



REG. No. 1995/006163/06

HBZ Bank Limited

(A Subsidiary of Habib Bank AG Zurich)

Umhlanga Arch, Level 4, 1 Ncondo Place, Umhlanga Ridge, 4320, Kwa-Zulu Natal, South Africa
www.hbzbank.co.za

Statutory Disclosure in terms of the FAIS Act of 2002

In terms of the Financial Advisory and Intermediary Services Act No. 37 of 2002 (the FAIS Act) the following information must be disclosed to clients and potential clients:

Your Financial Services Provider Details	
Name	HBZ Bank Limited
FAIS License Number	52829
Tel No	031 270 2600
Address	Umhlanga Arch, Level 4, 01 Ncondo Place, Umhlanga Ridge, 4320
Email address	compliance@hbzbank.co.za
FAIS Category	Category 1 ✓ Subcategory 17 - Long Term Deposits ✓ Subcategory 18 - Short Term Deposits
Company Registration No.	1995/006163/06

HBZ Bank has no limitations or restrictions on its FAIS license. A copy of the general conditions applicable to HBZ Bank can be made available on request. HBZ Bank is the product supplier for products that fall within the above subcategories.

All representatives are authorised to render financial services for the above subcategories of products. Details of our representatives can be found on the FSCA website www.fsca.co.za (FSP Search). HBZ Bank accepts full responsibility for any actions performed by its representatives within the scope of their duties.

HBZ Bank holds Professional Indemnity Insurance and will ensure that its representatives base all their recommendations on a proper analysis of the clients' financial needs and circumstances to ensure that the financial product provided is appropriate.

COMPLAINTS PROCESS

If you have a complaint in respect of the services rendered to you, or if you are uncertain about the extent of a representative's authority, please direct your queries to us via our website, www.hbzbank.co.za.

Should your complaint not be handled to your satisfaction, you may forward the matter to the Office of the Ombudsman of Financial Service Providers. Standard procedure at the offices of the Ombudsman will require you to provide evidence of your attempts to resolve the matter with HBZ Bank first.

DIRECTORS: Chairman Ms. Yvette D Singh, Mr. Muhammad H Habib (Swiss), Ms. Nomavuso P Mnxasana, Mr. Louis P Fourie, Ms. Disebo C Moephuli, Ms. Sharoda Rapeti, Mr. Mohsin A Nathani (Canadian), Mr. Ahmed E Paruk, Mr. Anjum Iqbal (British) and Mr. Ashley Cameron

HBZ Bank Limited is an authorised Financial Services Provider (FSP number: 52829)



CONTACT DETAILS	
FAIS Compliance Officer	
Name	Michelle Sewchuran
Email	compliance@hbzbank.co.za
Tel Number	(031) 270 2600
Website	www.hbzbank.co.za
FAIS Ombud	
Email	info@faisombud.co.za
Tel Number	(012) 762 5000
Website	www.faisombud.co.za

PROTECTION OF PERSONAL INFORMATION
The FSP may come into possession of personal and/or confidential information whilst acting as your Financial Advisor and such information will not be disclosed to any third party, unless such disclosure is required by law or in order to provide effective Financial Services. You guarantee that you have provided the bank with correct information. Where any material information, including your Personal Information, is not fully disclosed or is found to be untrue, we may decide to terminate the business relationship. Furthermore, you agree to notify us of any changes in information that may affect your product.

I declare that:

- My choice was based on the factual information on the products available to me, including the different features, benefits and pricing options, which enabled me to make an informed decision about the product(s) I found suitable for my needs.
- The product(s) was activated on my instruction.

I confirm that:

- I was not asked or forced to waive any of my rights in terms of the FAIS Act.
- All documents were completed before I signed them.
- I have read and understand this notice and have been given a copy of it.