

FAIS Conflict of Interest Management Policy



1 Why we need this policy

This policy is aimed at –

- managing risks associated with conflicts of interest as required by the Financial Advisory and Intermediary Services Act (FAIS Act), 37 of 2002.
- ensuring that Nedbank (we, us, our) avoids conflicts of interest between product providers, service providers, representatives and/or clients as defined by the FAIS Act and strives to maintain and adopt the highest ethical standards and values in its business activities by mitigating conflicts of interest.

2 Definitions

Conflict of interest	Includes any situation in which we, including all our FSPs and its FAIS-affected employees have an actual or potential interest that may influence the relationship with a third party or client. A conflict of interest may arise where a financial interest, an ownership interest, or any relationship with a third party affects the objectivity of a FSP. For the purposes of this policy, the definition of 'conflict of interest' is broad and includes the definition set out in the FAIS General Code of Conduct for Authorised Financial Services Providers and representatives, Notice 80 of 2003.
FAIS-affected employee	Any person who gives advice and/or provides any intermediary services and/or oversee financial services.
Financial interest	Includes any cash, cash equivalent, voucher, gift, service, advantage, benefit, discount, domestic or foreign travel, hospitality, accommodation, sponsorship, other incentive or valuable consideration other than: a) an ownership interest; b) training that is not exclusively available to a selected group of providers or representatives on – i. products and legal matters relating to products; ii. general financial and industry information; or iii. specialised technological systems of a third party necessary for the rendering of financial services, but excluding travel and accommodation associated with such training; and c) contribution to a black owned entity by a provider that is a measured entity.
Financial Services Provider (FSP)	A financial services provider means any person, other than a representative, who as a regular feature of the business of such person- (a) furnishes advice; or (b) furnishes advice and renders any intermediary service; or (c) renders an intermediary service
Immaterial financial interest	Any financial interest received from a third party of a readily determinable monetary value that, when combined or aggregated, is not higher than R1000 per calendar year from that third party.
Measured entity	An entity as well as an organ of state or public entity, subject to measurement under the Broad-based Black Economic Empowerment (BBBEE) Act, 53 of 2003, and related codes.
Nedbank	Nedbank Limited and includes any South African Nedbank Group company that performs activities governed by the FAIS Act, under a FAIS licence issued to any such company, directors and officers of such company, and any other person that has the power to influence the strategy of

	such company, whether or not such person is a key individual or representative, and whether acting individually or with others.
Ownership interest	Any equity, or proprietary interest of the FSP or Nedbank for which fair value was paid by the owner, other than equity or a proprietary interest held by a FSP, registered to make investments and deposits of assets on behalf of other persons at the time that it was bought, and includes any dividend, profit share or similar benefit derived from that equity or ownership interest.
Sign-on bonus	Any financial interest offered or received directly or indirectly, upfront or deferred, and with or without conditions, including– a) an incentive to recruit or to become a FAIS representative or provider; or b) compensation for the – <ul style="list-style-type: none"> potential or actual loss of any benefit including any form of income, or part thereof, resulting from any act the result of which is that a person is recruited to or become a representative or provider; or cost associated with the establishment of a provider's business or operations, including the sourcing of business, relating to the rendering of financial services; or c) in the form of a loan, advance or credit facility; and <ul style="list-style-type: none"> where the utilisation or servicing of that loan, advance or credit facility is linked to the performance of any activity or the meeting of any target or standard relating to the rendering of financial services; or the repayment of the loan or advance is in any manner linked to the termination of any act the result of which was that a person was recruited to or became a representative.
Third party	Includes a product supplier, another financial services provider, an associate (see definition in the FAIS General Code of Conduct) of a product supplier or a provider, a distribution channel, or any person who provides a financial interest to us or our representatives.

Any term used in this policy and which is not specifically defined, must be interpreted in line with the Financial Advisory and Intermediary Services Act, 37 of 2002, including subordinate legislation issued in terms of this Act (i.e. regulations, board notices, codes, etc).

3 To whom does this policy apply

This policy applies to FAIS-affected employees and should be read together with the Code of Ethics and Conduct.

4 Key principles

In terms of general principles, we must:

- guide and train all representatives, associates and employees on conflict-of-interest procedures as they are subject to annual monitoring and review;
- conduct regular inspections on all commissions, remuneration, fees and financial interests proposed or received to avoid non-compliance;
- keep a register of conflicts of interest; and
- inform clients of this policy and where it can be accessed.

5 Disclosure requirements

If we cannot avoid a conflict of interest, we must mitigate and disclose it.

We must disclose to a client in writing and as soon as possible all conflicts of interest that could affect that client. The disclosure must set out:

- the facts and circumstances giving rise to the conflict of interest;
- measures taken to avoid or mitigate the conflict of interest;
- any ownership interest or financial interest that we could become eligible for;
- the nature of our relationship or arrangement with a third party that gives rise to a conflict of interest, so that the client understands the exact nature of the conflict of interest; and
- the existence of this policy and our Code of Ethics and Conduct.

6 When financial interests are allowed

If the product supplier and the FSP are different entities, we may receive or offer the following financial interests only:

- Commission and fees for the provision of financial services authorised under the Long-term Insurance Act, 52 of 1998; Short-term Insurance Act, 53 of 1998; and Medical Schemes Act, 131 of 1995, where applicable.
- Fees that are not covered by the provider under the Acts mentioned above, if the client has agreed to them in writing. The fee agreement must show the amount, frequency, payment method and details of the services provided, with the fee charged being commensurate with the services provided. The client may ask us to stop these fees at any time and we must do so.
- Fees or remuneration for the rendering of a service to a third party that are or is commensurate with the service being rendered, considering the skills and competencies required. FAIS-affected employees are still bound by the FAIS Act to give appropriate advice.
- An immaterial financial interest.
- A financial interest that is not referred to above for which a commensurate consideration, fair value or remuneration is paid by the same FSP on behalf of which the representatives and key individuals provide financial services.

All fees, commission, and remuneration that we receive or pay must be recorded and audited in line with the prescribed procedure.

