



1.1. Financial Services Provider

In terms of the General Code of Conduct of the FAIS Act, as an authorized Financial Services Provider Altitude Asset Management (Pty) Ltd (Registration number 2016/096588/07) is required to disclose the information in this document to you. If there is anything in this document that you do not understand, please request further information from us. You are entitled to a copy of this document for your own records and to request a copy of our FSP license certificate.

1.2.1 Altitude Asset Management Representatives

The Individuals mentioned below are representatives of Altitude Asset Management and meet the fit and proper requirements as defined by the FAIS regulations. An employment contract exists between Altitude Asset Management and the Representatives. Altitude Asset Management accepts responsibility for the Representatives activities which are performed within the course and scope of the employment contract. Some representatives mentioned below are rendering financial services under supervision (U/S)

1.3. Representatives Details

Financial Advisors	Cornelis Victor Batten (U/S), Hendrik Belsazar Brönn(U/S), Stefan Griesel, Bennardt Vorster (U/S)	Registration Number	2016/096588/07	
Physical Address	332 Grus Street	Postal Address	332 Grus Street	
Waterkloof Ridge		Waterkloof Ridge		
Pretoria		Pretoria		
Gauteng	Code 0181	Gauteng	Code	0181
Tel (Business):	012 012 5889			
Email address:	info@altw.co.za			

Altitude Asset Management does not hold, directly or indirectly, more than 10% of any providers' shares. Altitude Asset Management has contractual relationships with the product providers listed below:

Product Provider	Address	FSP Number	Contact Number
SwissQuote Bank Ltd	Gland, Ch. De la Crétaux 33, Switzerland	43908	+41 22 999 94 11
Nedbank	2 nd Floor, Nedbank Clocktower, Clocktower Precint, V&A Waterfront, Cape Town, 8001	1652	+27 860 103 903 / +27 21 412 2002
ABSA	7 th Floor, Absa Towers West, 15 troye Street, Johannesburg, 2001	8030	+27 11 350 4000
RMB/Investec	Cnr Atterbury and Klarinet Streets, Pretoria, 0081	11750	+27 12 427 8300
FNB	First Place, Bank City, Cnr. Simmonds and Pritchard Streets, Johannesburg, 2001	3071	+27 11 371 3711
PuPrime	CT House, Office 9A, Providence, Mahé, Seychelles	SD050	+248 4373 105
Velocity Trade	200 Main Road, Claremont, Cape Town, 8001	43295	+27 21 200 8800
Prescient	114 West Street, Sandown, Sandton, 2031	43191	+27 21 700 3600

1.4. Financial Services

“The Financial Sector Conduct Authority has duly authorized Altitude Asset Management (Pty) Ltd to render financial services as defined in terms of the FAIS Act in respect of the Financial Products listed below. The financial advisors mentioned in this document are authorized to provide financial services on behalf of Altitude Asset Management (Pty) Ltd for the products ticked below:”

1. Products Approved

Category Description	Advice Automated	Advice Non-automated	Intermediary Scripted	Intermediary Other
CATEGORY I				
Long-Term Insurance subcategory A		X		X
Short-Term Insurance Personal Lines		X		X
Long-Term Insurance subcategory B1		X		X
Long-term insurance subcategory B2		X		X
Long-term Insurance subcategory B2-A		X		X
Long-term Insurance subcategory B1-A		X		X
Short-term Insurance Personal Lines A1		X		X
Structured Deposits		X		X
Securities and Instruments		X		X
Participatory interest in a hedge fund		X		X
Crypto Assets		X		X
Long-Term Insurance subcategory C		X		X
Retail Pension Benefits		X		X
Short-Term Insurance Commercial Lines		X		X
Pension Funds Benefits		X		X
Shares		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 B1				X
Long-Term Insurance : Category B1-A				X
Structured Deposits				X
Securities and instruments				X
Participatory interest in a hedge fund				X
Crypto Assets				X
Long-term Insurance subcategory C				X
Retail Pension Benefits				X
Pension Funds Benefits				X
Shares				X
Money market instruments				X
Debentures and securitised debt				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

1.5. Altitude Asset Management | Fees

1.5.1. Advice Fees

Altitude Asset Management will be entitled to a fee for the advice provided and services rendered, as agreed between the client and the financial advisor. The fee may include initial fees and/or on-going fees which will be payable to Altitude Asset Management. Altitude Asset Management as a brokerage may qualify for fees from the product providers for intermediary services. These are afforded to the brokerage and may include benefits that may be delegated to a representative at the discretion of Altitude Asset Management and not the product provider. Kindly refer to the Fund Fact Sheets for the breakdown of fees.

