



STATUTORY DISCLOSURES - INTRODUCTORY LETTER AND SECTION 13 CERTIFICATION

an authorised Financial Services Provider

DISCLOSURES REQUIRED IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002

1. Status of Financial Services Provider in terms of the FAIS Act	
Change Financial Solutions (Pty) Ltd is an authorised Financial Service Provider, Company Registration number 2009/013546/07, FAIS License number 40164 Carlos Martins (ID 5403045044089) is a key individual of FSP, and as such participates in the decision making and management of the organisation. Messers C. D de A. Martins, M. A. Moschetta, Percy Jayson Lourens and Daniel Wilhelm Mouton are employed as representatives of the FSP by virtue of written contracts of employment. Mr Daniel Wilhelm Mouton is currently working under supervision.	
2. Personal Contact Particulars:	3. Remuneration
Cell No: 0823747339 Telephone No: 0861 242 643 Facsimile No: 086 5110 322 E-mail: carlos@changeefs.co.za	No one is a commissioned staff member of FSP.
4. FSP Office Contact Particulars	
Physical Address: Ground Floor, Block C Castle Walk Corporate Park Kuiseb Street Erasmuskloof, Pretoria Postal Address : Po Box 14985 Sinoville, 0129	Telephone No: 0861 242 643 Facsimile No: 0865 400 557 E-mail: info@changeefs.co.za
5. Responsible Key Individual Contact Particulars	
Physical work address: Ground Floor, Block C, Castle Walk Office Park, Erasmuskloof , Pretoria Telephone No: 0861242 643; Facsimile No: 0865 400 557 E-mail address: carlos@changeefs.co.za	
6. Qualifications and Memberships	
B.Com, B.Com (Honours) and M.Com	Association of Corporate Treasurers of Southern Africa South African Institute of Financial Markets (SAIFM)
7. Independent Status of (FSP) and Professional Indemnity Insurance	
FSP has agreements with most of the major product providers and our representatives are authorised to place business with any of them. In the past 12 months this business did not earn more than 30% of its income from any product provider. FSP has no financial interest in any product supplier. We do carry professional indemnity insurance.	
8. Authorisation	
The FSP accepts responsibility for the actions of the above mentioned representatives acting within the mandates listed below. Mr C. D. De A. Martins is authorised to give advice and render intermediary services on the following products. <ul style="list-style-type: none"> - Foreign Exchange Risk Management - Interest Rate Risk Management - Cash & Liquidity Risk Management - Commodities Risk Management The financial services provider will not be held liable in terms of any prejudice in respect of services or advice provided by any representative which falls outside the scope of this authorisation, and any complaint in respect of any product which falls outside the definition of financial product of the FAIS Act, cannot be forwarded to the FAIS Ombudsman.	



9. Complaints Procedures

If you have a complaint, please contact the FSP head office. The complaints officer will assist you to address the concerns you have. Please note that in terms of the FAIS act, all complaints must be addressed to us in writing. Should we not be able to address the concerns to your satisfaction, you may wish to lodge a complaint with any of the Ombudsmen whose detail appear below, but in particular with the FAIS Ombudsman. If you wish to learn more about our complaints policy and procedure, please contact our complaints officer Mr P. J. Lourens at the office number above.

10. FSP Compliance Officer's Details

Avikar Ramith ISS Compliance (Pty) Ltd Compliance practice number 28	Telephone No: 0861 (comply) Facsimile No: 086 539 8782
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11. FAIS Ombudsman Details for all FAIS advice related complaints

Charles Pillai The Customer Contact Division The FAIS Ombudsman Celtis House, Eastwood Office Park Lynnwood, Pretoria	PO Box 74571 Lynnwood Ridge 0040 Telephone No: 0860 FAISOM (0860 324 766) E-mail: info@faisombud.co.za
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12. Long term Ombudsman details for all Long term insurance complaints

3 rd Floor Sanclare Building 21 Dreyer Street Claremont, 7700	Telephone No: (021) 657 5000 Facsimile No: (021) 674 0951 E-mail: info@ombud.co.za Private Bag X 45, Claremont, 7735
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