If the financial interests are paid to representatives in the same entity, the determination of the financial interests must consider the following:

- Minimum service-level standards
- Fair outcomes for clients
- Quality of representatives' compliance with the FAIS Act

All financial interests received from FSPs outside of Nedbank, or from independent FSPs within Nedbank, must be declared on the Employee Portal, irrespective of the value. The paying of travel and accommodation costs on behalf of employees by third parties is strictly not allowed unless it is for a specific and justifiable business reason and has been approved by the appropriate division or cluster executive committee.

FSPs and representatives may offer or receive a financial interest in relation to training for regulatory examinations if the training is not:

- exclusive to a select group of FSPs or representatives;
- subject to giving preference to the quantity of business secured for the FSP to the exclusion of the quality of service rendered to clients;
- subject to giving preference to a specific product supplier, where an FSP or representative may recommend more than one product supplier to a client; or
- subject to giving preference to a specific product of a product supplier, where an FSP or representative may recommend more than one product of the product supplier to a client.

7 When financial interests are not allowed

We may not offer financial interests to our FAIS-affected employees or associates for giving preference to:

- the quantity of business secured without due regard to the delivery of fair outcomes for clients;
- a product supplier where a FAIS-affected employee may recommend more than one product supplier to a client; or
- a specific product of a product supplier where a FAIS-affected employee may recommend more than one product of that supplier to a client.

We may not receive financial interests or pay our representatives in the following circumstances:

- If remunerated more than once for providing the financial service.
- Actual or perceived conflicts of interest between the client and the representative have not been mitigated.
- The payment hinders the delivery of fair outcomes.

8 Who does what

8.1 Group Compliance

Group Compliance is the policy owner and is responsible for:

- reviewing and maintaining this policy; and
- reviewing and approving cluster and divisional level 3 policies pertaining to conflict of interests under FAIS.

8.2 Cluster / Business unit Compliance

Cluster/business unit compliance is responsible for:

- monitoring the adequacy and effectiveness of controls that business has implemented to ensure compliance with this policy and any level 3 policies that a cluster, division or business unit has established;
- ensuring that FAIS-affected employees and third parties are trained on level 3 policies pertaining to conflict of interests under FAIS;
- creating awareness of this policy;
- monitoring declarations submitted on the Employee Portal monthly and reporting the outcome at the enterprise risk committee meetings;
- reporting any non-compliance with the policy to the various applicable governance structures or a key individual within Nedbank; and
- making recommendations for the improvement of processes, procedures and controls for the efficient management of business in compliance with this policy and the FAIS Act.

8.3 Business

Business is responsible for:

- establishing and implementing processes, procedures, and controls to ensure compliance with this policy and/or any level 3 policies as determined within a cluster, division or business unit;
- ensuring FAIS-affected employees and third parties are trained on level 3 policies;
- creating awareness of this policy; and
- monitoring the effectiveness of processes, procedures and controls to ensure compliance with this policy and any level 3 policies as implemented by the cluster, division or business unit.

8.4 Key individuals

Key individuals are responsible for:

- monitoring client engagements performed by representatives and those persons under supervision to ensure compliance with this policy;
- avoiding potential and actual conflicts of interest;
- reporting instances of non-compliance to management and compliance officers of the cluster immediately;
- creating awareness of this policy; and
- attending relevant training and ensure their representatives attend the same.

8.5 FAIS-affected employees

FAIS-affected employees are responsible for:

- reading, understanding, and acknowledging this policy
- identifying potential and actual conflicts of interest;

- avoiding engaging in any conduct that may potentially or bring about a conflict of interest; and
- reporting such conflicts of interest, whether directly involved or not, to a key individual.

9 When sign-on bonuses are not allowed

We may not offer sign-on bonuses, either as part of our recruitment strategies or as an incentive for an entity to become its representative or third-party supplier. Section 3A of the FAIS Code prohibits the offering of a sign-on bonus to any person other than to a new entrant (a person who has never been authorised as an FSP or appointed as a representative by an FSP).

10 What happens when this policy is breached.

Non-compliance with this policy and its procedures may be considered as misconduct and employees may face disciplinary action that could lead to dismissal and/or criminal prosecution.

11 Links to other group policies

This document supports and enhances other related policies but does not amend or replace any existing policy. Policies that apply only to a cluster or division must be communicated to Group Compliance for review and may never be less stringent than this policy.

A cluster or divisional executive committee may determine specific conflicts-of-interest provisions that will apply to that cluster or division in addition to this policy.

If our Code of Ethics and Conduct contains provisions that are more extensive or stringent regarding conflicts of interest compared to this policy, the Code of Ethics and Conduct shall take precedence.

The following documents are closely aligned with and must be read together with this policy:

- Nedbank Code of Ethics and Conduct.
- Privacy Policy.
- Market Conduct Policy.
- Conflicts of Interest, Confidential Information and Information Barrier Policy.
- Gifts, Entertainment and Hospitality Policy.
- Conflict of Interest and Outside Interest Policy.
- Compliance Policy

12. When this policy comes into effect

This policy first came into effect on 19 April 2010.

13. Document control

Date	Description	Reference
18 February 2015	Annual review – minor changes. Continues to remain fit for purpose.	GRCMC
19 February 2015	Notified of ERMF refresh in progress (2015).	Main board
February 2016	Policy remains fit for purpose.	Driekie Havenga
26 February 2016	Annual policy review.	Main board
1 February 2017	Review of Annexure 6 – FAIS Conflict of Interest.	Darren Beyers
24 January 2017	Approval of amended annexure.	FAIS Governance Forum
31 January 2018	Approval of amended annexure.	Regulatory Risk and Compliance Forum
12 February 2019	Policy remains fit for purpose.	FAIS Governance Forum

Date	Description	Reference
24 June 2019	Minor adjustments to update the name of the policy owner, reflect a cluster name change, and update the policy to level 1 policy following the completion of Managed Separation.	Market Conduct Compliance Office
12 February 2020	Approval of amended annexure.	Regulatory Risk and Compliance Forum
1 September 2020	Alignment with revised conflict of interest provisions in the amended the Code for FSPs.	Market Conduct Compliance forum
30 August 2022	<ul style="list-style-type: none"> • Minor amendments to update the policy from level 1 to level 2. • Exclude the application of the policy on non-South African subsidiaries. • Annual Policy Review. 	Market Conduct Compliance Forum
August 2023	<ul style="list-style-type: none"> • Minor amendments added in terms of accountabilities and alignment with the Nedbank Code of Ethics and Conduct Policy. • Updating of definitions. • Inclusion or expansion of disclosure requirements of responsibilities of key individuals and FAIS-affected employees. • Inclusion of list of linked policies. 	Market Conduct Compliance Forum
April 2024	<ul style="list-style-type: none"> • Amendment to the name of the policy to include the word 'management'. • Included the definition of financial Services Provider. • Included Compliance Policy to be read together with this policy. • Other minor changes, such as numbering and replacing Nedbank with us, we, our where relevant 	Regulatory Risk and Compliance Forum

A full list of Nedbank’s associates, including the names of any third parties in which Nedbank holds an ownership interest, and a full list of the names of any third parties that hold an ownership interest in Nedbank may be found below.

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PRODUCT PROVIDER	ADDRESS	FSP NO.	CONTACT NO.
Nedgroup Investments	Second floor, Block I, 135 Rivonia Road, Sandton	1652	0860123263
Nedgroup Investments (IOM) Ltd	First floor, St Mary's Court, 20 Hill Street, Douglas, Isle of Man IM11EU	N/A	0800999160
Nedgroup Insurance	First floor, Ridgeside Campus, 2 Ncondo Place, Umhlanga Rocks	40915	0860555111
Nedgroup Private Wealth (Pty) Ltd	Second floor, Block I, 135 Rivonia Road, Sandton	828	0214166610
Nedgroup Private Wealth International	St Mary's Court, 20 Hill Street, Douglas, IM1 1EU, Isle of Man	N/A	0860507090
Nedgroup Trust (Pty) Ltd	Second floor, Block H, 135 Rivonia Road, Sandton	N/A	0805686430
Hollard	22 Oxford Road, Parktown, 2193	17698	0115477000
Liberty Life	1 Ameshoff Street, Braamfontein, Johannesburg	2409	0114083911
Momentum	268 West Avenue, Centurion, 0157	657	0860669876
Old Mutual International	1A Mutualpark, Jan Smuts Drive, Pinelands, Cape Town, South Africa, 7405	N/A	0215092187
Old Mutual Life	Mutual Park, Jan Smuts Drive, Pinelands, 7405	703	0860506070
Optivest Health Services	9 Queen Street, Durbanville, Cape Town, 7550	13475	0219752266
PPS	First floor, Travers House, Boundary Terraces, 1 Mariendahl Lane, Newlands, 7700	1044	0860468777
Nedgroup Financial Advisers (Pty) Ltd	Second Floor, Block I, 135 Rivonia Road, Sandton	48771	0102366150
Nedgroup Private Wealth Stockbrokers (Pty) Ltd	Second Floor, Block I, 135 Rivonia Road, Sandton	50399	0102366150
MMI Group Limited	268 West Avenue, Centurion, 0157	657	0860114930
Hollard Life Assurance Company Limited	22 Oxford Road, Parktown, 2193	17698	0115477000
Nedgroup Investment Advisors (Pty) Ltd	Nedbank Clocktower, Clocktower Precinct, V&A Waterfront	1652	0860123263
Old Mutual Life Assurance Company (South Africa) Limited	Mutual Park, Jan Smuts Drive, Pinelands, 7405	703	0860506070
Sygnia Itrix (RF) (Pty) Ltd	7th Floor, The Foundry, Cardiff Street, Green Point, 8001	873	0214164940
Allan Gray Unit Trust Management (RF) (Pty) Ltd	1 Silo Square, V&A Waterfront, Cape Town	19896	0860000654
Nedgroup Collective Investments (RF) (Pty) Ltd	Nedbank Clocktower, Clocktower Precinct, V&A Waterfront	1652	0860123263
Coronation Management Company (RF) (Pty) Ltd	7th Floor, MontClare Place, Cnr Campground & Main Road Claremont, Cape Town, South Africa, 7708	548	0216802000
MandG Investment Managers (Pty) Ltd (previously known as Prudential Portfolio Managers Unit Trusts Ltd)	Prudential, 5th Floor, Protea Place, 40 Dreyer Street, Claremont, 7735	45199	0860105775
Camissa Asset Management (Pty) Ltd (previously known as Kagiso Collective Investments Ltd)	Fifth Floor, MontClare Place, Cnr Campground and Main Roads, Claremont 7708	784	0216736300
Ninety-One Fund Managers SA (RF) (Pty) Ltd previously Investec Fund Managers SA (RF) (Pty) Limited	Investec Asset Management, 100 Grayston Drive, Sandown, Sandton, 2196	15886	0860500900
Nedbank Private Wealth Limited (commonly referred to as NPWI) a company incorporated under the laws of the Isle of Man and a licensed as discretionary investment manager	St Mary's Court, 20 Hill Street, Douglas, IM1 1EU, Isle of Man	N/A	0441624645000
ABSA Life Ltd Investment Linked Business	ABSA towers North campus, 4th floor, ABSA towers north, 180 Commissioner Street, Johannesburg	524	118466523
Extra Dimension Umbrella Pension Fund	Cnr Goudvis and Conrad Street, Florida north	38344	114723028
Extra Dimension Umbrella Provident Fund	Cnr Goudvis and Conrad Street, Florida north	38344	114723028
Hollard Wealth Management Preservation Pension Fund	22 Oxford Road, Parktown, Johannesburg	17697	113511385
Hollard Wealth Management Preservation Pension Fund	22 Oxford Road, Parktown, Johannesburg	17697	113511385
Momentum Metropolitan Life Ltd Investment Linked Business	268 West Avenue, Centurion	44673, 6406	
Multilect Managed Annuity Fund	Rosebank Corner, 191 Jan smuts Avenue, Parktown north	45364	114865566
Multilect Preserver Provident Fund	Rosebank Corner, 191 Jan smuts Avenue, Parktown north	45364	114865566

