



FAIS DISCLOSURE LETTER

Invest Bamboo (Pty) Limited



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FAIS DISCLOSURE LETTER

1. INTRODUCTION

1.1. In accordance with the Financial Advisory and Intermediary Services Act 37 of 2002 and the subordinate legislation thereto (the “**FAIS Act**”), as amended from time to time, a financial services provider (“**FSP**”) is required to make certain disclosures to its prospective and existing clients in accordance with the provisions therein.

This disclosure certificate is available at <https://investbamboo.com/en-za> at all times and includes information about us as the authorized FSP, the financial products and services for which we are licensed, the product suppliers of the financial products we offer to clients and conflicts of interest (actual, potential, or perceived). We are committed to rendering financial services with honesty, fairness, due care, and diligence, and to meeting the requirements of the FAIS Act. A copy of our FAIS license certificate, including the conditions of the license, is available on request by contacting us at compliance@investbamboo.com

2. INFORMATION

Authorised FSP full name	Invest Bamboo (Pty) Limited
FSP licence number	47614
FAIS approval date	11 th July 2017
Company registration number	2013/147439/07
Physical business addresses	24 Cade Street, Southcrest, Alberton, Johannesburg, Gauteng, 1449, South Africa.
Postal address	24 Cade Street, Southcrest, Alberton, Johannesburg, Gauteng, 1449, South Africa.
Contact details	<p>Email: support@investbamboo.co.za</p> <p>Website: https://investbamboo.co.za/</p> <p>Clients must please use the following channels for all queries.</p>
Nature of business	Financial services

<p>Compliance officers</p>	<p>Jan H Scholtz Compli-Serve Gauteng (Pty) Ltd 087 897 6970 jan@compliserve.co.za</p>
<p>Information officer</p>	<p>Information Officer: Richmond Bassey Address: 121 Beyers Naude Drive, Northcliff, Johannesburg 2195</p> <p>Email: richmond@investbamboo.com</p> <p>Deputy Information Officer: Address: 121 Beyers Naude Drive, Northcliff, Johannesburg 2195 Name: Chidimma Ede Email: chidimma@investbamboo.com</p>
<p>Complaints</p>	<p>Bamboo aims to treat all clients fairly. It has a complaints resolution process. The complaints policy and procedure is available on the website.</p>
<p>Ombud for FSPs</p>	<p>Telephone: +27 12 762 5000</p> <p>Postal address: P O Box 74571, Lynnwood Ridge, 0040</p>
	<p>Physical address: Central, 125 Dallas Avenue Menlyn, Waterkloof Glen, Pretoria, 0010</p> <p>Email: info@faisombud.co.za Website: www.faisombud.co.za</p>
<p>Information regulator</p>	<p>Postal address: P.O Box 31533, Braamfontein, Johannesburg, 2017 Physical address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001</p> <p>Email (complaints): POPIAComplaints@inforegulator.org.za Email (general): enquiries@inforegulator.org.za</p>

	Website: https://inforegulator.org.za/
Remuneration of representatives	<p>Bamboo employee representatives participate in the same salary, and incentive, structures as other employees. Sign-on bonuses are not offered to representatives.</p> <p>Representatives are not remunerated:</p> <ol style="list-style-type: none"> 1. where the financial interest is determined with reference to the quantity of business secured for Bamboo without giving due regard to the delivery of fair outcomes for clients; 2. for giving preference to a specific product supplier, where a representative may recommend more than one product supplier to a client; or 3. for giving preference to a specific financial product of a product supplier, where a representative may recommend more than one financial product of that product supplier to a client. <p>You can get more information on the Company's representatives here</p>
Conflicts of interest	<p>The conflicts of interest management policy is available on the website. Bamboo maintains a conflict of interest register, which reflects all financial interests received, financial interests offered, personal account trading (personal investing for your own account), outside business interests, and any other actual, or potential, conflicts of interest.</p>
Governance	<p>Bamboo has appropriate governance structures in place, based on its size, and complexity. The board of directors consists of executive directors and non-executive directors. A selected, and skilled, executive and management team, is responsible for the daily management of the business.</p>
Confidentiality	<p>All information obtained, or received, from clients, remains confidential, unless the client provides written consent, or unless Bamboo is required by law to disclose information. Our privacy policy is available on the website.</p>

Insurance	Bamboo holds suitable professional indemnity, and fidelity insurance cover, which cover is above the minimum requirements stipulated in terms of the FAIS Act.
Document storage	Bamboo keeps all legal documents, and records of communication, for the financial services provided to clients, on record for the relevant legislated periods. Electronic copies and/or hard copies are kept on record. Daily back-ups of electronic records are made, and are sent offsite. Business continuity, and disaster recovery, policies and procedures are in place.
Fees	<p><u>Transaction Fees</u></p> <p>Local Cards (blended fee for both debit and credit cards) - 2.5%</p> <p>International Cards - 3.50% (excluding AMEX, Google Pay & Apple Pay - 3.80%)</p> <p>Automated Clearing House (“ACH”)- 1.5%</p> <p>Payout - R10</p> <p><u>Bamboo Commissions</u></p> <p>Brokerage commission - 0.2%</p> <p>Clearing and admin fees - 0.3%</p>

Financial products	The mandatory detailed information for each relevant, specific financial product offered by Bamboo is provided to the client via the Bamboo Platform and/or website. The general financial products and services for which Bamboo is licensed, and for which the representative is authorised, are listed in the financial products and services section of this disclosure letter.
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3. FINANCIAL PRODUCTS AND SERVICES

Category 1	FSP			
	Subcategory	Advice Automated	Advice Non automated	Intermediary Service
	Shares	N/A	x	Scripted Other
	Money Market Instruments	N/A	x	
	Debentures and Securitized Debt	N/A	x	
	Warrants, Certificates and other instruments.	N/A	x	
	Bonds	N/A	x	

Derivative Instruments	N/A	x		x
Participatory interest in Collective Investment Scheme	N/A	x		x
Participatory interest in a hedge fund	N/A	x		x
Long-Term Deposits	N/A	x		x
Short Term Deposits	N/A	x		x

4. GENERAL LICENSING CONDITIONS

- 4.1 Bamboo must inform the registrar of the Financial Services Conduct Authority (the “**Registrar**”) in writing in an appropriate electronic format, within 15 days of any change in respect of business information of Bamboo as provided in form which is prescribed by the Registrar.
- 4.2 Bamboo must maintain the services of a key individual who comply with the fit and proper requirements as contemplated in the FAIS Act and ensure full compliance with the FAIS Act.
- 4.3 Bamboo must maintain a representative register and regularly update such register in the event of any changes to representatives or key individuals; and
- 4.4 Bamboo must not change the name of the business as reflected on the license, unless certain conditions are met and the Registrar has issued an appropriately amended license.
- 4.5 Bamboo must at all times ensure that any financial product which it renders or intend to render financial services of, qualifies as a financial product as contemplated in the FAIS Act, or is or will be lawfully issued by the relevant product supplier by virtue of an authority, approval or right granted to such supplier under a law as contemplated in the definition of product supplier in terms of the FAIS Act.

5. BAMBOO DECLARATION

Bamboo hereby confirms that it accepts responsibility for the activities performed by it and the activities performed by its representatives, within the representatives’ employment/mandate obligations, and that, to the best of our knowledge, our representatives meet the fit and proper requirements, including personal character qualities of honesty and integrity, good standing, competence, continuous professional development, operational ability, and financial soundness requirements.

6. CLIENT DECLARATION

By using the Bamboo services and agreeing to the Bamboo Terms and Conditions, you hereby confirm that you have read and understood the content of this disclosure Letter.