

FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT DISCLOSURE DOCUMENT

Curo Fund Services (Pty) Ltd is a registered private company, incorporated in accordance with the laws of the Republic of South Africa and an authorised Financial Services Provider (FSP No. 42790) in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002 (FAIS). Curo Fund Services is regulated by the Financial Sector Conduct Authority (FSCA).

Curo Fund Services provides fund administration services to both local and international products which include Life and Life Wrapped unitised pooled products, Pension/Retirement Funds, Medical Aid Funds, Collective Investment Schemes and Hedge Funds.

FINANCIAL SERVICES PROVIDER DETAILS	
Full business and Trade name	Curo Fund Services (Pty) Ltd
Registration number	1999/024400/07
Postal addresses	Private Bag X4, Tygervalley 7536
Physical addresses	Parc du Cap, Building 2 Mispel Street Bellville 7530
Telephone	021 944 4000
Web Address	www.curofund.com
Contact Persons	Darren Botha Executive: Product Development Darren.Botha@curofund.com 021 944 4673
External FAIS Compliance Officer	Compliance Select (Pty) Ltd James Smalberger ics@complianceservices.co.za 021 975 6597
Professional Indemnity Cover	Yes

FINANCIAL PRODUCTS

Curo Fund Services provides non-advisory, non-scripted intermediary services in respect of the following Category I financial products:

- Structured Deposits;
- Participatory Interest in a hedge fund;
- Shares;
- Money market instruments;
- Debentures and securitised debt;
- Warrants, certificates and other instruments;
- Bonds;
- Derivative Instruments;
- Participatory interests in a collective investment scheme;
- Long-term Deposits; and
- Short-term Deposits.

Curo Fund Services does not make use of any financial product suppliers or market any products of any financial product suppliers.

KEY INDIVIDUALS AND REPRESENTATIVES

The following individual is approved by the FSCA to serve as the key individual that is responsible for the management and oversight of the financial services rendered. The representatives or representatives under supervision are duly appointed to render financial services for and on behalf of Curo Fund Services:

Key Individual	Representatives	Representatives under supervision
Lionel Vice	Darren Botha	Shihaam Croeser
		Themba Zondi
		René Bouwer
		Louise Iliffe
		David Christian
		Baden Pietersen

COMPLAINTS

Should a client wish to pursue a complaint against the key individual or a representative of the Curo Fund Services, the complaint should be addressed to the following person in writing and contain sufficient details in respect of the complaint:

connect@curofund.com

If the complaint cannot be settled satisfactorily with Curo Fund Services, the complaint may then be referred to the office of the FAIS Ombud created to provide members of the public with a further redress mechanism.

DETAILS OF THE FAIS OMBUDSMAN

Physical Address:	125 Dallas Avenue Menlyn Central Waterkloof Glen Pretoria 0010	Tel:	012 762 5000
		Sharecall:	086 066 3274
		Email:	info@faisombud.co.za
		Website:	www.faisombud.co.za

FINANCIAL INTELLIGENCE CENTRE ACT (“FICA”)

In terms of FICA, Curo Fund Services is registered as an accountable institution. Curo Fund Services follows a risk-based approach to money laundering and related activities. By following this approach, Curo Fund Services is required to identify all prospective clients and verify their given information, as well as keep records in respect thereof.

Application of a risk-based approach implies that the accountable institution can accurately assess the risks involved with a business relationship and to apply the appropriate methods and levels of client verification.

Curo Fund Services must and will report any suspicious and unusual transactions that may facilitate any money laundering and related activities to the relevant authorities.