



LETTER OF INTRODUCTION

Business Details

FSP License Number:	50413
Physical Address:	64 Calliope Street, Pentagon Park, Bloemfontein, 9301
Postal Address:	P.O Box 38651, Langenhoven Park, 9330
Contact Person:	Cobus Visser (Key Individual)
Telephone Number:	021 446 8314
Fax Number:	086 249 6259
Cellular phone number:	083 308 5835
E-mail Address of Key Individual:	cobus@oribicapitalpartners.com
Representatives:	Lionel John Walker; Naude Bremer Visser; Willem Wouter Viljoen
Website:	www.oribicapitalpartners.com

Legal and Contractual Status

The Financial Service Provider is a private Company and is a duly authorised intermediary services provider of a discretionary nature in respect of investment products: Oribi Capital Partners products are also available through the following service provider:

Morningstar

To contact the above-mentioned service provider, please see make use of the following company website, to attain contact details: [Morningstar South Africa](#).

No conditions or restrictions have been imposed by the above product supplier.

The financial advisor is an authorised representative of Oribi Capital Partners (PTY) Ltd and has been appointed in terms of a written agreement. Oribi Capital Partners (PTY) Ltd accepts responsibility for its own actions and for the actions of the financial advisor that may be performed by him or her acting within the course and scope of the written agreement.

Financial Services for which Authorised

In terms of the license issued to Oribi Capital Partners (PTY) Ltd by the Registrar, the financial advisors are authorised to render Intermediary services of a discretionary nature in respect of the following financial product categories:

Category II Financial Services Provider:

Financial Product	Intermediary - Other	Services under Supervision
2.3 Retail Pension Benefits	✓	✓
2.4 Pension Funds Benefit	✓	✓
2.5 Shares	✓	✓
2.6 Money market instruments	✓	✓
2.7 Debentures and securitised debt	✓	✓
2.8 Warrants, certificates and other instruments	✓	✓
2.9 Bonds	✓	✓
2.10 Derivative instruments	✓	✓
2.11 Participatory interests in a collective investment scheme	✓	✓

2.14 Short Term Deposit

✓

✓

No conditions or restrictions have been imposed by the Registrar.

Compliance Department

The provider has appointed Moonstone Compliance (Practice No 188) as its external compliance practice. The Compliance Officer is Mr. Rikus van Pletzen, Tel: 083 462 0122, E-mail: RVanPletzen@moonstonecompliance.co.za.

Professional Indemnity

The provider does hold professional indemnity.

Disclosure of Interest and Remuneration

Please note that the provider has established a Conflict of Interest Management Policy which requires your financial advisor to disclose any actual or potential conflict of interest to you. A copy of the Conflict of Interest Management Policy is available to the client at this office during office hours each day. Neither the provider nor your financial advisor holds directly or indirectly more than 10% of any product supplier's shares or an equivalent financial interest. Your financial advisor has not received more than 30% of his total remuneration from Morningstar Investment Management South Africa during the preceding 12 months.

Complaint Resolution System and Procedures

Should you be dissatisfied with any aspect of the service performed by the provider or your financial advisor, you should address your complaint in writing to the Key Individual at the above address. Please note that we have established a written internal complaint resolution system with detailed procedures. Access to written procedures and a copy of the complaint resolution system is available to clients at this office during office hours each day.

Signing of Incomplete Documents

You are hereby advised and cautioned that no person acting on behalf of the provider 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 inserted thereon by you or on your behalf have already been inserted.

Responsibility for Correctness and Completeness of Information

Please be aware when completing any documentation or providing any information, that all material facts must be accurately and properly disclosed. You, as client, are entirely responsible for the accuracy and completeness of all answers, statements or other information provided by you or on your behalf.

Please note that all material facts in respect of any application, proposal, 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.

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.

Waiver of Rights

You are hereby advised that no financial advisor or any other person may ask you or offer any inducement to you to waive any right or benefit conferred on you by or in terms of any provision of the General Codes of Conduct. A copy of the Code of Conduct is available on request.

General

The provider may from time to time receive non-cash incentives from product suppliers or indirect consideration from other persons.

The provider will make available specific details should this occur.

All information obtained or acquired from you, the client, will remain confidential unless you provide written consent, or unless we are required by any law to disclose such information.

FINANCIAL ADVISOR

On behalf of ORIBI CAPITAL PARTNERS (PTY) Ltd

CLIENT SIGNATURE

Date: