

FAIS Upfront Disclosure Document



An authorised Financial Services Provider

FSP No: 50863

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|--------------------------|--|
| NAME: | TRADERS TEXTBOOK PTY LTD |
| PHYSICAL ADDRESS: | 70 Greenhill Road, Greenside, Johannesburg, South Africa 2193 |
| WEBSITE: | www.traderstextbook.co.za |
| Ki EMAIL ADDRESS: | ricardo@traderstextbook.co.za |
| TELEPHONE NUMBER: | 010 001 0645 |
| | |

1. Companies Legal Status

Traders Textbook PTY LTD (The “FSP” hereafter) is a Private Company registered in the Republic of South Africa under registration number 2016/498115/07. As a licensed Financial Services Provider in terms of FAIS, the FSP accepts responsibility for the actions of its representatives, acting within their mandates, in the rendering of financial services as defined by FAIS. Our representatives either meet the fit and proper requirements as prescribed by FAIS or operate under appropriate supervision in accordance with FAIS, and are qualified to assist you in a professional manner with your financial requirements.

The FSP avails a copy of the FSCA licence for inspection by the client at its place of business. The FSP acknowledges that it **does not** hold directly or indirectly more than 10% of the shares issued by the product supplier or an equivalent financial interest.

The FSP has contractual obligations with authorised product suppliers as indicated in the documents annexed. The services or products rendered by our representatives do not have restrictions and conditions imposed by the product supplier and or FAIS Act.

2. Details of Key Individuals and Representatives

Key Individuals

| NAME | AUTHORISED PRODUCTS |
|-------------------------|-----------------------------|
| Ricardo Da Silva | As per table 1 below |

Representatives

| NAME | AUTHORISED PRODUCTS |
|-------------------------|---|
| Ricardo Da Silva | 1.8 Shares & 1.13 Derivative instruments |

3. Legal status of Key Individuals and Representatives

The FSP confirms that its key individual (s) and representative(s) are mandated and entitled to render financial advice and / or intermediary services to you in terms of FAIS. The Key individuals and Representatives are full time employees of the FSP.

The representatives are remunerated by commission from the product supplier and hereby submit that they did not receive more than 30% of the preceding year's commission or remuneration from the following Product suppliers Velocity Trade Pty Ltd.

Our Representatives may from time to time receive cash, or non-cash incentives from product suppliers in line with our conflicts of interest policy, a list of such details are recorded in a register and available at our offices for your perusal

4. Complaint Handling and Compliance Queries

Compliance Officer

If you have a complaint or a compliance related query, please do not hesitate to contact our Compliance Officer:

| | |
|--------------------------|--|
| Name: | Mr Leonardo d'Onofrio |
| Company | Oracle Compliance (Pty) Ltd |
| Physical Address: | Suite 3A, 5 Fricker Road, Illovo, Sandton, 2196 |
| Telephone: | (011) 100 2551 |
| Fax: | 086 664 8448 |
| Email: | leonardo@oraclecompliance.com |

FAIS Ombud

Should a complaint not be resolved to your satisfaction, you may forward such complaint to the Office of the FAIS Ombud for Financial Services Providers:

FAIS OMBUD

| | |
|--------------------------|---|
| Physical Address: | Sussex Office Park Ground Floor, Block B 473 Lynnwood Road Cnr Lynnwood Road and Sussex Avenue Pretoria 0081 |
| Postal Address: | PO Box 74571, Lynwood Ridge, 0040 |
| Telephone: | 012 762 5000/ 012 470 9080 |
| Email: | info@faisombud.co.za |

Please note that, if you wish to lodge a complaint with the FAIS Ombud against the FSP or our representatives, you will need to show that you have already attempted to resolve the matter directly with the FSP first.

5. Other Matters of Importance

- a. In terms of the Financial Intelligence Centre Act, 2001 FSP is obliged to report any suspicious and unusual transactions that may facilitate money laundering.
- b. It is important that you are absolutely sure that the product and transactions meet your needs and that you feel you have all the information you need before making a decision.
- c. The FSP has a suitable Professional Indemnity in place in accordance with FAIS.
- d. Waiver of rights: You are hereby advised that no representatives of the provider 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 FAIS Act. Note further that no representative has a right to enter into any contractual obligation on the client's behalf, or to restructure portfolios without the client's prior written consent.
- e. The client authorises the FSP to access any relevant information required pertaining to the client to enable the FSP to adequately provide the necessary financial service or advice. Any client information obtained by our representatives shall remain confidential and shall not be disclosed to third parties unless otherwise required by a legal obligation or with your prior consent.

6. Financial Services and Products

Our Representatives are only authorised to provide services and advice in the product categories mentioned below only. Should the client require services outside of our licence approval, they may approach other licenced third parties authorised to render services in the desired product categories.

As an Authorised Financial Services Provider, the FSP has a Category I issued by the Financial Sector Conduct Authority in terms of FAIS, to provide advisory and or intermediary services in respect of the following financial products:

TABLE 1

| Financial Product | Advice | Intermediary Service | Supervision |
|--|--------|----------------------|-------------|
| CATEGORY I | | | |
| 1.8 Shares | Y | Y | |
| 1.13 Derivative instruments excluding warrants | Y | Y | |

REMUNERATION SCHEDULE

A Product Schedule containing all fees and margin rates will be maintained on the website client portal. All clients are informed of this as part of the terms of business in the application process.

