



**PROVIDER AND REPRESENTATIVE DISCLOSURES IN TERMS OF THE FINANCIAL ADVISORY
AND INTERMEDIARY SERVICES ACT (FAIS)**

As a client you have the right to the following information:

1. YOUR FINANCIAL SERVICES PROVIDER, MARU ASSET MANAGERS (PTY) LTD

Name Maru	Asset Managers (Pty) Limited
FSP Number	27231
Physical address	121 Beyers Naude Dr, Roosevelt Park, Northcliff, 2195
Postal address	P.O. Box 1413, Roosevelt Park, 2129
Tel	+27 (0)81 090 6007
Email	info@maru-am.co.za
Web	www.maru-am.co.za

2. LEGAL STATUS OF PROVIDER

Maru Asset Managers (Pty) Limited ("Maru Asset Managers") is a private company that was established in 2013. As a licensed Financial Services Provider in terms of the FAIS Act, Maru Asset Managers accepts responsibility for its representatives acting within their mandates, in rendering services defined by FAIS. Our key individuals meet the fit and proper requirements as prescribed by FAIS, to assist you in a professional manner with your financial requirements.

3. DETAILS OF KEY INDIVIDUALS

Name	Mr Daniel Izan De Bruin
Office Address	121 Beyers Naude Dr, Roosevelt Park, Northcliff, 2195
Postal address	P.O. Box 1413, Roosevelt Park, 2129
Tel	+27 (0)81 090 6007
Email	xenium@xenium.co.za

4. DETAILS OF REPRESENTATIVES

Name Mr Fentse Emmanuel (Chief) Lediga

Office Address 121 Beyers Naude Dr,
Roosevelt Park,
Northcliff,
2195

Postal address P.O. Box 1413, Roosevelt Park, 2129

Tel +27 (0)81 090 6007

Email chief@maru-am.co.za

Name Mr Daniel Izan De Bruin

Office Address 121 Beyers Naude Dr,
Roosevelt Park,
Northcliff,
2195

Postal address P.O. Box 1413, Roosevelt Park, 2129

Tel +27 (0)81 090 6007

Email izan@maru-am.co.za

5. MARU ASSET MANAGERS COMPLIANCE AND COMPLAINTS DEPARTMENT

FAIS Compliance is outsourced to an independent service provider - Independent Compliance Services (Pty) Ltd and the Compliance Officer is Daniel Izan De Bruin.

If you have a compliance complaint or related query, please contact us directly or contact our compliance officer. Contact details are:

Mr Mrs Debbi Carse (Officer No 6285) on 011 975 6597 or debbi@complianceservices.co.za

Maru Asset Managers (Pty) Ltd has adopted a Conflict of Interest Policy as required by the FAIS Act and a General Code of Conduct. A copy of this policy can be made available on request.

Furthermore, the company has adequate Professional Indemnity and Fidelity Insurance cover, as required in terms of the FAIS Act.

6. FAIS OMBUD

Should a complaint not be resolved to your satisfaction, you may forward such a complaint to the office of the Ombud for Financial Service Providers, whose contact details are:

Telephone: +27 12 470 9080

Facsimile: +27 12 348 3447

E-mail Address: info@faisombud.co.za

Address: 473 Lynnwood Rd, Lynnwood, Pretoria, 0081

Website: www.faisombud.co.za

7. OTHER MATTERS OF IMPORTANCE

6.1 Do not sign any blank or partially completed application forms or agreements

6.2 Complete all forms in ink

6.3 Keep all documents handed to you

6.4 In terms of the Financial Intelligence Centre Act, Maru Asset Managers is obliged to report any suspicious and unusual transaction that may facilitate money laundering.

6.5 It is important that you are absolutely sure that the product or transaction meets your needs and that you feel you have all the information you need before making a decision.

8. FINANCIAL SERVICES PRODUCTS

As an authorised Financial Services Provider, Maru Asset Managers and its representatives have been licensed by the Financial Services Board in terms of the FAIS Act, to render advice and intermediary services in respect of the following financial products with various product suppliers:

CATEGORY I

Securities and Instruments: Shares

Securities and Instruments: Money market instruments

Securities and Instruments: Debentures and securitized debt

Securities and Instruments: Warrants, certificates and other instruments

Securities and Instruments: Bonds

Securities and Instruments: Derivative instruments

Participatory interests in Collective Investment Schemes

Deposits defined in the Banks Act – exceeding 12 months

Deposits defined in the Banks Act – 12 months or less

CATEGORY II – Discretionary FSP – INTERMEDIARY SERVICES

Securities and Instruments: Shares

Securities and Instruments: Money market instruments

Securities and Instruments: Debentures and securitized debt

Securities and Instruments: Warrants, certificates and other instruments

Securities and Instruments: Bonds

Securities and Instruments: Derivative instruments

Participatory interests in Collective Investment Schemes

Deposits defined in the Banks Act – exceeding 12 months

Deposits defined in the Banks Act – 12 months or less