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Old Mutual Life Assurance Company South Africa Ltd Investment Linked Business	Mutualpark, Jan Smuts Drive, Pinelands	703	215090645
Old Mutual Wealth	4th floor, A block, Mutualpark, Jan Smuts Drive, Pinelands Cape Town	18427	215244400
Agriseker	1 Archbell Street Bethlehem Free State	45767	058 307 8601
AIG	Sandown Mews West, 88 Stella Street, Sandown	15804	011 551 8091
AON	The Place, No.1 Sandton Drive, Sandhurst, Sandton	20555	011 944 8013
Beyonda	Unit5, 8 Osborne Lane, Bedfordview, 2008	1361	0110236561
Bryte	15 Marshall Street, Ferreirasdorp, Johannesburg	17703	011 370 9306/011 370 9235 /011 370 9352
Camargue	Carmargue House, 33 Glenhove Road, Melrose Estate	6344	011 778 9139
Chubb	Ground Floor, The Bridle, Hunts End Office, 38 Wierda Valley, Sandton	27176	011 722 5700
Clarendon Transport Underwriters	127 Greenway, Greenside, Johannesburg, 2193	5010	011 274 1300
Coface	3021 William Nicol Drive, Bryanston, Johannesburg, South Africa	44160	011 244 9311
Lombard	4th Floor, 22 Wellington Road, Parktown	1596	011 658 1156/ 031 818 0209/ 011 235 0035
Commercial & Industrial Acceptances	13 Riley Road, Bedfordview, 2008	13890	0861 242 777
Echelon	3rd Floor Sunclare Building, 21 Dreyer Street, Claremont	40613	011 023 2216
Emerald	Emerald House, 8 Waterford Office Park, Fourways, Gauteng	13893	011 658 8200
Cross Country	253 Smit Street, Fairlands, Johannesburg	39547	011 215 8800
Credit Guarantee Insurance Company	1 Mutual Place, 107 Rivonia Road, Sandton	17691	
Firedart	Meyersdale ECO Business Park, Block D1st Floor, Corner Hennie Alberts and Michelle Avenue, 1448	40536	011 833 1400
Garagesure	Unit 16 First Floor, Block D, Lifestyle Riverfront Office Park, Bosbok Road, Randpark Ridge	4467	011 791 6602
Factory & Industrial Risk Managers	Voltex House, 3 River Road, Bedfordview 2008	9138	011 615 1640
Heavy Commercial Vehical Underwriting Managers	Unit B, 43 Empire Road, Parktown, Johannesburg 2107	9853	011 628 3000
Envirosure	580 Umbilo Road, Congella, KwaZulu Natal 4013	38594	011 205 4918
Flightsure (Aviation Brokers)	Block 2, 1st Floor South, Waterfall Terraces, Waterfall Park, Bekkers Road, Midrand 1685	7039	011 805 1884
Fulcrum	1st Floor, Lacey Oaks House, Ballyoaks Office Park, 35 Ballycare Drive, Bryanston 2194	17795 44128	010 001 2860
Hollard	22 Oxford Road, Parktown 2193	17698	011 351 2361/011 351 1181
Hospitality Industrial and Commercial Underwriting Managers	Eastwood Office Park, 11B Riley Road, Bedfordview, Gauteng 2008	5072	011 455 5271
iTOO Special Risk	22 Oxford Road, Parktown 2193	47230	011 351 2737/ 011 351 2104
Hospitality and Leisure (H&L)	1 Sportica Crescent Tygervalley Bellville 7536	3416	021 915 7030
KEU Underwriting Managers	88 Monkor Road, Range Park Ridge, Randburg 2125	5076	0861 00 00 90
Landmark Underwriting Agency	1st Floor, Westdene Centre, Corner of First Avenue & Reid Street, Westdene, Bloemfontein 9301	12654	051 430 3371
Marsh (Previously Jardine Ilyod Thomson and Eikos)	Corner 5th Street & Fredman Drive Entrance 1, Building 1 Alice Lane, Sandton 2196	481	011 060 7796
Mirabilis	1st Floor, Cradock Place, 5 Cradock Avenue, Rosebank 2196	28190	0861 100 100
Merx HCV	13 Riley Road, Block B, Bedfordview, 2008	42991	011 455 3838
MUA Insurance Acceptance	4th Floor, Gihon Building, cnr Bill Bezuidenhout & Sportica Road, Tygervalley 7530	37947	086 168 2467