1.6. Complaints and Compliance Department

Should you have any concerns or queries, please contact our complaints department at

Telephone: 012 012 5889

Email: schenica@altw.co.za

Address: 332 Grus Street, Waterkloof Ridge, Pretoria, 0081

Should you wish to pursue a complaint, you should address the complaint in writing to schenica@altw.co.za

COMPLAINTS

If you cannot settle your complaint with us, you are entitled to refer it to the office of the FAIS Ombud:

Telephone number 0860 324 766

E-mail info@faisombud.co.za

The Ombud has been created to provide you with a redress mechanism for any inappropriate financial advice that you feel may have been given to you by a financial services provider.

COMPLIANCE OFFICER

Name Outsourced Compliance Services (Pty) Ltd (Registration number 2017/394441/07 and Practice number 7154)

Physical address

Gauteng address: Office 4, Nedbank Building, 135 Rivonia Road, Sandown, Sandton, Gauteng, South Africa, 2196

western cape address: The Launch Pad, 180 Lancaster Road, Gordon's Bay, Western Cape, South Africa, 7140

Contact person Mr JJ van Zyl

Telephone number +27(0)11 861 3838

E-mail info@outsourcedcompliance.co.za

1.7. Client confirmation

Neither Altitude Asset Management nor its representatives can be held liable for the recommendations, proposals or intermediary services that are provided to you by a third party, as they constitute a separate arrangement between you and such third party. Neither Altitude Asset Management nor the representatives can be held responsible for the drafting of any will(s) and/or trust deed(s) and/or business assurance agreement(s). The finalization and signing of these documents are your responsibility. All information you provide us with will be treated as confidential unless we are legally obliged to disclose such information and if it is necessary to give effect to your instructions.

1.8. Conflict of interest management policy

Altitude Asset Management (Pty) Ltd has adopted and implemented a conflict-of-interest management policy that complies with the provisions of the FAIS Act. The conflict-of-interest management policy is published on the website of Altitude Asset Management (Pty) Ltd at <http://altw.co.za/>. The conflict-of-interest management policy can also be obtained from Hendrik Belsazar Bronn on sazar@altw.co.za

1.9. Financial Intelligence Centre Act ("FICA")

In terms of FICA, Altitude Asset Management (Pty) Ltd is an accountable institution. We are required to identify our prospective clients, verify the given information and keep records of the verifying documents. We are also obliged to report suspicious and unusual transactions that may facilitate money laundering to the authorities.



1.10. Disclaimer

You should note that there are risks involved in buying or selling any financial product, and past performance of a financial product is not necessarily indicative of the future performance. The value of financial products can increase as well as decrease over time, depending on the value of the underlying securities and market conditions. Altitude Financial Solutions (Pty) Ltd and Altitude Asset Management (Pty) Ltd is part of the Altitude Group of Companies and clients might be advised by Altitude Financial Solutions (Pty) Ltd to invest in Altitude Asset Management (Pty) Ltd.'s funds and products. Should you require any additional information please feel free to contact us.

1.11. Crypto Assets Disclaimer

Investing in financial products, including Crypto Assets, can be a strategic decision, but it's crucial to understand and acknowledge the inherent risks involved. The past performance of a financial product, including Crypto Assets, does not guarantee future returns, as the financial and cryptocurrency markets are constantly evolving and can be unpredictable.

The value of financial products and Crypto Assets can fluctuate widely depending on a variety of factors, such as general market conditions, economic indicators, geopolitical events, and the value of underlying securities or technology. Any illustrations, forecasts or hypothetical data provided should be taken as illustrative and for informational purposes only, and not construed as a guarantee of future returns.

This document is not intended as a solicitation, invitation, or investment recommendation for any particular security, financial product, or investment strategy. Prior to investing in any financial product or fund, including those involving Crypto Assets, we strongly recommend investors seek the advice of specialised financial, legal, and tax professionals. We urge investors to carefully consider whether the investment in financial products and Crypto Assets is suitable for their individual circumstances, risk tolerance, and investment objectives.

Crypto Assets, in particular, may not be suitable for all investors due to their high volatility and potential for loss. If the investment value of a financial product or Crypto Asset mentioned in this document is not guaranteed, it is important to understand that no guarantees are provided. The value of your investment may fall as well as rise, and you may get back less than you invested. Please ensure that you fully understand the risks involved and seek independent advice if necessary.