GENERAL DISCLOSURE NOTICE FOR CLIENTS
SAHL INVESTMENTS HOLDINGS PROPRIETARY LIMITED

An authorised Financial Services Provider: FSCA Licence No.2428 as at 16 August 2005

SAHL Investment Holdings (Pty) Ltd ("SAHL") is a Category 1 authorised financial services provider in terms of the Financial Advisory and Intermediaries Services Act 37 of 2002, ("FAIS"). As part of SAHL's commitment to render financial services with honesty, fairness, due care and diligence and to meet the requirements of certain disclosures in terms of FAIS, the following general disclosures are provided for your information:

Details of SAHL Investment Holdings (Pty) Ltd	Head Office Physical Address: 2 Milkwood Crescent, Milkwood Park, La Lucia Ridge, 4051 Postal Address: PO Box 3918, Durban, 4000 Switchboard Tel No: (031) 560 5300 Fax: (031) 562 0362
Registration Number	SAHL Investment Holdings (Pty) Ltd - Registration Number :1998/004570/07
FSP Licence	SAHL Investment Holdings (Pty) Ltd Registration Number :1998/004570/07 SAHL Investment Holdings (Pty) Ltd is the licensed controlling company of its insurance group, an authorised financial services provider (FSP No.2428) and registered credit provider (NCRCP1724). SA Home Loans (Pty) Ltd (Registration number 2006/035436/07) is a subsidiary of SAHL Investment Holdings (Pty) Ltd and has been authorised to operate on its licence.
Financial Services and Products	SAHL Investment Holdings (Pty) Ltd is licensed to render **Intermediary Services** as a Financial Services Provider for the following products: 1) Short Term Insurance – Personal Lines (Intermediary Scripted); 2) Short Term Insurance – Personal Lines A1; 3) Long Term Insurance – Subcategory B1 (Intermediary Scripted); 4) Long Term Insurance – Subcategory B1-A; 5) Long Term Insurance – Subcategory B2; and 6) Long Term Insurance – Subcategory B2-A
Compliance Officer	**Contact details: -** Attention: The Compliance Officer Postal Address: PO Box 3918, Durban, 4000 Telephone: 031 576 5677 Fax: 086 648 9841 E-mail: Fais@sahomeloans.com

FAIS Ombud	FAIS Ombud: Address: P O Box 41, Menlyn Park, 0063 Telephone: 012 762 5000 / (012) 470 9080 Fax: (012) 348 3447 Sharecall: 086 066 3274 E-mail: info@faisombud.co.za Website: www.faisombud.co.za
National Financial Ombud Scheme South Africa (NFOSA)	NFOSA Ombud Address: 110 Oxford Road, Houghton Estate, Johannesburg, Gauteng 2198 and 6th Floor, Claremont Central Building, 6 Vineyard Road, Claremont, Cape Town, 7700 Telephone: 0860 800 900 WhatsApp: 066 473 0157 E-mail: info@nfosa.co.za Website: www.nfosa.co.za
Complaints	Complaints are to be lodged in writing and may be submitted at the SAHL Head Office address or by email to Admin@sahomeloans.com. If any complaint to SAHL is not resolved to your satisfaction, you may submit your complaint to the relevant Ombuds office. Contact details are above of the relevant Ombud offices which are in addition included in the complaints procedure. A Complaints register is maintained.
Product Suppliers	SAHL has contractual relationships with SAHL Life Assurance Company Limited and SAHL Insurance Company Limited. SAHL Insurance Company Limited is licensed to conduct non-life insurance business. SAHL Life Assurance Company Limited is licensed to conduct life insurance business.
Remuneration	SAHL receives commission and – all fees at stipulated rates from SAHL Life Assurance Company and SAHL Insurance Company Limited are disclosed in the policy documents.
Financial Advisory Intermediary Services	We warrant that our Representatives who provide financial services to clients on any Financial Product complies with the Fit and Proper requirements of FAIS. SAHL will advise its clients of all instances where financial services will be rendered by a registered Representative under supervision of another registered Representative. Without in any way limiting and subject to the other provisions of the Agreement/Mandate, SAHL accepts responsibility for the lawful actions of our Representatives (as defined in FAIS) in rendering financial services within the course and scope of their employment in accordance with the product categories listed above.
Supervision	Currently there are no staff members working under supervision (wus). All requirements of supervision are adhered to, including the ongoing review, appraisal and progress assessments of financial services rendered by the representative with the purpose of assisting the representatives to acquire and apply the necessary skills to render financial services.