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Nedgroup Insurance Company Limited	135 Rivoni Road, Block C, 2nd Floor, Sandown, Johannesburg 2196	41104	0860555111
Bryte Specialist Motor (Pty) Ltd	15 Marshall Street Ferreirasdorp Johannesburg 2000	50459	011 370 9111
Old Mutual Insure	Wanooka Place, St Andrews Road, Parktown, Johannesburg 2000	12	0113744739/ 011 374 4287
One Insurance Underwriting Managers	54 Maxwell Dive, Woodmead North Office Park, Woodmead 2021	8783	0861 266 562/011 0630554
Paladin Underwriting Managers	3rd Floor, Ebdon House, Belmont Park, Belmont Road, Rondebosch 7701	5069	011 523 9550
Santam	1 Sportica Crescent, Tygervalley, Bellville 7536	3416	012 369 1198
Premium Credit SA	Tom House 6 St Giles Street B25 Randburg 2194	45351	011 449 6853
Premium Financing Solutions	Tom House 6 St Giles Street B25 Randburg 2194	45352	011 449 6853
Stalker Hutchinson Admiral	The Pavilion Wanderers Office Park, 52 Corlett Drive, Illovo 2116	2167	011 731 3697
Thatched risk Acceptance (TRA)	1st Floor Tygerforum B53 Willie van Schoor Drive Bellville 7550	12148	0861105799
Senate Transit Underwriters	Unit 8, Centuria Office Park, 265 Von Willich Avenue, Centurion	2606	012 663 1004
Transit Underwriting Managers	Office 102A, Silver Oaks, 36 Silverton Road, Musgrave 4000	20480	0861 113 597
Zenith	191 Main Road, Paarl 7646	36469	021 872 7065
Vanguard	No 7, 14th Avenue Centre, 42 Kessel Street, Fairland 2195	39216	083 282 8757
Vulindlela Underwriting Managers	15 Old Main Road Gillits 3640	33799	0860 122747
Keveko Insurance Investments	Suite 2501, 25th Floor Durban Bay House 333 Anton Lembede Street, Durban. 4001	43268	084 7072556
CCI SA (Durban) (Pty) Ltd	4th Floor, Medscheme Building 67 Old Fort Road Durban, 4000	24456	031 2861829
CCI SA Financial Service (Pty) Ltd	3 High Street Umhlanga 4319	17146	031 2861829
QED Actuaries & Consultants Pty Ltd	1st Floor, Hunts End Office Park, 38 Wierda Road West, Sandton, South Africa	N/A	011 038 3700
Boxer	41 The Boulevard Westend Office Park Westville 3610	N/A	031 275 7000
Pay @ Services	Old College Buiding, 35 Cgurch Street, Stellenbosch 7600	29423	021 8865557
Metrolife	3 Clubhouse Place, Mahogany Ridge, Westmead, Durban.	N/A	0860 638 763
Direct Independent Brokers	Office 0025 First Floor, Centennial Place C/O Century Boulevard & Bridge Street, Century City 7441	44913	021 941 1991
Masthead	1st Floor Park Terraces, Golf Park Mowberry, 7700	43435	086 1737858
Marketing SA	Advantage House, 38 Steimens Street, Braamfontein Johannesburg 2017	17838	011 339-2267
Lexcorp (Legal Exchange Corporation (Pty) Ltd)	4 Kikuyu Road, The District Office Park, Sunninghill 2157	19929	011 9667777
Innovation Group	192 Bram Fisher Drive, Ferndale Randburg 2194	49095	011 790 5284
Bidvest Lithotech	48 Gillitts Road, Pinetown 3610	N/A	031 700 2577
Collective Dynamics	288 on Kent Avenue Ferndale Randburg	N/A	(010) 005 3333
Alec Levin Insurance and Investment Broker cc	Landbou Unie Building, Nobel Street, Bloemfontein 9301	29255	051 4444906
Confismart	92 Voortrekker Street, Brandfort 9400	43841	051 406 4800
Vis Moonsamy	45 Fieldside Avenue, Centenary Park Phoenix 4300	5525	083 6289917
Webber Wentzel	90 Rivonia Rd, Sandton 2196	N/A	011 268 5068
Taquanta Asset Managers	7th Floor, Newlands Terraces, Boundry Road, Newlands Cape Town 7735	618	021 681 5175
Old Mutual Investment Administrators (Pty) Ltd (OMIA)	1st Floor, E Block, Mutual Park, Jan Smuts Drive Pinelands 8000	542	021 509 6547
Silica Financial Administration Solutions (Pty) Ltd	Grayston Office Park 128 Peter Road Sandton 2010	3733	011 3024000
Silica Administration Services (Pty) Ltd	Grayston Office Park 128 Peter Road Sandton 2010	45113	011 3024000
Old Mutual Investment Services (Pty) Ltd (OMIS)	Mutua Park, Jan Smuts Drive Pinelands 7450	717	021 524 4532

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Nedgroup Investment Advisors Proprietary Ltd	Nedbank Clock Tower Precinct V&A Waterfront Cape Town 8000	1652	078 1407320
1st Tek Electrical	808 Eighteenth Avenue 808 Eighteenth Avenue PTA	N/A	0129981508
Abels Construction	PO Box 2081 Beacon Bay	N/A	0727644656
ACM Construction	5 Dianthus Rd 5 Dianthus Rd	N/A	0215572911
ALP Building Contractors cc	26 South Road Cnr 3rd Avenue	N/A	0114351168
AMINATA AFRICA HOLDINGS (PTY)	No 1 Nicholls Street, Chamdor No 1 Nicholls Street, Chamdor	N/A	0117629059
Ancor Project Management	536 Clanwilliam Street 536 Clanwilliam Street	N/A	0117622004
Anton Pohl Loss Adjusters	20 Loubser Street	N/A	0583038980
ANW SOLUTIONS	54 Maurice Nichols Road 54 Maurice Nichols Road	N/A	0781047466
Arcone Construction (PTY)LTD	2 Fiscal Street 2 Fiscal Street	N/A	0824161706
Avon Guard	93 Rennie Road Benoni North A/H	N/A	0791092736
Ayoba Home Improvements cc	15 Church Street 15 Church Street	N/A	0848905610
Band B Contracts	37 Anne Road Glen Austin	N/A	0837597187
BARRY WALKER	34 Len Nichol Road	N/A	0319035413
BEDFORD BUILDERS CC	12 Hoogvorst Road	N/A	0317013706
BEE Maintenance CC	99 Hendrik van Eck Boulevard SE6	N/A	0169823117
BeezNeez Trading 5cc	6A First Street Industrial Site	N/A	0183815403
BENCHMARK BUILDING AND MAINTENANCE	Unit 14 Santos park Bellville	N/A	0219488585
BFN Kontrakteur	4 George du Toitstreet 4 George du Toitstreet	N/A	0825537906
Bienare Services	3 Miller Street Central	N/A	0333462959
BOB_G4YY_S HOME IMPROVEMENTS SERVICES	120 Shannon Drive	N/A	0312628205
BOLD MOVES 231 PTY LTD	104 Pendoring Ave Wonderboom	N/A	0125677795
Bubezi Construction	43 Ehmke Street 43 Ehmke Street	N/A	0137415148
BUILDING SOLUTIONS	Unit B1 Pinelands Buss Park New Mill Road	N/A	0215319802
Bunya 6	15 Van Riebeeck Str 15 van Reibeeck Str	N/A	0114122696
CAMSEC EL CC	9 Cavendish Road	N/A	0437210087
CANYON FLOORS (PTY) LTD	13 Seddon Street Kensington B	N/A	0117892200
Cape Carpentry Services	10 Mockey Rd	N/A	0217618908
CARPET AND DECOR CENTRE POLOKWANE	9 Iran Street Superbia	N/A	0152922219
CARPETWORLD FLOORING PTY (LTD)	Nobel Rd The Interchange	N/A	0218538530
CHEDZA INTERNATIONAL LOSS ADJUSTERS (PTY) LTD	Crawford House Crawford House	N/A	01146359000
CHRIS OLIVIER KONSTRUKSIE	97 Otto Street Mountuscan Unit 15	N/A	0824173708
CIS Construction	94a Symphony Avenue Steenberg	N/A	0217050815
CLA AND ASSOCIATES PTY LTD	unit 9 The Gables Office Park corner Tennis Road	N/A	0100720011
Cliffe Dekker Hofmeyr Incorporated	1 Protea Place 1 Protea Place	N/A	0115621000
CNT LABOUR SOLUTIONS CC	307 Kremetart Str	N/A	0861787727
COALITION CABLING AND ELECTRICAL	Unit 1, Johnson Road Complex 21 Hadji Ebrahim Crescent	N/A	0216990190
COAT DOCTOR CC	52 Dagbreek street P.O. Box 539	N/A	0419333029
Con Thatch (Pty) Ltd	Plot 21 Totius Road	N/A	0119581634
COPPER EAGLE TRADING 127	Unit 7.3 SBDC	N/A	0437222389
CORP 1000	5A Pearl Str Tamsui Industrial	N/A	0448743909
COUNTERPOINT TRADING 162	88 Colchester Crescent Parkgate	N/A	0325376133
D SMILLIE AND CORPORATION CC	Suite 9 suite 9	N/A	0315630704
Daniels Flooring	38 Allandale Drive 38 Allandale Drive	N/A	0333970671
DAVID TILLEY CONSTRUCTION	46 Third Street	N/A	0573573622
DEKORPLAN PTY LTD	533 Alandale Street 533 Alandale Street	N/A	0123452399

