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LETTER OF INTRODUCTION & DISCLOSURES

In complying with the FAIS legislation, I would like to bring the following information to your attention:

IDAD Africa is and authorised Financial Services Provider in South Africa with FSP Number: 50937, regulated by the Financial Sector Conduct Authority.
Our license authorises IDAD Africa to provide advice and intermediary services in the following product categories and subcategories:
Category 1

- 1.3 Long-term Insurance subcategory B1
- 1.4 Long-term Insurance subcategory C
- 1.8 Shares
- 1.9 Money Market Instruments
- 1.10 Debentures and Securitised Debt
- 1.13 Derivative Instruments
- 1.14 Participatory Interests in a Collective Investment Scheme
- 1.18 Short-term Deposits
- 1.24 Structured Deposits
- 1.25 Securities and instruments

Category 2

- Structured Deposits
- Securities and instruments
- 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 one or more collective investment schemes
- Forex investment
- Long-term Deposits
- Short-term Deposits

IDAD Africa does not hold any shares issued by any product provider.

IDAD Africa has not received more than 30% of its total remuneration from any product provider.

None of IDAD Africa's Representatives (listed on Authorised FSP's Reps) received more than 30% of remuneration from any product provider.

IDAD Africa holds professional indemnity insurance with Aon.

Compliance with the FAIS Act is monitored by Masthead (Pty) Ltd, a compliance practice approved by the Financial Sector Conduct Authority. Their postal address is PO Box 765, Howard Place, 7450. Their contact numbers are:

Telephone: 021 6863588

Fax: 021 6863589

Please note that in accordance with legislation we keep an updated Conflict of Interest Management policy and disclosure register. This register informs you, our client of all financial and ownership interests that we may become entitled to and lists the associate and business relationships of the FSP. This document ensures transparency in our dealings with our customers and is available for inspection.

We wish to advise that all information obtained or acquired about you shall remain confidential unless you provide written consent, or unless I am required by any law, to disclose such information.

IDAD Africa promotes the fair treatment of clients by integrating the guidelines and principles of TCF in its Code of Ethics policy and in all business dealings with its clients.

In the event that you are dissatisfied with any aspect of our service, you should address your complaint in writing to Emily Goldring at Contact@idad.africa A copy of the Complaints Resolution Policy is available on request.

Signed Emily Goldring, Compliance Director on 01/11/2026.