FEE AND REMUNERATION TABLE SOUTH AFRICAN UNDERLYINGS:

| Instruments | IB Wholesale rate |
|---|-------------------------------------|
| CFDs on South African securities (JSE CFDs) | 0.12% or a minimum of R35 per trade |
| ALSI and ALMI CFDs (SAFEX CFDs) | R8 for AMLI and R17 for an ALSI |

FEE AND REMUNERATION TABLE INTERNATIONAL UNDERLYINGS

Listed Securities

| Instruments | IB Wholesale rate |
|--------------------------|--|
| Listed securities on JSE | 0.20% or a minimum of R100 per trade per day |

| Market | Exchange | Symbol | Commission | Wholesale Commission | Minimum Trade Fee |
|---------|-------------------------|----------------|--------------------|----------------------|-------------------|
| US | New York Stock Exchange | NYSE and ARCA | USD 0.04 per share | USD 0.03 per share | USD 20.00 |
| US | NASDAQ | NASDAQ and NSC | USD 0.04 per share | USD 0.03 per share | USD 20.00 |
| UK | London Stock Exchange | LSE_SETS | 0.30% | 0.15% | GBP 15.00 |
| Austria | Vienna Stock Exchange | VIE | 0.30% | 0.15% | EUR 25.00 |

| | | | | | |
|-------------|-------------------------|-----------------|-------|-------|------------|
| Belgium | NYSE Euronext Brussels | BRU | 0.30% | 0.15% | EUR 20.00 |
| Denmark | NASDAQ Copenhagen | OMX CSE | 0.30% | 0.15% | DKK 150.00 |
| Finland | NASDAQ OMX Helsinki | HSE | 0.30% | 0.15% | EUR 20.00 |
| France | NYSE Euronext Paris | PAR | 0.30% | 0.15% | EUR 20.00 |
| Germany | Deutsche Borse (Xetra) | DAX | 0.30% | 0.15% | EUR 20.00 |
| Italy | Milan Stock Exchange | MIL | 0.30% | 0.15% | EUR 20.00 |
| Netherlands | NYSE Amsterdam (AEX) | Euronext AMS | 0.30% | 0.15% | EUR 20.00 |
| Norway | Oslo Stock Exchange | OSE | 0.30% | 0.15% | NOK 180.00 |
| Portugal | NYSE Euronext Lisbon | LISB | 0.30% | 0.15% | EUR 20.00 |
| Sweden | NASDAQ Stockholm | OMX SSE | 0.30% | 0.15% | SEK 190.00 |

OTC Single Stock Securities

| Market | Exchange | Symbol | Wholesale Rate | Minimum Trade Fee |
|-------------|-------------------------|-----------------|----------------|-------------------|
| US | New York Stock Exchange | NYSE | 3 c | USD 10.00 |
| US | NASDAQ | NASDAQ | 3 c | USD 10.00 |
| UK | London Stock Exchange | LSE_SETS | 15 bps | GBP 10.00 |
| Belgium | NYSE Euronext Brussels | BRU | 15 bps | EUR 10.00 |
| Denmark | NASDAQ Copenhagen | OMX CSE | 15 bps | DKK 85.00 |
| Finland | NASDAQ OMX Helsinki | HSE | 15 bps | EUR 10.00 |
| France | NYSE Euronext Paris | PAR | 15 bps | EUR 10.00 |
| Germany | Deutsche Borse (Detra) | DAX | 15 bps | EUR 10.00 |
| Italy | Milan Stock Exchange | MIL | 15 bps | EUR 10.00 |
| Netherlands | NYSE Amsterdam (AEX) | Euronext AMS | 15 bps | EUR 10.00 |
| Norway | Oslo Stock Exchange | OSE | 15 bps | NOK 85.00 |

OTC Spread based instruments

| Instruments | Split |
|-----------------------|---------------|
| Indices & Commodities | 50% of spread |
| Margin FX | 50% of spread |
| Crypto Instruments | 50% of spread |

7. Conflicts of Interest

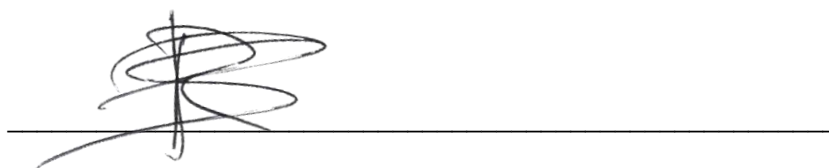
In accordance with the FSP's Conflicts of Interest Management Policy, the FSP places a high priority on its clients' interests. As conflicts of interest could undermine the integrity and professionalism of the FSP and its employees, any potential or recognized instance must be identified as early as possible. Potential conflicts of interest are inherent in any business and therefore it is not the aim of the FSP to avoid all conflicts. If conflict situations cannot be avoided, the FSP will manage equitably and in the client's interest as an integral part of the FSP's duties and obligations. The FSP maintains an active Conflicts of Interest Management Policy, which is available on request.

8. Client Understanding & Confirmation

1. The client agrees to provide the FSP with the necessary information and written consent required to effect the client's mandate.
2. The client consents to provide the FSP with any information relating to the client's change in financial circumstance to enable the FSP to make the necessary adjustments to the financial plan.
3. The client understands that they have an obligation to provide the FSP with accurate information, material facts or statements relating to the completion of any transaction, and that they assume the sole responsibility for any damage incurred as a result of their failure to accurately disclose information.
4. It shall be the sole responsibility of the client to decide whether a product or financial decision is appropriate for their needs, objectives and circumstances, should the client elect to pursue a transaction contrary to the recommendation of the FSP.
5. I confirm I have read this document and have received a copy of this notice.

Company (Client) name: Traders Textbook PTY LTD

Signature:



Title / Name: Mr Ricardo Da Silva

Date: 1 March 2022