

NET1 MOBILE SOLUTIONS DISCLOSURES
IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002

PARTICULARS OF FINANCIAL SERVICES PROVIDER

Net1 Mobile Solutions (Pty) Ltd (“Net1”) is an authorised financial services provider (“FSP”) in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 (“FAIS Act”). Net1 receives variable commissions and other fees in respect of the intermediary services that it renders.

Registered Name: Net1 Mobile Solutions (Pty) Ltd
 Trading Name: Net1 Mobile Solutions
 Legal Status: Private Company
 FSP Number: 46067
 Registration Number: 2006/009851/07
 Physical Address: 3rd Floor, President Place, Corner Jan Smuts Avenue & Bolton Road, Rosebank, 2196
 Postal Address: P.O. Box 2424, Parklands, 2121
 Telephone Number: 086 999 0398
 Fax: 086 606 2132
 Website: www.vcpay.co.za
 Key Individual: Estian Muller
 E-mail Address: estian.muller@net1.com
 Compliance Officer: Janie Marx (CO No. 7351)
 E-mail Address: janie.marx@net1.com

Net1 carries professional indemnity insurance cover and accepts responsibility for the actions of its authorised representatives.

Net1 is authorised to render the following intermediary services:

- 1) Long-term deposits (exceeding 12 months)
- 2) Short-term deposits (12 months or less)

PARTICULARS OF PRODUCT SUPPLIER

The VCPay virtual card programme is brought to you by Net1 Mobile Solutions (Pty) Limited, a subsidiary of Net1 Applied Technologies South Africa (Pty) Limited, with banking services provided by Grindrod Bank Limited, an authorised FSP and registered credit provider, NCA Reg No. NCRCP25.

Registered Name: Grindrod Bank Limited
 Trading Name: Grindrod Bank Limited
 Physical Address: 5 Arundel Close, Kingsmead Office Park Durban 4000
 Postal Address: P.O. Box 3211, Durban, 4001
 Telephone Number: 031 333 6600
 Fax: 031 571 0505
 Website: www.grindrodbank.co.za
 Compliance Department: 031 333 6637

Net1 does not have any direct or indirect financial interest in the product supplier.

COMPLAINTS RESOLUTION PROCESS

Should you have any FAIS-related complaint, lodge your complaint in writing via post or fax to Net1 (see details above).

Should you be dissatisfied with Net1’s response to your complaint, you can contact the FAIS Ombudsman or the Ombudsman for Banking Services within 6 months from receiving the response:

FAIS Ombudsman:

Postal Address: P.O. Box 74571, Lynnwood Ridge, Pretoria, 0040
 Telephone: 012 470 9080
 E-mail Address: info@faisombud.co.za
 Website: www.faisombud.co.za

Ombudsman for Banking Services:

Postal Address: P.O. Box 5728, Johannesburg, 2000
 Telephone: 086 066 2837 / 011 712 1800
 E-mail Address: info@obssa.co.za
 Website: www.obssa.co.za