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Disclosures concerning Wespro Brokers as required by FAIS

In terms of the Financial Advisory and Intermediary Services Act (FAIS) (Act No. 37 of 2002) the following information must be disclosed to clients and potential clients:

Advisor Full Name: Elriné Swanepoel

I am a Representative of Wespro Brokers. I have been authorised to act as a Representative of Wespro Brokers and am authorised to render financial services detailed below by virtue of an Employment Contract.

Wespro Brokers accepts responsibility for those activities performed by the Representative that falls within the scope of, or in the course of implementing, any such aforementioned agreement.

Name of Brokerage	W.G.J.C Brokers CC T/A Wespro Brokers
Member	Willem Gabriël Jordaan
Key Individuals	W.G Jordaan, C Britz
Representatives	Anél Du Preez, Anneline Naidoo Carla Britz, Elriné Swanepoel, Jacques Wege, Lizbe Botha, Maggie Botes, Rozaan Underhill, Natalie Terhoeven.
Representatives under Supervision for Long Term Insurance	Natalie Terhoeven.
Representatives under Supervision for Short Term Insurance	Natalie Terhoeven.
Administrative personnel	Elodie De Bruyn, Santie Saunders, Shodika Salie, Idéle Bester.
Academic Qualifications	FETC Short term Insurance Certificate NQF4.
Appropriate Experience & Examinations	Experience since 2022, First Level Regulatory Exam: Representative
As a Representative of the brokerage, I have access to and have been accredited to market products from the following Product Suppliers:	**Short Term:** Bryte, CIA, Discovery Insure, Hollard (iToo), Heavy Commercial Vehicle, Old Mutual Insure, Santam, TRA, Western National Insurance, MUA Insurance Acceptances.
Wespro holds a category I FSP license no. 11081 and as a Representative I am authorized to provide financial services (advice and intermediary services) with respect to the following product categories:	**1.2 Short-Term Insurance Personal Lines** **1.23 Short-term Insurance Personal Lines A1** **1.6 Short-Term Insurance Commercial Lines**

Neither Wespro Brokers or any of its representatives own more than 10 % of issued shares directly or indirectly of any Life Assurer or Financial Product Supplier. Wespro Brokers is not an associated company of any Life Assurer or Product Supplier.

Neither Wespro Brokers nor the representative earned more than 30 % of their remuneration, including commission, from any one Product Supplier within the past 12 months (running from January to December).

Wespro Brokers earns its income from Commissions and/or Fees in respect of financial services rendered to you. These Commissions and/or Fees will be disclosed to you. I earn my income from a salary paid to me, as well as commission.

From time-to-time Wespro Brokers or its representatives may receive immaterial financial interests from Product Suppliers or Financial Services Providers. Should any conflicts arise, you will be fully informed in writing. A gift register and a Conflict-of-Interest Management Policy are available upon request. We have an agreement with Old Mutual Insure for a 2% administration fee, this does not affect our ability to act impartially and will not affect your premium.

The FSP does hold Professional Indemnity Insurance and Fidelity Guarantee cover, which is available upon request.

Wespro Brokers has adopted an Internal Complaints Resolution Policy. Should a complaint arise a copy of our Complaints Policy and procedure is available upon request. If we cannot settle your complaint with us within 6 weeks, you are entitled to refer it to the office of the FAIS Ombud. The Ombud has been created to provide you with a redress mechanism for an inappropriate financial service that you feel may have been rendered to you by a financial services provider. INITIAL:

Wespro Brokers or its representatives will never request or induce you to in any manner waive any right or benefit conferred on you in terms of the General Code of Conduct for Financial Services Providers and Representatives or request you sign any uncompleted documentation.

All information obtained or acquired from or about you shall remain confidential unless you provide written consent, or unless Wespro Brokers is required by law to disclose such information.

Please note that in terms of the Financial Intelligence Centre Act (FICA), Wespro Brokers is an accountable institution under law and as such, obliged to report suspicious and unusual transactions that may facilitate money laundering, Terrorist Property Financing, and the Proliferation Financing of Weapons of Mass Destruction to the authorities.

Moonstone Compliance (Pty) Ltd is our compliance officer. Moonstone Compliance can be contacted at: 25 Quantum Street, Technopark, Stellenbosch, 7600, Tel No: (021) 8838000.

In order for Wespro Brokers to provide appropriate advice / products it is important that you provide sufficient particulars of your financial affairs. Failure to make full disclosure could result in our advice being compromised and may result in you making a financial commitment to a product inappropriate to your needs and objectives.

I hereby acknowledge that I have received and read the contents of this disclosure document.

_____ _____

CLIENT SIGNATURE **DATE**