



**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 2026.

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

Chairman of the Supervisory Board: Alexander R. Wynaendts
Management Board: Christian Sewing (Chairman), Fabrizio Campelli, Raja Akram, Marcus Chromik, Marie-Jeanne Deverdun, Stefan Hoops, Alexander von zur Mühlen, Laura Padovani, Claudio de Sanctis, Rebecca Short
Deutsche Bank Aktiengesellschaft domiciled in Frankfurt am Main; Local Court of Frankfurt am Main, HRB No 30 000; VAT ID No DE114103379; www.db.com

Branch Managers: Danelee Masia (Chief Economist- Macro Research), Johan Gibhard (Head of Compliance), Prenesh Naidoo (COO)


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 securitised debt
1.11. Securities and Instruments: Warrants, certificates and other instruments
1.12. Securities and Instruments: Bonds
1.13. Securities and Instruments: Derivative Instruments
1.17. Long-term Deposits
1.18. Short-term Deposits
1.24. Structured Deposits
1.25. Securities and Instruments: Other

DBJ provides intermediary market services to clients on a non-discretionary basis only. Any advice provided in the course of financial services considers the nature of the client that DBJ engages with and the level of understanding relating to the product in question.

The Branch also provides foreign exchange services by virtue of the dispensation provided to Authorised Dealers by Exchange Control regulation.

The services DBJ provides are not contingent on any product supplier except for the Bonds bought and sold as a market maker of Government Bonds (issued by National Treasury).

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

Key Individuals	It is hereby confirmed that the Key Individuals of DBJ is deemed Fit and Proper and has 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: <u>Deutsche Bank AG – Johannesburg Branch:</u> • Neeran Govender • Thembinkosi (Themba) Mthokozisi Silinda
Representatives	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.

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Remuneration	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. Representatives participate in the same salary and incentive structures as other members of staff at DBJ. Representatives' remuneration or incentives are not commission driven. The following individuals act as Representatives on behalf of the FSPs: <u>Deutsche Bank AG – Johannesburg Branch:</u> • Neeran Govender • Deshen Dhaver • Thembinkosi (Themba) Silinda • Samantha Arendse • Khivaar Mohanlall • Dean Vercueil • Mmabyala Francina Malete (Under Supervision) • Methembe Chris Ngwenya (Under Supervision)
Compliance Officer	The authorised FAIS Compliance Officers for Deutsche Bank AG Johannesburg are Sibusiso Dlamini and Pearl Golden and can be contacted on: Tel: +27 (11) 775 7000. E-mail address: sbusiso-sfiso.dlamini@db.com and pearl.golden@db.com
Insurance	Deutsche Bank AG Johannesburg holds substantive Professional Indemnity and Commercial Crime Insurance.
Complaints	A Complaint, as defined in the FAIS Act, means a specific complaint relating to a financial service rendered by a financial services provider (FSP) or Representative to the complainant on or after the date of commencement of the FAIS Act and in which the complaint it is alleged that the provider or Representative: • 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 financial prejudice or damage; • 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 • has treated the complainant unfairly. An affected party within the above framework of a complaint may lodge an official complaint in terms of the internal and/or external avenues available as set out in DBJ's Complaints Handling Policy. The DB South Africa Complaint Process document is available on the branch's webpage (https://country.db.com/south-africa/index?language_id=1&kid=south-africa.redirect-



	en.shortcut) under the Legal Resources link at the bottom of the webpage. A physical copy of Complaints Handling Policy can also be requested through a Representative or Key Individual. 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: Refer the complaint to the Office of the FAIS Ombud if he/she wishes to pursue the matter (the complainant MUST do so within six (6) months of receipt of such notification). <u>The FAIS Ombud can be contacted at:</u> Physical address: Menlyn Central Office Building 125 Dallas Avenue Waterkloof Glen Pretoria 0010 Postal address P O Box 41 Menlyn Park 0063 Telephone: +27 12 762 5000; Sharecall: 086 066 3274 E-mail Address: info@faisombud.co.za; Website: www.faisombud.co.za
Conflict of Interest	Given the proprietary trading nature of most of the activities of the branch as well as the highly controlled environment under which all entities within the group are beholden, DBJ has sufficient safeguards to detect and elevate any conflicts which may arise. The Branch, its Key Individuals and its Representatives are guided by the Conflict of Interest Policy-Group as well as the Conflict of Interest-Minimum Standard Framework Procedure. A copy of the policy can be obtained from the Key Individuals or Compliance Officers.
Financial Interest Register: Gift and Entertainment; PA Trading	Deutsche Bank Johannesburg maintains a Financial Interest Register, which records all gifts and entertainment received by any Representative or Key Individual during a calendar year from any 3rd Party or client. We also record all personal trading executed by any employee and Representative as defined in our Personal Account Trading Policy.
Data Protection and Retention	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 Protection of Personal Information Act No. 4 of 2013 (POPIA) and the Promotion of Access to Information Act No. 2 of 2000 (PAIA). Our Privacy Policy and Manual in terms of Section 51 of the Promotion of Access to Information Act (PAIA) and The Protection of Personal

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	Information Act (PoPIA) are available on the company website (https://country.db.com/south-africa/index?language_id=1&kid=south-africa.redirect-en.shortcut) under the Legal Resources link at the bottom of the webpage. In addition, our Data Protection Policy is available on request.
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