The conflict of interest management policy can also be obtained from 10X Investments (Pty) Ltd on 021 4121010

## **INDEMNITY COVER**

10X Investments (Pty) Ltd holds Professional Indemnity and Fidelity cover.

## **FINANCIAL INTELLIGENCE CENTRE ACT (FICA)**

In terms of FICA, 10X Investments (Pty) Ltd is an accountable institution. We are required to identify our prospective clients, verify the given information and keep records of the verifying documents. We are also obliged to report suspicious and unusual transactions that may facilitate money laundering to the authorities.

## COMPLAINTS

Should you wish to pursue a complaint against a key individual or representative of 10X Investments (Pty) Ltd, you should address the complaint in writing. If you cannot settle your complaint with us, you are entitled to refer it to the office of the FAIS Ombud, at [info@faisombud.co.za](mailto:info@faisombud.co.za) or telephone number 0860 324 766. The Ombud has been created to provide you with a redress mechanism for any inappropriate financial advice that you feel may have been given to you by a financial services provider.

## COMPLIANCE OFFICER

Independent Compliance Services (Pty) Ltd (Registration number: 2003/020695/07) and Practice number 1258 acts as the compliance officer for 10X Investments (Pty) Ltd. Their physical address is Office 9, Heritage Square, , Cnr Gladstone and Vrede Street, Durbanville, 7551. The contact person is Ms C de Jager, tel 021 975 6597 or email: [christelle@complianceservices.co.za](mailto:christelle@complianceservices.co.za)

## DISCLAIMER

You should note that there are risks involved in buying or selling any financial product, and past performance of a financial product is not necessarily indicative of the future performance. The value of financial products can increase as well as decrease over time, depending on the value of the underlying securities and market conditions.