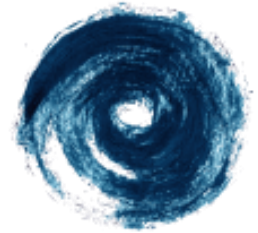


DISCLOSURE NOTICE TO SOUTH AFRICAN CLIENTS IN TERMS OF THE
FINANCIAL ADVISORY & INTERMEDIARY SERVICES ACT NO. 37 of 2002 ("FAIS")



LEAD**IMPACTCAPITAL**

Lead Impact Capital (Pty) Ltd ("Lead") is licensed as a Financial Services Provider with license number 50498 with the Financial Services Conduct Authority ("FSCA"), the Regulator for financial services in South Africa.

A copy of the license is available upon request.

1. Contact Details

Legal Status of FSP	Private Company
Registration Number	2019/381577/07
FSP No.	50498
Telephone	+27 21 701 0157
Physical Address	95 Constantiaberg Crescent, Stonehurst estate, Westlake, 7945
Postal Address	95 Constantiaberg Crescent, Stonehurst estate, Westlake, 7945
Contact Person	Carron Howard
Email	carron@leadimpact.africa
Alternate Contact	+27 82 458 4916
Website	www.leadimpact.africa

2. Financial Services and Products

Lead is authorised by the FSB to render advice and intermediary services, as well as discretionary asset management services ("financial services"), in respect of the financial product types listed below:

Category Description	Advice	Intermediary
CATEGORY I & II		
Long-term Insurance subcategory B	X	X
Pension Fund Benefits	X	X
Shares	X	X
Money market instruments	X	X
Debentures and securitized debt	X	X
Warrants, certificates and other instruments	X	X
Bonds	X	X
Derivative instruments	X	X
Participatory interests in Collective Investment Schemes	X	X
Deposits Defined in the Banks Act - exceeding 12 months	X	X
Deposits defined in the Banks act - 12 months or less	X	X
Structured deposits	X	X
Securities and instruments	X	X

2. Authorised Representatives

Lead has duly authorised the following individuals below to render financial services (advice and intermediary services) as defined in terms of FAIS in respect of the following FAIS Product Categories:

Key Individuals and Representative	Approved Product Categories
Carron Howard	Advice and Intermediary services: All product categories listed above

Lead has the necessary controls and procedures in place to ensure that Key Individuals and Representatives comply with the prescribed FAIS Fit and Proper Requirements. Lead accepts legal responsibility for the rendering of financial services by the said Representatives within the scope of their authorisations. Representative authorisation certificates are available upon request.

3. Contracts with Product Suppliers

Lead has no contracts in place with product suppliers.

4. Remuneration

Lead shall disclose any remuneration received before conclusion of any transaction with a Client.

5. Compliance with Financial Advisory and Intermediary Services Act “FAIS”

Compliance of **Lead** with the FAIS Act is monitored by Debra Gill, a licensed Independent Compliance Practitioner in South Africa with no. CO 2830. She is contactable on +27 83 441 6239 or email Compliance@leadimpact.africa

6. Confidentiality

Where applicable all information will be kept by Lead on a confidential basis and will not be made available to third parties unless so authorised by the Client beforehand or if **Lead** is required to divulge such information in the public interest or under any law.

7. Conflicts of Interest

In accordance with **Lead's** Conflicts of Interest Management Policy, it places a high priority on Clients' interests. Conflicts of interests could undermine the integrity and professionalism of **Lead's** business, therefore any instances must be identified as soon as possible with the aim of avoiding it. If conflict situations cannot be avoided, it must be managed equitably and in the Client's interest. **Lead** maintains an active Conflicts of Interest Management Policy which can be obtained by contacting Lead at the contact details on this Disclosure Notice.

Disclosure of Conflicts of Interests/ Potential Conflicts of Interests:

Lead has no conflicts of interests to disclose.

8. Complaints

In the event that a Client is dissatisfied with any aspect of the financial services provided, it may contact Lead at the contact details on this Disclosure Notice. Should the Client wish to pursue a complaint against **Lead** or any of its authorised representatives, the Client should address the complaint in writing to Carron Howard at Complaints@Lead.co.za. In the event that the Client has any feedback on these services, either positive or negative, the Client should address such feedback to the aforesaid email address.

A Client is entitled to refer a complaint to the FAIS Ombud if Lead does not settle the complaint to the satisfaction of the Client. The FAIS Ombud has been created to provide a Client with a redress mechanism for any inappropriate financial services provided to a Client. The FAIS Ombud's contact details are as follows: PO Box 74571, Lynnwood Ridge, 0040, South Africa, Tel. +27 (21) 470 9080, Fax 012 348 3447, e-mail info@faisombud.co.za and website www.faisombud.co.za

9. Professional Indemnity-, Fidelity Insurance or Guarantees

Lead holds the required Professional Indemnity Insurance with Santam Limited.

10. Advice

In order for **Lead** to provide a Client with appropriate financial services it is important that a Client provides **Lead** with complete and sufficient particulars of its financial affairs. A Client must also ensure that it has obtained all the necessary documentation and information from **Lead** to enable it to make a final decision before entering into a transaction. Should the Client fail to do so, it may result in a Client making a financial commitment to financial products inappropriate to its needs.

11. Anti-money laundering

Please note that in terms of the Financial Intelligence Centre Act ("FICA"), **Lead** is an accountable institution (Org ID 53066) and obliged to identify and verify the identities of Clients and to obtain certain documentation from you. **Lead** is also obliged to report suspicious and unusual transactions which may facilitate any form of money laundering to the Financial Intelligence Centre in South Africa.

KEY INDIVIDUAL ENDORSEMENT

Signature _____

CLIENT ACKNOWLEDGEMENT

I/We _____ the undersigned hereby acknowledge receipt of this Disclosure Notice from Lead and have read and understand the terms contained in this Disclosure Notice.

Signed at _____ on the _____ day of _____ 20____

Print Name _____ Signature _____