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DHARUMA BUILDING CONTRACTORS	9 Sterculia Crescent	N/A	0333871869
Digicall Assessing Solutions (PTY) LTD	Digicall Building 110 Conrad Drive	N/A	0860277377
DIGICALL ELECTRICAL AND MECHANICAL SOLUTIONS	110 Conrad drive Craighall Office Park	N/A	0102115424
DIGICALL FOGI PLUMBING SOLUTIONS	Block E The Terraces	N/A	0217020442
DNI QUESTS	PO BOX 53517 Wierdapark	N/A	0825520954
DRILOU GENERAL SALES CC	31 De Waal Street La Hoff	N/A	0647668005
Dytech Solutions Pty Ltd	4 Tralee Street Kenmare	N/A	0119556024
E GEORGE WELDING	46 Kilimanjaro road Tafelsig	N/A	0213968246
EGOLI 2000 LT MAINTENANCE AND CONSTRUCTION CC	97 Jones Street Venterspost	N/A	0116980327
EKBET MATTE CC	46 Third street Industria	N/A	0834155165
EKHAYA CONTRACTORS (PTY) LTD	59 Panorama Drive Newcastle	N/A	0343171208
ELYTE CHEM PTY LTD	888 Pierneef Str	N/A	0123291746
EMA MAINTENANCE AND RENOVATIONS PROJECTS	9 NEW STREET	N/A	0110661941
ENSLIN ASSESSORS AND CONSULTANTS PTY LTD	499 Bensch Estate 45 Dickinson Street	N/A	0739958283
EXTENSIVE TRADING PTY LTD	4 De La Ray Street Krugersdorp	N/A	0110267010
FLAMINGO POOLS	137 Bulwer Road Glenwood	N/A	0313074318
Flemming Assessors Pty Ltd	3 President Viljoen Str	N/A	0583039134
GJ and T Home Improvers	48 Linda Street	N/A	0119532422
Glasfit	8 Watkins Str	N/A	0102115000
GLOBESCOPE SECURITY (PTY) LTD	Unit 1 Willow Park	N/A	0219058601
GRART CONSTRUCTION	Tower Hive Business Park 3 Caxton Street	N/A	0110417867
GREAT SOUTH CONTRACTORS PTY LTD	92 Brandvlei Crescent Soweto	N/A	0119451225
GREYLAND CONSTRUCTION WESTERN CAPE PTY L	136 De Villiers Avenue Kenridge	N/A	0219754885
GS Part	3 Madeline Road Morningside	N/A	0313010244
HOFFE CONSTRUCTION	98 Oakbridge Village 3 Oakbridge Drive	N/A	0218521816
Hough Cabinets	9 Maynard Rd	N/A	0413682255
House and Home Refurbishments Durban	412 Brickfield Road Office 7	N/A	0312074311
House And Home Refurbishments Johannesburg	13 Van Rynveld Homestead Park	N/A	0118301811
HWB CONSTRUCTION	1 Gladstone Weg De Beers	N/A	0538311133
IMBAZO TRADING PTY LTD	3 Kruger road Midrand	N/A	0110262946
INDEPENDENT BUILDING INSPECTION SERVICES	19 View Road Fields Hill 14 Len Nichol Street	N/A	0714533377
INDEPENDENT CLAIMS SOUTH (PTY) LTD	Independent House Tokai Business Park	N/A	0217123734
INDIGO RAIN TRADING 68 CC	359 Alealexandra road	N/A	0333863928
IQ CONSTRUCTION (PTY) LTD	Plot 386 Graham Road	N/A	0128110989
ISIHAWU ESISHA PROPERTY SERVICES CC	43 Plein Str	N/A	0799088369
ITHEMBA HOME BUILDERS	108 Ann Road Clayville East	N/A	0113167771
Jacaranda Renovation Services	716 Greyhound st Garsfontein ext.10	N/A	0129931247
JAXCORP BUILDING PROJECTS AND ENGINEERING CC	6 Rod Lane Lotus River	N/A	0820434801
JAYS ELECTRICAL	64 Simon bekker drive Rangeview ext 4	N/A	0119540303
JBC Roof Cover (PTY) Ltd	JBC House 379 Ontdekkers Road	N/A	0117606051
JD Kleu Construction cc	6 Highview Road Penford	N/A	0419910522
Jens Security (Pty)Ltd	10 Haggard St SE6	N/A	0716894387
JJ DIPPENAAR KONTRAKTEURS	John Calitzstreet 29 Hennenman	N/A	0575732879
JJB Construction	69 Honeyball Avenue 69 Honeyball Avenue	N/A	0736990741
John Dore Carpets Mayville CC	872 Mansfield Ave	N/A	0123355662

