

FAIS DISCLOSURES

In terms of the Financial Advisory and Intermediary Services Act (FAIS) (ACT NO 37 OF 2002), RainFin is disclosing the following information:

Full Name: RainFin (Pty) Ltd

FSP Number: 45756

RainFin (Pty) Ltd is registered as a Category 1 license holder for the following products:

Category Description	Advice	Intermediary
CATEGORY I		
Long-Term Insurance subcategory A	X	X
Long-Term Insurance subcategory B1	X	X
Long-term insurance subcategory B2	X	X
Long-Term Insurance subcategory C	X	X
Retail Pension Benefits	X	X
Pension Funds Benefits	X	X
Shares	X	X
Money market instruments	X	X
Debentures and securitised debt	X	X
Warrants, certificates and other instruments	X	X
Bonds	X	X
Derivative instruments	X	X
Participatory interests in a collective investment scheme	X	X
Long-term Deposits	X	X
Short-term Deposits	X	X
Friendly Society Benefits	X	X

Income

RainFin (PTY) Ltd earns their income from the fees we charge our clients. As an Origination Agent, RainFin charge an initiation fee of up to 2.85% of the loan amount that is paid upon the issuance of the loan on behalf of the lender of record. RainFin charge investors a service fee of 1.14% per annum of the capital and interest on the monthly repayments for 6 and 24 months loans and 0.90% for 12-month loans. In addition, the lender of record charges a monthly borrower account fee of R60 as part of the administration services which goes toward the management of the account, the collection of payments and other administration expenses.

Personal Indemnity

RainFin (PTY) Ltd holds Professional Indemnity Insurance cover of R 15 000 000.

Key Individual

RainFin's Key Individual is not associated with any life assurer or product provider and does not own more than 10 % of issued shares directly or indirectly of any Life Assurer or Financial Product provider.

Waiver of Rights

As an authorised Financial Services Provider, RainFin may not request or induce in any manner a client to waive any right or benefit conferred on the client by or in terms of any provision of the General Code of Conduct, or recognise, accept or act on any such waiver by a client.

Conflict of Interest

From time to time we may receive indirect consideration from product providers. A gift register is available for inspection upon request. We have established a conflict of interest policy.

Compliance

Moonstone Compliance (Pty) Ltd is the businesses compliance officer and is represented by: Sharen Gerald.

Moonstone Compliance can be contacted at:

Address: 25 Quantum Street, Technopark, Stellenbosch, 7613.

Facsimile: +27 21 883 8005; Tel: (021) 883 8000

E-mail address: sgerald@moonstonecompliance.co.za; Website: www.moonstoneinfo.co.za

Complaints

If you feel that your rights have been prejudiced, or you have been aggrieved in any way, you have the right to lodge a complaint. A copy of the complaints process is available upon request. Please contact our office should you wish to get more detailed information in this regard. If your complaint is not resolved to your satisfaction in terms of the internal complaints process, then you may direct your complaint directly to the FAIS Ombud.

Contact information of the FAIS Ombud as follows:

Address: Sussex Office Park, Ground Floor, Block B, 473 Lynnwood Rd, Lynnwood, 0081

Telephone: +27 12 470 9080

Facsimile: + 27 12 348 3447

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

Website: www.faisombud.co.za