

1. INTRODUCTION

In terms of the General Code of Conduct of the FAIS Act, Unum Capital (Pty) Ltd (“**Unum**”) (Registration number 1999/008361/07) as an authorised Financial Services Provider (“**FSP**”) in terms of Section 8 of the FAIS Act, is required to disclose the information in this document to you.

You are therefore requested to read through this FAIS disclosure document carefully. If there is anything in this document that you do not understand, or require clarification, please request further information from us.

2. AUTHORISED FINANCIAL SERVICES PROVIDER

Unum is an authorised FSP with license number 564. A copy of [our license certificate is available on our website](#), or you can consult the FSCA website https://www.fsca.co.za/Fais/Search_FSP.htm

FSP Name	Unum Capital (Pty) Ltd
Registration Number	1999/008361/07
FSP number	564
Key Individuals	Mark Howard Weetman Hendrik Sebastian Kriek Lindeque
Internal Compliance	Linea Manjowo
Group companies	Unum Capital Trading Services (Pty) Ltd Unum Capital Alpha Centric (Pty) Ltd
Postal Address	P.O Box 61803, Pierre Van Ryneveld, Centurion, Gauteng, 0045
Physical Address	Unit 1, Village Corner, 57 via Latina Crescent, Irene Corporate Corner, Irene, Pretoria, 0178
Website	www.unum.co.za
Email address	info@unum.co.za
Telephone number	+27 (0)11 384 2900



M E E T I N G Y O U R F I N A N C I A L N E E D S

Unit 1, Village Corner, 57 via Latina Crescent, Irene Corporate Corner, Irene, South Africa PO Box 61803, Pierre Van Ryneveld, Centurion, Gauteng, 0045
Company Reg: 1999/008361/07 **Director:** Mark Weetman **External Compliance:** Mrs Shashika Adsetts, Moonstone Compliance, CO 6220

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3. AUTHORISED REPRESENTATIVES

Unum Capital (Pty) Ltd has duly authorised the representatives as specified in **Annexure A**, to render financial services as defined in terms of the FAIS Act.

4. EXTERNAL COMPLIANCE OFFICER

Name	Moonstone Compliance (Pty) Ltd
Registration Number	2002/020736/07
CO number	CO 6220
Compliance Officer	Sashika Dilkushi Adsetts
Postal Address	P O Box 12662 Die Boord Stellenbosch 76130
Physical Address	25 Quantum Street, Technopark, Stellenbosch, 7600, South Africa
Website	www.moonstonecompliance.co.za
Email address	SAdsetts@moonstonecompliance.co.za

5. UNUM FINANCIAL PRODUCTS AND SERVICES

Category I Advisory FSP		Advice (Non-Automated)	Intermediary Services
1.3	Long-term Insurance: Subcategory B1	x	x
1.4	Long-term Insurance: Subcategory C	x	x
1.5	Retail Pension Benefits	x	x
1.7	Pension Fund Benefits	x	x
1.8	Shares	x	x
1.9	Money Market Instruments	x	x
1.10	Debentures and Securitised Debt	x	x
1.11	Warrants, certificates and other instruments	x	x
1.12	Bonds	x	x
1.13	Derivative instruments excluding Warrants	x	x
1.14	Participatory Interests in a Collective Investment Schemes	x	x
1.15	Forex Investment Business	x	x
1.17	Long term Deposits	x	x
1.18	Short term Deposits	x	x
1.20	Long-term Insurance: Subcategory B2	x	x
1.21	Long – Term Insurance: Subcategory B2-A	x	x
1.22	Long – Term Insurance: Subcategory B1-A	x	x
1.24	Structured Deposits	x	x
1.26	Participatory Interest in a CIS Hedge Fund	x	x

Category II Discretionary FSP		Intermediary Services
2.1	Long-term Insurance: Subcategory B1	x
2.2	Long-term Insurance: Subcategory C	x
2.3	Retail Pension Fund Benefits	x
2.4	Pension Fund Benefits	x
2.5	Shares	x
2.6	Money Market Instruments	x
2.7	Debentures and Securitised Debt	x
2.8	Warrants, certificates and other instruments acknowledging debt	x
2.9	Bonds	x
2.10	Derivative instruments excluding Warrants	x
2.11	Participatory Interests in one or more Collective Investment Schemes	x
2.12	Forex Investment Business	x
2.13	Long-term Deposits	x
2.14	Short-term Deposits	x
2.15	Long-term Insurance: Subcategory B2	x
2.16	Long – Term Insurance: Subcategory B2-A	x
2.17	Long – Term Insurance: Subcategory B1-A	x
2.18	Structured Deposits	x
2.19	Securities and Instruments	x
2.20	Participatory Interest in a CIS Hedge Fund	x

Category IIA Hedge Fund FSP		
20.99	General Category IIA experience	x

6. INDEMNITY COVER

Unum Capital (Pty) Ltd holds a Professional Indemnity and Fidelity Cover.