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JUNSHAN INVESTMENTS CC	110 Forbes Str	N/A	0366330639
K AND L PROJECTS	5 Aster Road	N/A	0118556296
KEIL FAMILY TRUST (PTY) LTD	126a Runnymede Avenue Chartwell Estates	N/A	0115160266
KWEKAMVA PROJECT MANAGEMENT	26 Kameeldoring St Vredeklouf	N/A	0722400565
L and T CONTRACTORS	63 Selbourne Place Jhb North	N/A	0114627325
L F BUILDING CONTRACTORS CC	3 Swazi Street	N/A	0116795128
L Lamprecht Loss Adjusters	1 Rooibekkie Street Genevafontein	N/A	0448710598
Leshan Security Systems	107 8th Ave	N/A	0837342970
LEVENBACH BUILDING AND ROOFING CC	33 Plantation Road Wetton	N/A	0217993000
LOGAN POOLS	52 Bonza Bay Road Beacon Bay	N/A	0437483032
LOSS LIMIT	18 Village Green Tamarisk Street	N/A	0114756412
Lt Contractors	23 Harvey rd Windermere	N/A	0313033442
M DE SOUSA BUILDING CONTRACTOR	13 Reid street Unit number 1	N/A	0514474175
Mans Automation cc	11 Pendoring Ave Lotus River	N/A	0217064926
Marcom Project Management	5 Eekhorning Street, Brackenhurst Alberton	N/A	0861267770
MARIUS VAN SCHALKWYK AND ASS CC	37 Fifth ave Benoni	N/A	0118494655
Mark Bennett Interiors Designs CC	130 Goldman Street Florida	N/A	0116723928
Martins Locksmith CC	48D High Street Brixton	N/A	0118377433
MASINYA EAST RAND	32 Milner Street 32 Milner Street	N/A	0118117466
MATJABENG CONSTRUCTION CC	11 Victoria Street 11 Victoria Street	N/A	0573882439
Meason Construction And Maintenance	No 9	N/A	0824903692
MERLES CARPET SERVICES CC	272 Che Guevara Rd Glenwood	N/A	0312025513
ML EVERATT TA SWIMLINE NORTH	143 Standard Drive Blairgowrie	N/A	0113263772
MONTANA CONSTRUCTION CC	11 Apache ave Cynthiavale	N/A	0125663670
MPHAPHA CONSTRUCTION	581 Waterlake farm Zwavelpoort	N/A	0127972092
MR Technology cc	38 Libertas street	N/A	0119544475
MRH@WORK	Reynolds Park 65 Bamboesvlei Road	N/A	0834152344
MULUTI KITCHENS	261 Ontdekkers Rd Ontdekkers	N/A	0117662501
NAMBITI PLUMBERS CC	108 Francis Road Ladysmith CBD	N/A	0366311230
NANCY SP	CAMPUS SQUARE Sandton	N/A	0733217315
Natal Plumbers And Builders CC	99 High Street	N/A	0349813862
New Era Construction	32 Viola Str Lennoxton	N/A	0343171406
NGCONGCA BUILDING CONSULTING	44 Steven Str	N/A	0216943956
OESCHGER LOSS ADJUSTING AND FIRE INVES	97 Fifth Avenue North Fountainbleau	N/A	0725320069
Orca Investment Enterprises (Pty) Ltd	Orca 40 CJ Langenhoven Street	N/A	0219393962
Patterson Contractors	204 Dunstan Road 204 Dunstan Road	N/A	0829039257
PAUL GOEDHART AND ASSOCIATES	8 St John Street George	N/A	0448715570
Paxman Construction CC	3 Blesbok 3 Blesbok	N/A	0357995018
PERICON BUILDERS	46A Kirkwood Street	N/A	0414842266
PETER GREEFF ASSOCIATES KZN (PTY) LTD	34 Elwak Road Reservoir hills	N/A	0312621119
PETER STEPHENSON POOL REPAIRS AND RENOVATIONS	02 Cherron Ave	N/A	0315624236
PG Glass Pty Ltd	AMR Building 3 Concorde Road East	N/A	0860030303
Phezulu Contractors	109 Percy Osborn Road Durban 4001 109 Percy Osborn Road	N/A	0313036378
PIET THOKA PROJECTS CC	1485 Koekoek Street Waverley	N/A	0123320502
Plumbfect	29 boshoff street	N/A	0413600594
POLOKWANE ROYAL MAINTENENCE PTY LTD	125 Dap Naude	N/A	0152988303

