



**GENERAL DISCLOSURE NOTICE IN TERMS OF  
THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002**

**Deutsche Bank AG – Johannesburg Branch  
(hereinafter “Deutsche Bank Johannesburg”)**

This document applies to Deutsche Bank Johannesburg (DBJ) as a registered Financial Service Provider (FSP No. 16698), regulated under the Financial Advice and Intermediary Service Act (FAIS). The South African Financial Service regulator: The Financial Sector Conduct Authority oversees the financial activity and market conduct of DBJ and has imposed no restriction on the licence. DBJ is also regulated as a Branch of a foreign bank with the Prudential Authority of the South African Reserve Bank. DBJ is also an accountable institution under the Financial Intelligence Centre Act. DBJ is committed to rendering financial services with integrity, discipline, honesty, fairness, due care, and diligence and to meeting the requirements of the FAIS Act. The information is true and accurate; this disclosure is valid until 31 December 2022.

<b>Details of Deutsche Bank Johannesburg</b>	<p><b>Physical Address:</b></p> <p>2<sup>nd</sup> Floor North Towers 140 West Street Sandton Johannesburg 2196</p> <p><b>Contact person:</b> Mr. Johan Gibhard <b>Tel:</b> +27 (11) 775 7000 <b>Fax:</b> +27 (11) 775 7449</p> <p><b>Web address:</b> <a href="http://www.db.com/southafrica">www.db.com/southafrica</a></p>
<p><b>DBJ is licensed as a Category I Financial Service Provider and is authorized to provide Advice and Intermediary Service for the following financial products:</b></p>	



**Deutsche Bank AG – Johannesburg Branch**

Category Description
1.8. Securities and Instruments: Shares
1.9. Securities and Instruments: Money market instruments
1.10. Securities and Instruments: Debentures and securitized debt
1.11. Securities and Instruments: Warrants, certificates and other instruments
1.12. Securities and Instruments: Bonds
1.13. Securities and Instruments: Derivative Instruments
1.14. Participatory Interests in a Collective Investment Scheme
1.17. Long-term Deposits
1.18. Short-term Deposits
1.24. Structured Deposits
1.25. Securities and Instruments: Other
1.26. Participatory Interests in a hedge fund

A copy of our FSP licenses and the conditions of the licenses are available on request from the Key Individuals or Compliance Officer.

<p><b>Key Individuals</b></p>	<p>It is hereby confirmed that all the Key Individuals of DBJ are deemed Fit and Proper and have effective oversight over the market and operational activities of the Branch in terms of the FAIS Fit and Proper Requirements (BN 194 of 2017). The following persons act as Key Individuals on behalf of the Branch:</p> <p><b><u>Deutsche Bank AG – Johannesburg Branch:</u></b></p> <ul style="list-style-type: none"> <li>• Fulu Mudau</li> <li>• Gregory Scott</li> </ul>
<p><b>Representatives</b></p>	<p>Deutsche Bank AG Johannesburg representatives are authorized to provide advice and intermediary services in terms of a letter of employment. A disclosure letter and confirmation of their appointment is available on request.</p> <p>All representatives comply with the Fit and Proper requirements of the Act. If a representative is rendering financial services under supervision, clients will be informed thereof.</p>
<p><b>Remuneration</b></p>	<p>Representatives participate in the same salary and incentive structures as other staff member of DBJ. Representatives remuneration or incentives are not commission driven.</p> <p>The following individuals act as Representatives on behalf of the FSP's:</p>



	<p><b><u>Deutsche Bank AG – Johannesburg Branch:</u></b></p> <ul style="list-style-type: none"> <li>• Fulu Mudau</li> <li>• Mashadi Mogase</li> <li>• Letitia Chiman</li> <li>• Samantha Arendse (Under Supervision)</li> <li>• Marcio Lopes (Under Supervision)</li> <li>• John Wade</li> <li>• Deshen Dhaver</li> <li>• Charnay Cooper</li> </ul>
<p><b>Compliance Officer</b></p>	<p>The authorised FAIS compliance officer for Deutsche Bank AG Johannesburg is <b>Mfundo Mathunjwa</b> and can be contacted on:</p> <p><b>Tel:</b> +27 (11) 775 7000.  <b>E-mail address:</b> mfundo.mathunjwa@db.com</p>
<p><b>Insurance</b></p>	<p>Deutsche Bank South Africa holds Professional Indemnity and Commercial Crime Insurance.</p>
<p><b>Complaints</b></p>	<p><b>A Complaint</b>, as defined in the FAIS Act, means a specific complaint <b>relating to a financial service rendered by a financial services provider (FSP) or representative to the complainant</b> on or after the date of commencement of the FAIS Act and in which complaint it is alleged that the provider or representative:</p> <ul style="list-style-type: none"> <li>• has contravened or failed to comply with the provisions of the FAIS Act and as a result, thereof the complainant has suffered or is likely to suffer <b>financial prejudice or damage</b>;</li> <li>• has wilfully or negligently rendered a financial service to the complainant which has caused prejudice or damage to the complainant or which is likely to result in such prejudice or damage; or</li> <li>• has treated the complainant unfairly.</li> </ul> <p>The <a href="#">Complaints Handling Policy</a> is available on request.</p> <p>Should the complaint not be addressed within three (3) weeks, the complainant can refer it to the registered compliance officer of the FSP. If within six (6) weeks of receipt of a complaint the FSP has been unable to resolve the complaint, the complainant may:</p> <ul style="list-style-type: none"> <li>• Refer the complaint to the Office of the FAIS Ombud if he/she wishes to pursue the matter (the complainant <b>MUST</b> do so within six months of receipt of such notification).</li> </ul>



	<p><b><u>The FAIS Ombud can be contacted at:</u></b></p> <p>Sussex Office Park Ground Floor, Block B 473 Lynnwood Road Cnr. Lynnwood Road &amp; Sussex Ave, Lynnwood, 0081</p> <p>Telephone: +27 12 762 5000; Facsimile: +27 12 348 3447 E-mail Address: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a>; Website: <a href="http://www.faisombud.co.za">www.faisombud.co.za</a></p>
<b>Conflict of Interest</b>	<p>The FSP, its Key individuals and Representatives comply with the Conflict of Interest Management Policy as prescribed by the FAIS Act as amended from time to time.</p> <p>A copy of the policy can be obtained from the Key Individual or Compliance Officer.</p>
<b>Financial Interest Register: Gift and Entertainment; PA Trading</b>	<p>Deutsche Bank South Africa maintains a Financial Interest Register, which records all gifts and entertainment received by any Representative or Key Individual during a calendar year from any external supplier or client. We also record all personal trading executed by any employee and Representative as defined in our Personal Account Trading Policy.</p>
<b>Data Protection and Retention</b>	<p>The FSP keeps all legal documents and records of communication in respect of the financial service rendered to clients on record for the legislated periods. DBJ adheres to the conditions and provisions of processing personal information electronic copies as well as hard copies are kept on record in line with the <b>Protection of Personal Information Act No. 4 of 2013 (POPIA)</b> and the <b>Promotion of Access to Information Act No. 2 of 2000 (PAIA)</b>. Our Privacy Policy and Manual in terms of Section 51 of the Promotion of Access to Information Act (PAIA) and The Protection of Personal Information Act (PoPIA) are available on the company website. In addition, our Data Protection Policy is available on request.</p>