



Lucrative Exchange
(Pty) Ltd
2003/001197/07

FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT DISCLOSURE NOTICE

IMPORTANT - PLEASE READ CAREFULLY

DISCLOSURE AND OTHER LEGAL REQUIREMENTS

Dear Sir / Madam,

As a prospective or existing client of Lucrative Exchange Pty (Ltd), you are entitled to information relating to our professional services offering, in terms of the FAIS Act No. 37 2002.

Lucrative Exchange Pty (Ltd) 2003/001197/07 is a licensed Financial Services Provider with the Financial Services Board. FSP License No. 29252; which authorises Lucrative Exchange Pty (Ltd) to provide financial services with respect to:

Category 1, Sub-Category 1.13: Securities and instruments; Derivatives instruments excluding warrants.
Category 1, Sub-Category 1.18: Short term deposits.

1. KEY INDIVIDUAL, REGISTERED ADDRESS AND CONTACT DETAILS

Lucrative Exchange Pty (Ltd) has authorised the following individual to render financial services and advice as defined in terms of FAIS:

Key Individual – Francoise de Laroche Souvestre

Our operating address is Lucrative Estate, 23 Korhaan Street, Horison Ext 1, Roodepoort, 1724.

We can be contacted on:

Telephone: 0861 582 728 or 2711 763 6553 / 5550

Fax: 2711 763 5524 or 0865 3000 33 / 2

Email: info@lucrative.co.za ; clientservices@lucrative.co.za

Website: www.lucrative.co.za



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Lucrative Exchange Pty (Ltd) has contracts with 2 product providers and the business has earned more than 30% commission from any product provider within the last 12 months. The business does not hold more than 10% equity in any product provider. **FEES??**.

Below are the addresses of our product providers and the details of their respective compliance officers:

2. AUTHORISED DEALERS AND THEIR RESPECTIVE COMPLIANCE OFFICERS

MERCANTILE BANK LTD Physical Address: Postal address: Telephone: Compliance: Designation:	142 West Street, Sandton 2196 P.O. Box 782699, Sandton, 2194 27 11 302 0300 Heidi Stoffberg Head of compliance management
SASFIN BANK LTD Physical Address: Postal address: Telephone: Compliance: Designation:	29 Scott Street, Waverley, 2090 P.O. Box 95104, Grant Park, 2051 27 11 8097500 Issetel Broekman Head of compliance management

None of the above product suppliers have imposed any conditions or restrictions regarding the type of products and services that may be provided or rendered by Lucrative Exchange Pty (Ltd); under the previously prescribed categories.

3. CONFIDENTIALITY and CONFLICTS OF INTEREST

Where applicable, all information provided to Lucrative Exchange Pty (Ltd) will be kept on a confidential basis and will not be divulged to a third party without prior consent from the client; unless required to do so in the public interest or under any law.

Lucrative Exchange Pty (Ltd) places a high priority on its clients' interests.

Conflicts of interest affecting our clients could undermine the integrity and professionalism of our business, they must thus be identified as early as possible and if conflicts cannot be avoided they must be managed equitably and in the best interest of the client.

Detecting potential conflict that may compromise the interests of clients; as well as managing and limiting the impact thereof; constitute an integral part of Lucrative Exchange Pty (Ltd) duties and obligations.



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4. BASIS OF ADVICE

In order for us to provide you with appropriate advice and financial products, it is important for you to provide us with sufficient particulars of your financial affairs. Failure to make a full disclosure could result in our advice being compromised and thus may result in you making a financial commitment that is inappropriate to your objectives.

To help ensure that you make a financial commitment to a product or service that is appropriate to your needs, we strongly advise that you have all the necessary documentation and information from your advisor before taking a final decision.

You are hereby advised and cautioned that currency fluctuations and money market products carry inherent risk and Lucrative Exchange Pty (Ltd) acts as an intermediary between client and Bank. Advice will be given with due skill, care and diligence however final decisions are made by the client and should not be taken without due consideration.

5. SUITABLE GAURANTEE

Lucrative Exchange Pty (Ltd) 2003 / 001197 / 07 does not receive or hold clients financial products or funds on behalf of the client.

The abovementioned company has provided a 'suitable guarantee' as per the FAIS Act 37 of 2002 Chapter IV Codes of Conduct Section 16 (Para. (e) Amended by s. 56 of Act 22/2008.

6. COMPLAINTS

Complaints may be directed to the address of Lucrative Exchange Pty (Ltd) or to either Banks' relevant Compliance Officer.

If you cannot settle your complaint with us, you are entitled to refer it to the FAIS Ombud. The Ombud has been created to provide you with a redress mechanism for any inappropriate financial advice that may have been given to you.

FINANCIAL SERVICES BOARD (FSB)

Postal address:	The Ombud
Telephone:	P O Box 74571, Lynwood Ridge, 0040
Fax:	012 470 9080
E mail:	012 348 3447
Website:	info@faisombud.co.za
	www.faisombud.co.za



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6. FINANCIAL INTELLIGENCE CENTRE ACT (FICA)

In terms of the Financial Intelligence Centre Act; Lucrative Exchange Pty (Ltd) is obliged to report to authorities, any suspicious or unusual transactions that may facilitate money laundering activities.

FIC Money Laundering Reporting Officer for Lucrative Exchange Pty (Ltd) is Francoise de Laroche Souvestre.