

MORE ABOUT KASTELO

STATUTORY DISCLOSURE NOTICE IN TERMS OF THE FAIS ACT

SECTION 43 ECTA DISCLOSURES

The entities in the Kastelo group make the following disclosures to you in dispensing its regulatory obligations:

KASTELO (PROPRIETARY) LIMITED

Kastelo (Proprietary) Limited is duly incorporated and domiciled in the Republic of South Africa (registration number: 2020/163836/07) and is a licensed Financial Services Provider (FSP number: 51074) with the Financial Sector Conduct Authority.

Kastelo (Proprietary) Limited subscribes to the General Code of Conduct for Authorised Financial Services Providers and Representatives (BN80 of 8 August 2003), as amended from time to time by the competent authority. The aforementioned code can be obtained by submitting a request to Kastelo for an updated copy via email at info@kastelo.co.za.

Furthermore, Kastelo confirms that its Key Individuals and Representatives meet the Fit and Proper criteria stipulated in the FAIS Act, and continues to ensure their compliance through the implementation of the required controls and processes. These include criteria for experience, qualifications, regulatory examinations, and honesty and integrity. Kastelo accepts legal accountability for the actions conducted by its Key Individuals and Representatives within the parameters of their employment, mandate, and Kastelo-authorised activities.

The FSCA website, which can be accessed at www.fsc.co.za, lists Kastelo's Key Individuals and Representatives in addition to the specifics of the company's registered financial products.

1. DETAILS

COMPANY	KASTELO (PROPRIETARY) LIMITED duly incorporated and domiciled in the Republic of South Africa
REGISTRATION NUMBER	2020/163836/07
FSP NUMBER	51074
FAIS EFFECTIVE DATE	09 March 2021
FICA	Accountable Institution (53179)
NCR	NCRCP15589

TEL	+27 21 180 2548
EMAIL	info@kastelo.co.za
WEBSITE	https://www.kastelo.co.za/
REGISTERED ADDRESS	WATERSHED, 17 DOCK ROAD V&A WATERFRONT CAPE TOWN 8002
TRADING / OPERATIONAL ADDRESS	155 LOOP STREET CAPE TOWN 8000
CHIEF EXECUTIVE OFFICER	Nicholas Burke
(ANTI-) MONEY LAUNDERING REPORTING OFFICER (MLRO)	Shawn Smit
HEAD OF LEGAL	Duan Craffert
PAIA OFFICIAL	Nicholas Burke
PAIA REGISTRATION NUMBER	2024-012521

2. FINANCIAL PRODUCTS AND SERVICES

CATEGORY DESCRIPTION	ADVICE AUTOMATED	ADVICE NON-AUTOMATED	INTERMEDIARY SCRIPTED	INTERMEDIARY OTHER
CATEGORY I				
Long-Term Insurance subcategory A		✓		✓
Short-Term Insurance Personal Lines		✓		✓
Long-Term Insurance subcategory B1		✓		✓
Long-Term Insurance subcategory C		✓		✓
Retail Pension Benefits		✓		✓
Short-Term Insurance Commercial Lines		✓		✓

Pension Funds Benefits		✓		✓
Shares		✓		✓
Money Market Instruments		✓		✓
Bonds		✓		✓
Derivative instruments		✓		✓
Participatory interests in a collective investment scheme		✓		✓
Long-term Deposits		✓		✓
Short-term Deposits		✓		✓
Long-term Insurance subcategory B2		✓		✓
Long-term Insurance subcategory B2-A		✓		✓
Long-term Insurance subcategory B1-A		✓		✓
Short-term Insurance Personal Lines A1		✓		✓
Structured Deposits		✓		✓
Crypto Assets		✓		✓
CATEGORY II - Discretionary FSP				
Structured Deposits				✓
Derivative instruments				✓
Long-term Deposits				✓
Short-term Deposits				✓
Crypto Assets				✓

3. PROFESSIONAL INDEMNITY

Kastelo holds professional indemnity cover with a reputable insurer.

4. FICA

Kastelo is registered as an accountable institution in compliance with the requirements of the FIC Act or FICA. Kastelo complies with the requirements posed on it as an accountable institution to identify all prospective customers, verify the information provided and keep records of verification documents.