Conflict of Interest	SAHL has a gift policy that aims to prevent any situation that could create an impression of conflict with a client's interest or compromise the company's independence from suppliers. A Gift and Hospitality Register is maintained, which records all gifts and hospitality irrespective of rand value received in the gifts register and maintained by Human Resources. A motivation must be submitted to the line Exco and the CEO to obtain written approval for any category of gifts and hospitality that exceeds R1 000 in value, or that exceeds the combined value of R1 500 in a calendar year. The written motivation and approval must also be recorded in the gift register.
Professional Indemnity Insurance	SAHL holds Professional Indemnity and Fidelity Insurance.
Information Officer	Contact details: - Attention: The Information Officer Email: informationofficer@sahomeloans.com
The Information Regulator	Name: The Information Regulator (South Africa) Postal Address: P.O Box 31533 Braamfontein, Johannesburg, 2017 Tel: (010) 023 5200 Email: https://inforegulator.org.za/

OWNERSHIP OF SAHL INVESTMENTS HOLDINGS (PTY) LTD AND ITS SUBSIDIARIES

Standard Bank Group Limited holds 50% of SAHL. The balance of 50% is held by Government Employees Pension Fund which holds 25% and Bolatja Hlogo Consortium (RF) Proprietary Limited which holds 25%.

SAHL Investment Holdings (Pty) Ltd has the following subsidiaries

- SA Home Loans (Pty) Ltd - Wholly owned subsidiary
- SAHL Life Assurance Company Ltd – Wholly owned subsidiary
- SAHL Insurance Company Ltd – Wholly owned subsidiary
- The RCS Home Loans Joint Venture – Indirect 50% ownership
- The Interest Rate Cap Company (Pty) Ltd – Wholly owned subsidiary
- SAHL Office Park (Pty) Ltd – Wholly owned subsidiary

FUNDING OF HOME LOANS BUSINESS

Neither SAHL nor SA Home Loans Proprietary Limited ("SA Home Loans") are banks and as such do not accept deposits from the public. Funding for the operations of the businesses are raised through a number of methods. The most important funding method utilised by SAHL and SA Home Loans is the raising of funds through the debt capital markets through securitisation. Cash flow producing assets (such as home loans) are pooled together and the value of such loans is packaged as securities which are then sold to institutional investors in the capital

markets. The capital markets are where long-term funding (greater than one year in duration) can be obtained and it is, as such, the place where many lenders, banks included, would obtain longer term funding for their long-term assets (such as home loans). Properties are registered in the clients names at all times and therefore the mechanism does not pose risk to home loan borrowers. The securitised loan pools are housed in Special Purpose Vehicle that is ring-fenced and insolvency remote – meaning no risk to home owners. SA Home Loans (Pty) Ltd in turn acts as the Servicer of securitised and managed entities.

OTHER INFORMATION

SAHL is committed to compliance with FAIS.

In this regard the following documents and policies have been implemented:

- FAIS Disclosure Notice;
- FAIS Complaints Handling Policy;
- Conflicts of Interest Management Policy

DATA PROTECTION

SAHL's personal information processing practices, privacy statement and notice are available on our website or on request.

IMPORTANT INFORMATION FOR SAHL CLIENTS

- It is your obligation to accurately and properly disclose all material facts.
- You remain responsible for the accuracy and completeness of all answers, statements or other information provided by you or on behalf of you.
- Misrepresentation, non-disclosure of a material fact or an incorrect or inaccurate statement or information by you or on your behalf may lead to the rejection of the application or the avoidance of the policy in the event that it materially affected the assessment of the risk under the policy concerned at the time of its issue. You are requested not to sign any blank or partially completed documents.
- You are entitled to a copy of a written or printed record of any transaction requirement upon your request.

- If any other person completes or submits any transaction requirement on your behalf you must be satisfied as to the accuracy and completeness of the details.
- You must advise SAHL should your information or circumstances have changed as your products are based on the information disclosed by you. We need to be advised of any changes that could affect our service to you.
- You understand that the protection afforded to you in terms of the FAIS Act is only in respect of financial services rendered for financial products, any additional products or services so provided by SAHL is excluded from such protection.
- You have read and understood the disclosure document which is available to clients on the SAHL website or on request.

SAHL confirms that the following interactions were made to client during the sale:

- The material terms and conditions of the product was explained to client.
- The client's choice was made based on the factual information of the product/s that was provided to him/her, including the features and benefits, which enabled the client to make an informed decision about the product(s) suitable for his/her needs.
- The client was not requested or forced to waive any of his/her rights in terms of the FAIS Act.