



FAIS UPFRONT DISCLOSURE

Silvertree AI Investments (Pty) Ltd

FSP No. 53346 Reg. 2022/219415/07
(The "FSP" hereafter)

As registered authorized Financial Service Providers we wish to advise you of certain information relating to our professional services as required under the Financial Advisory and Intermediary Services Act 2002 "FAIS".

The FSP accepts responsibility for the actions of its representatives, acting within their mandates, in the rendering of financial services as defined by FAIS. Our representatives either meet the fit and proper requirements as prescribed by FAIS or operate under appropriate supervision in accordance with FAIS and are qualified to assist you in a professional manner with your financial requirements.

The FSP's acknowledge that they do not hold directly or indirectly more than 10% of the shares issued by any product supplier or an equivalent financial interest.

The FSP has contractual obligations with selected authorised product suppliers such as:

Allan Gray Proprietary Limited

Old Mutual Wealth Trust Company (Pty) Ltd

The services or products rendered by our representatives do not have restrictions and conditions imposed by any of the product suppliers.

We are licensed Financial Services Providers, and a copy of the relevant licenses are available upon request.

CONTRACTUAL STATUS

Our Representatives are employed by us as authorised representatives which may or may not necessarily be under supervision and we accept responsibility for the financial services rendered by them in accordance with an agreed mandate.

The FSP confirms that its key individuals and representatives are mandated and entitled to render financial advice and intermediary services to you in terms of FAIS. The Key individuals and Representatives are full time employees of the FSP.

FINANCIAL SERVICES AND PRODUCT TYPES

Silvertree AI Investments (Pty) Ltd is authorised to render advice and intermediary services in respect of the financial product types listed below:

Category Description	Advice	Intermediary
CATEGORY I	X	X
Long-Term Insurance subcategory C	X	X
Securities and Instruments	X	X
Shares	X	X
Participatory interest in a Hedge Fund	X	X
Retail Pension Benefits	X	X
Money market instruments	X	X
Debentures and securitised debt	X	X
Warrants, certificates and other instruments	X	X
Bonds	X	X
Derivative instruments	X	X
Participatory interests in a collective investment scheme	X	X
Long-term Deposits	X	X

Short-term Deposits	X	X
CATEGORY II - Discretionary FSP		
Long-term Insurance subcategory C		X
Shares		X
Securities and Instruments		X
Money market instruments		X
Participatory interest in a Hedge Fund		X
Debentures and securitised debt		X
Retail Pension Benefits		X
Pension Funds Benefits		X
Warrants, certificates and other instruments		X
Bonds		X
Derivative instruments		X
Participatory interests in one or more collective investment schemes		X
Long-term Deposits		X
Short-term Deposits		X

CONTRACTS WITH PRODUCT SUPPLIERS

We are a party to agency agreements with a number of insurers/assurers.

BASIS OF ADVICE

In order for us to provide you with appropriate products it is important that you give us sufficient particulars of your requirements or financial affairs if the latter is applicable. Failure to make a full disclosure could result in our advice being compromised and may result in your thus making a financial commitment to a product inappropriate to your needs and objectives.

WHAT YOU WILL HAVE TO PAY US FOR OUR SERVICES

We shall inform you of the amount involved before we conclude any business with you.

COMPLIANCE WITH THE FAIS ACT AND COMPLAINTS

If you have a complaint or a compliance related query, please do not hesitate to contact our Compliance Officer:

Name:	Mr Leonardo d'Onofrio
Company	Oracle Compliance (Pty) Ltd
Physical Address:	3 rd Floor, 34 Whiteley Boulevard, Melrose Arch, Birnam, Johannesburg, 2196
Telephone:	(011) 100 2551
Email:	leonardo@oraclecompliance.com

Should a complaint not be resolved to your satisfaction, you may forward such complaint to the Office of the FAIS Ombud for Financial Services Providers:

Please note that, if you wish to lodge a complaint with the FAIS Ombud against the FSP or our representatives, you will need to show that you have already attempted to resolve the matter directly with the FSP first.

Our Complaints Resolution Policy is available on our website.

	FAIS OMBUD
Physical Address:	Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria 0010
Postal Address:	PO Box 41, Menlyn Park, 0063
Telephone:	012 762 5000/ 086 066 3274
Email:	info@faisombud.co.za

CONFLICTS OF INTEREST

In accordance with the FSP' Conflicts of Interest Management Policy, the FSP places a high priority on its clients' interests. As conflicts of interest could undermine the integrity and professionalism of the FSP and its employees, any potential or recognized instance must be identified as early as possible. Potential conflicts of interest are inherent in any business and therefore it is not the aim of the FSP to avoid all conflicts. If conflict situations cannot be avoided, the FSP will manage equitably and in the client's interest as an integral part of the FSP' duties and obligations. The FSP maintains an active Conflicts of Interest Management Policy, is available on our website.

OTHER MATTERS OF IMPORTANCE

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents handed to you.
- It is important that you are absolutely sure that the product or transaction meets your needs and that you feel you have all the information you need before making a decision
- We hold Professional Indemnity and Intermediaries Guarantee insurance.
- The representative holds no personal shareholding in any product supplier.
- In terms of the Financial Intelligence Centre Act, 2001 FSP is obliged to report any suspicious and unusual transactions that may facilitate money laundering.
- Waiver of rights: You are hereby advised that no representatives of the provider or any other person may ask you, or offer any inducement to you, to waive any right or benefit conferred on you by or in terms of any provision of the FAIS Act. Note further that no representative has a right to enter into any contractual obligation on the client's behalf, or to restructure portfolios without the client's prior written consent.
- The client authorises the FSP to access any relevant information required pertaining to the client to enable the FSP to adequately provide the necessary financial service or advice. Any client information obtained by our representatives shall remain confidential and shall not be disclosed to third parties unless otherwise required by a legal obligation or with your prior consent.
- We often publish communication about our services that we hope you would like to hear about. We would like to keep communicating via our newsletters to provide the best service possible. By signing this letter, you agree to receive communications from us.

If you require any further information relating to this document kindly contact our offices.