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POOL ACTION	33 Bergeend Strert Birch Acres	N/A	0119763701
POOL AND PAVING CONSTRUCTION CC	78 Carbineer Road 78 Carbineer road	N/A	0366314825
Pool Creations And Renovations cc	42 Venn str	N/A	0720418978
Proloss (Pty) Ltd	Ground Floor WBHO House	N/A	0215323621
QUANTEXQS	2 Spantou Avenue Wapadrand	N/A	0128072703
R J ASSESSING SERVICES PTY LTD	11 Britannica Street Wavecrest	N/A	0213931265
Rainbow Pepper Trading	262 Vorster Avenue	N/A	0837040026
Raizenbergs Plumbing and Building Services cc	49 Hadji Ebrahim Crescent Athlone	N/A	0216378030
RAMOSA BUILDING CONTRACTORS	13 President Kruger Parys	N/A	0568172448
RAM-TECH INDUSTRIAL SERVICES PTY (LTD)	7 Sonstraal Avenue	N/A	0765089589
RESTORATION LAB	Unit 1 35 Linton close	N/A	0219310090
RI JO BUILDERS PTY LTD	612 Visvanger road Randvaal	N/A	0164291853
RIVERPORT TRADING 58	Suite 2 Tudor park 210 Northway	N/A	0315632145
ROBINSON ADJUSTERS	4 Tarn Avenue 4 Tarn Avenue	N/A	0413642002
ROBINSON AND PILLAY LOSS ADJUSTERS	14 Ridge Road Uvongo	N/A	0393151996
ROCK GARDENS	Unit 8, 96 10th Avenue, Retreat Retreat	N/A	0849794413
ROSSHA BUILDERS	UNIT 3 No 63	N/A	0617447713
ROUND AND SQUARE BUILDINGS PTY LTD1	39 Gray Road Paarden Eiland	N/A	0217970897
Rudi Witteveen Assessors	11 Wolseley Str	N/A	0538615718
SAJ ENTERPRISES PTY LTD	6 152 458 400 730 350 000	N/A	0615245840
SANJAX BUILDING PROJECTS CC	33G Boundary Road	N/A	0343172224
SCHIBA	146 Grey Street Parkersdam	N/A	0233423786
SEA SPIRIT 164 CC	170 Bodenstein Street Dan Pienaarville	N/A	0109004325
SEABREEZE AWNINGS AND BLINDS CC	24 Beechgate Crescent Southgate Business Park	N/A	0319142500
SECRE 147 INVESTMENTS	5 Cobham Grove Stamfordhill	N/A	0313120629
Secure Alarm Systems cc	Secure Alarm Systems cc 369 Deetlefs street	N/A	0123290894
SEDGWICK SOUTH AFRICA (PTY) LTD	Nampak House Hampton Office Park	N/A	0115579000
SEDGWICK SOUTH AFRICA PTY LTD	Nampak House Hampton Office Park	N/A	0115579000
SENSOR NETWORKS	31 CAMP STREET	N/A	0119947000
SILVER SOLUTIONS 24 CC	16 Franskorb Str Oatlands	N/A	0828097096
SPRING LIGHTS 1418	83 Old Transkei Road Nahoon	N/A	0437351343
Stanley Ryan And Associates Empangeni	Unit 21 Reys Business park	N/A	0325860495
Staphorst Associates	26 Problem Mkhize Rd	N/A	0313096332
STEFAN MARAIS ELECTRICAL	32 Amund Weeber Street Elandia	N/A	0562122977
Sun Control Services Border cc	58 Fleet Street 58 Fleet street	N/A	0437431370
SUNHOT SOLAR AND CONSTRUCTION	11 De Villiers Street Langerug	N/A	0233476289
Swimline Pools	28 - 6th Avenue 28 - 6th Avenue	N/A	0415816568
TAWEDE (PTY) LTD	BYEKORF 8 BULTWEG	N/A	0792317847
TAZWAAN CONSTRUCTION	65 Barkly Road west End	N/A	0538314101
TC ELECTRONICS	92 Old Main Road Ottawa	N/A	0325376028
Thames Construction cc	13 Northgate Plade	N/A	0315693605
THE BUSINESS ZONE 905 PTY LTD	5 Glenridge Road 5 Glenridge Road	N/A	0311001090
THE OVERTAKER CC	PO BOX 14226	N/A	0727758409
The Poolman	149 Hennie Alberts Str Brackenhurst	N/A	0823779917
THE UNSHAKEN PROPERTY CONSULTING SERVICES	114 Market Street Boksburg	N/A	0118922877

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THEMBRIDGE SUPPORT SERVICES CC	230 Nigel Road Selcourt	N/A	0113630044
Thero Building Maintenance and Construction	10 Bernard Shaw Street SW1	N/A	0169325049
TL CUPBOARDS AND BUILDING SERVICES	unit A8 Regent Park Harris drive	N/A	0217044794
TOODLE TRADING BUILDING CONTRACTORS	12 VIA APPIE STREET	N/A	0446951121
TOP CARPETS AND FLOORS INSURANCE PTY LTD	Unit 1 Falcon View	N/A	0713324305
TRADING JUNCTION 18	53 Dan Pienaardrive	N/A	0319031579
Trend Int Home Builders cc	Office 114 Vallyland Centre Recreation Ro	N/A	0217882348
TSOTI TRADING 1 PTY LTD	15 Kruger Place Phoenix Industrial Park	N/A	0315620766
UBUNTU LOSS ADJUSTERS	2 Second Crescent Fish Hoek	N/A	0769702172
Upward Spiral 1199cc	10 Rathgar Grove 59 Panorama Drive-Newcastle-2940	N/A	0312620234
VCS ELECTRICAL SOLUTIONS	40 Edendale Road East Edenglen	N/A	0114527646
Veritas Loss Adjusters	Glenrant building 62 Glenwood road	N/A	0123481526
Vistel Systems	159 Clovelly Road	N/A	0114860848
VUKA VUSI TRADING CC	Hansa Building 21 Arras Street	N/A	0136560091
Wayne Weimann	13 Titania Way 13 Titania Way	N/A	0217122163
Wellborn Refurbishers CC	107 Milner Ave Waterval	N/A	0117826771
Wesdev Pty Ltd	92 Toronto Road Welkom	N/A	0573524188
Worcester Boudienste	57 Oak Avenue Worcester	N/A	0233428467
YUMRIES BUILD TRADING CC	25 Daffodil Crescent Silvertown	N/A	0725725923
ZALIWAVE	2 Gardenia Street Klein Nederburg	N/A	0715704349