

FAIS DECLARATION FOR NON-ADVICE GIVER

I, NITESH MANJAL (full name and surname),

ID Number: 9205055193086, hereby confirm

that I have understood the implications of the Financial Advisory and Intermediary Service Act 37 of 2002 and related subordinate legislation (hereinafter referred to as "FAIS"), which came into operation on the 30th September 2004, and

I hereby confirm the following:

1. I have been identified as not being allowed to provide "financial advice" and therefore I am not a "Representative" as defined in terms of FAIS:
2. I hereby undertake to refrain from giving "financial advise" as stipulated in terms of FAIS and that I fully understand the implications if I should give "financial advice" ;
3. Should I at any stage be transferred or promoted within the brokerage and the new position requires of me to provide "financial advice" as defined in FAIS, my continued employment within the brokerage will be subject to compliance with, amongst others, the "Fit & Proper" requirements of FAIS. Should such new position not require of me to provide "financial advice", I undertake to refrain from giving "financial advice" as defined in FAIS.
4. I fully understand that failing to adhere to this undertaking may result in appropriate action being taken against me, which might among other things lead to the termination of my employment.

Signed at CC&A on the 03 day of 10
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Signature