5. COMPLAINTS

- 5.1. Before lodging a complaint with a regulatory authority, you are required to lodge a complaint with Kastelo and only after confirmation of Kastelo's inability to resolve the complaint should it be escalated.
- 5.2. You can submit a complaint by referring to the following section on our website:
www.kastelo.co.za/contact-us/
- 5.3. If your complaint has not been satisfactorily resolved by Kastelo once the complaints process has been completed, you are entitled to lodge a complaint with the Office of the Ombud for Financial Services Providers. Details of the Ombud include:

Office of the Ombud for Financial Services Providers

Address: Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen,
Pretoria, 0010

Phone: 012 762 5000 (General Line)
086 066 3274 (Sharecall - toll-free)

Email: info@faisombud.co.za

Website: www.faisombud.co.za

- 5.4. Please note that your complaint must be lodged with the Ombud within a 6-month period.

6. CONFLICT OF INTEREST POLICY

- 6.1. In accordance with the FAIS Act, Kastelo has established a Conflict of Interest Policy, which can be made available upon request.
- 6.2. Adhering to the principles of Treating Customers Fairly and the General Code of Conduct for Authorised Financial Services Providers, all employees are obligated to prioritise the best interests of our clients while providing financial services.

7. DOMICILIA AND NOTICES

- 7.1. Kastelo elects its *domicilium citandi et executandi*, under these Terms to be:

Address: 155 Loop Street, Cape Town City Centre, Cape Town, 8000
Tel: (+27) 021 180 2548
Email: info@kastelo.co.za

- 7.2. Any notice given in terms of Applicable Law shall be given in writing and shall be deemed to be received if delivered by hand during office hours or transmitted by email.

8. CLIENT DECLARATION

By making use of Kastelo's services and/or associated Platforms, you agree to be bound by the Kastelo Terms and you hereby confirm that you have read and understood the contents of this statement.

KASTELO MOBILE (PROPRIETARY) LIMITED

Kastelo Mobile (Proprietary) Limited is duly incorporated and domiciled in the Republic of South Africa (Registration number: 2022/342572/07).

Kastelo Mobile (Proprietary) Limited is a registered and approved Electronic Communications Service Licensee.

COMPANY DETAILS

COMPANY NAME	KASTELO MOBILE (PROPRIETARY) LIMITED
REGISTRATION NUMBER	2022/342572/07
COUNTRY OF INCORPORATION	Republic of South Africa
TEL	+27 21 180 2548
EMAIL	info@kastelo.co.za
WEBSITE	https://www.kastelo.co.za/
REGISTERED ADDRESS	155 LOOP STREET CAPE TOWN WESTERN CAPE 8000
TRADING ADDRESS	155 LOOP STREET CAPE TOWN WESTERN CAPE 8000
CHIEF EXECUTIVE OFFICER	Nicholas Burke
HEAD OF LEGAL	Duan Craffert
RICA	Shawn Smit
DESCRIPTION OF SERVICES	The provision of Data, Voice, SMS services to clients on an MVNO basis facilitated by the network provider.

KASTELO AFRICA (PROPRIETARY) LIMITED

Kastelo Africa (Proprietary) Limited is duly incorporated, ring-fenced private company which is domiciled in the Republic of South Africa (Registration number: 2022/665906/07).

Kastelo Africa (Proprietary) Limited is a Category 3 Licensed Authorised Dealer in Foreign Exchange with Limited Authority, authorised by the SARB to provide cross border remittance and payment services, which services are offered to the public and presented as **“Tjinga.”**

COMPANY DETAILS

COMPANY NAME	KASTELO AFRICA (PROPRIETARY) LTD
REGISTRATION NUMBER	2022/665906/07
COUNTRY OF INCORPORATION	Republic of South Africa
TEL	+27 21 180 2548
EMAIL	info@kastelo.co.za
WEBSITE	https://www.kastelo.co.za/
REGISTERED ADDRESS	155 LOOP STREET CAPE TOWN WESTERN CAPE 8000
TRADING ADDRESS	155 LOOP STREET CAPE TOWN WESTERN CAPE 8000
CHIEF EXECUTIVE OFFICER	Nicholas Burke
HEAD OF LEGAL	Duan Craffert
DESCRIPTION OF SERVICES	Category 3 Licensed Authorised Dealer in Foreign Exchange with Limited Authority, authorised by the SARB to provide cross border remittance and payment services.