7. TREATING CUSTOMERS FAIRLY ("TCF")

Unum is committed to the Treating Customers Fairly (TCF) programme which has been implemented by the FSCA and consists of a principle-based approach. As a part of our overall approach, we are fully committed to treating our clients fairly and as such we endeavour to meet their expectations of high-quality service. Our TCF policy is available on our website as well as on request.

8. CONFLICT OF INTEREST MANAGEMENT POLICY

Unum has adopted and implemented a conflict-of-interest management policy to ensure that the quality of our financial services is not significantly compromised by conflict-of-interest situations that

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may arise in the normal course of carrying out our business. The conflict-of-interest management policy is published on the Unum website or can be obtained upon request from compliance@unum.co.za

9. COMPLAINTS HANDLING

In terms of the Act, Unum has established a formal Complaints Management Framework which is available on request or on the Unum website. Should you wish to pursue a complaint against Unum, you should address the complaint in writing to complaints@unum.co.za

If you cannot settle your complaint with us, you are entitled to refer it to the office of the FAIS Ombud, at info@faisombud.co.za or telephone number 0860 324 766. The Ombud has been created to provide you with a redress mechanism for any inappropriate financial advice that you feel may have been given to you by an FSP.

10. FINANCIAL INTELLIGENCE CENTRE ACT (FICA)

As an accountable institution, as defined by FICA, we are required in terms of our Risk Management Compliance Program (RMCP) and Client Due Diligence (CDD) process to identify our prospective clients, verify the given information and keep records of the verifying documents. Our RMCP is available on request.

11. RISK DISCLOSURE STATEMENT

Buying and selling of financial products entails risk, please ensure that you are always appropriately advised and aware of all risks involved. The risks inherent in geared investments are greater than the risks in investments with a moderate to conservative risk profile. Such higher risk investments may be subject to sudden and large fluctuations in value.

Please consult our Risk Disclosure Statement which details some of the more general risks and characteristics prevalent in a trading account. Prior to selecting a financial product or portfolio in which to invest, it is recommended that investors seek independent, specialised financial, legal and tax advice in this regard.

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ANNEXURE A

Category	SubCat	Category Description	LMF	EALJ	TJ	HSKL	IFM	PM	LM	RP	MP	PJS	MHW	TZ
1	3	Long term Insurance subcategory B1	R;A;l			R;A;l						R;A;l	R;A;l	
1	4	Long-term Insurance: Subcategory C	R;A;l			R;A;l						R;A;l	R;A;l	
1	5	Retail Pension Benefits	R;A;l		R;A;l	R;A;l						R;A;l	R;A;l	R;A;l;US
1	7	Pension Fund Benefits	R;A;l		R;A;l	R;A;l						R;A;l	R;A;l	R;A;l;US
1	8	Shares	R;A;l		R;A;l	R;A;l	R;A;l	R;A;l		R;A;l	R;A;l	R;A;l	R;A;l	R;A;l;US
1	9	Money Market Instruments	R;A;l			R;A;l	R;A;l	R;A;l		R;A;l	R;A;l	R;A;l	R;A;l	R;A;l;US
1	10	Debentures and Securitised Debt	R;A;l			R;A;l				R;A;l	R;A;l;US	R;A;l	R;A;l	R;A;l;US
1	11	Warrants, certificates and other instruments	R;A;l		R;A;l	R;A;l	R;A;l			R;A;l	R;A;l	R;A;l	R;A;l	R;A;l;US
1	12	Bonds	R;A;l			R;A;l	R;A;l	R;A;l		R;A;l	R;A;l	R;A;l	R;A;l	R;A;l;US
1	13	Derivative instruments excluding Warrants	R;A;l		R;A;l	R;A;l	R;A;l	R;A;l		R;A;l	R;A;l	R;A;l	R;A;l	
1	14	Participatory Interests in a Collective Investment Schemes	R;A;l		R;A;l	R;A;l	R;A;l			R;A;l	R;A;l	R;A;l	R;A;l	R;A;l;US
1	15	Forex Investment Business	R;A;l		R;A;l	R;A;l	R;A;l	R;A;l		R;A;l	R;A;l	R;A;l	R;A;l	R;A;l;US
1	17	Long term Deposits	R;A;l			R;A;l	R;A;l	R;A;l			R;A;l;US	R;A;l	R;A;l	R;A;l;US
1	18	Short term Deposits	R;A;l			R;A;l	R;A;l	R;A;l		R;A;l;US	R;A;l;US	R;A;l	R;A;l	R;A;l;US

