


Annexure 1 - List of Associates


In terms of Section 3A 2(b)(iii) of the FAIS General Code of Conduct, a conflict of interest policy must include a list of all the FSP's associates. (Refer to the definition of "associate")

The FSP's associates are listed below:

Associate Name	Type of Relationship
African Bank Holdings Limited ("ABH")	Holding Company
African Bank Limited ("ABL")	Subsidiary of Holding Company
African Insurance Group Limited ("InsureCo")	Subsidiary of Holding Company

As key individual of the FSP, I Michele Cairz confirm the list of FSP's associates as indicated above.

Key individual signature

 Date: 18 November 2016

Compliance Officer's signature

 Date: 18 November 2016

Annexure 2 - Ownership Interest held by Third Parties in the FSP

In terms of Section 3A 2(b)(VII) of the FALS General Code of Conduct, a conflict of interest policy must include the names of any third parties that holds an ownership interest in the provider. (Refer to the definition of "third party" and "ownership interest")

The third parties that hold an ownership interest in the FSP is listed below.

Name of Third Party	Nature and extent of ownership interest
African Bank Holdings Limited ("ABH")	Holding Company, owns 100% shares.

As key individual of the FSP, I Micelle Calitz confirm the list of names of all third parties that holds an ownership interest in the FSP.



Key individual signature

Date: 18 November 2016



Compliance Officer's signature

Date: 18 November 2016

Annexure 3 - Ownership Interest of the FSP in third parties

In terms of Section 3A 2(b) (v) of the FAIS General Code of Conduct, a conflict of interest policy must include the names of any third parties in which the provider holds an ownership interest. (Refer to the definition of "third party" and "ownership interest.")

The third parties in which the FSP holds an ownership interest are listed below.

Name of Third Party	Type of Relationship
N/A	N/A

As key individual of the FSP, I Michèle Calitz confirm the list of names of all third parties in which the FSP holds an ownership interest.



Key individual signature

Date: 18 November 2016



Compliance Officer's signature

Date: 18 November 2016