1	20	Long-term Insurance: Subcategory B2	R;A;I			R;A;I						R;A;I	R;A;I	
1	21	Long – Term Insurance: Subcategory B2-A	R;A;I			R;A;I						R;A;I	R;A;I	
1	22	Long – Term Insurance: Subcategory B1-A	R;A;I			R;A;I						R;A;I	R;A;I	
1	24	Structured Deposits								R;A;I;US	R;A;I;US	R;A;I	R;A;I	
1	26	Participatory Interest in a CIS Hedge Fund	R;A;I;US							R;A;I;US	R;A;I;US	R;A;I	R;A;I	R;A;I;US

Category	SubCat	Category Description	LMF	EALJ	TJ	HSKL	IFM	PM	LM	RP	MP	PJS	MHW	TZ
2	1	Long term Insurance subcategory B1	R;I;US			R;I						R;I	R;I	
2	2	Long-term Insurance: Subcategory C	R;I			R;I						R;I	R;I	R;I;US
2	3	Retail Pension Benefits	R;I			R;I						R;I	R;I	R;I;US
2	4	Pension Fund Benefits	R;I			R;I						R;I	R;I	R;I;US
2	5	Shares	R;I	R;I;US	R;I;	R;I;US	R;I	R;I;US	R;I;US	R;I	R;I	R;I	R;I	R;I;US
2	6	Money Market Instruments	R;I			R;I;US	R;I					R;I	R;I	R;I;US
2	7	Debentures and Securitised Debt	R;I			R;I;US						R;I	R;I	R;I;US
2	8	Warrants, certificates and other instruments	R;I			R;I	R;I			R;I	R;I	R;I	R;I	R;I;US
2	9	Bonds	R;I			R;I	R;I					R;I	R;I	R;I;US
2	10	Derivative instruments excluding Warrants	R;I	R;I;US	R;I	R;I	R;I	R;I;US	R;I;US	R;I	R;I	R;I	R;I	R;I;US
2	11	Participatory Interests in a Collective Investment Schemes	R;I		R;I	R;I	R;I		R;I;US	R;I	R;I	R;I	R;I	R;I;US

2	12	Forex Investment Business	R;l	R;l;US	R;l	R;l;US	R;l	R;l;US		R;l	R;l	R;l;US	R;l	R;l;US
2	13	Long term Deposits	R;l			R;l	R;l					R;l	R;l	R;l;US
2	14	Short term Deposits	R;l			R;l	R;l	R;l	R;l;US			R;l	R;l	R;l;US
2	15	Long-term Insurance: Subcategory B2	R;l			R;l							R;l	
2	16	Long – Term Insurance: Subcategory B2-A	R;l;US										R;l	
2	17	Long – Term Insurance: Subcategory B1-A	R;l;US										R;l	
2	18	Structured Deposits										R;l	R;l	
2	20	Participatory Interest in a CIS Hedge Fund	R;l;US						R;l;US			R;l	R;l	
Category	SubCat	Category Description	LMF	EALJ	TJ	HSKL	IFM	PM	LM	RP	MP	PJS	MHW	TZ
20	99	General Category IIA experience	R;l;US			R;l			R;l;US			R;l	R;l	

KEY	
LMF	Louise Mispa Fourie
EALJ	Ernest Adriaan Lodewyk Jansen
TJ	Taahir Joosub
HSKL	Hendrik Sebastian Kriek Lindeque
IFM	Innocent Farai Maponda
PM	Paul Matthew
LM	Loyiso Mpeta
RP	Roberto Pietropaulo
MP	Michael Porter
PJS	Petrus Johannes Serfontein
MHS	Mark Howard Weetman
TZ	Tendai Zvirawa
R	Representative
I	Intermediary
A	Advice
US	Under Supervision