Regulatory Disclosure · FSP 47661

FAIS Disclosure Notice

In terms of the Financial Advisory and Intermediary Services Act 37 of 2002 and the General Code of Conduct.

Version: October 2026

As an existing or prospective client, you have the right to the information set out below about our financial services. This is an important document, so please read it carefully.

01 - About the financial services provider

Registered name	Domisa Financial Services (Pty) Ltd, trading as Domisa Treasury
Company registration	2016/331128/07
FSP licence	47661, authorised by the FSCA as a Category I FSP with effect from 9 May 2017, subject to the conditions set out in the licence annexure (available on request)
SARB authorisation	Authorised by the South African Reserve Bank as a Foreign Exchange Intermediary (No. 37162)
Physical & postal address	1 Albert Road, Tamboerskloof, Cape Town, 8001
Telephone	+27 (0)21 205 1980
Email & website	info@domisa.co.za · www.domisa.co.za

02 - Authorised products and services

Domisa holds a Category I licence and is authorised to render both Advice and Intermediary Services in respect of the following financial products:

- Derivative Instruments
- Long-term, Short-term & Structured Deposits
- Short-Term Insurance: Personal & Commercial Lines
- Participatory Interests in a Collective Investment Scheme
- Participatory Interests in a Hedge Fund

In practice, Domisa advises and intermediates principally in respect of foreign-exchange Derivative Instruments and Deposits.

03 - Key individuals and representatives

The key individual responsible for the management and oversight of the FSP is Mark Thorsen. The representatives below are each authorised to render Advice and Intermediary Services. A representative shown as rendering services under supervision does so under a supervisor who takes responsibility for that work, in line with the FAIS Fit and Proper requirements.

Representative	Status
James McKeown	Fully qualified
Mark Thorsen	Fully qualified
Dalmaine Bridgens	Rendering services under supervision
Nasoegah Petersen	Rendering services under supervision

An up-to-date list of representatives, and the products each is authorised for, is available on request and at www.domisa.co.za.

Initials _____

04 - How we work: intermediary status

Domisa acts as an intermediary between you and an Authorised Dealer (a bank authorised to deal in foreign exchange). The FSP never takes possession of client money: all transactions settle directly between the Authorised Dealer and your own account, held in your name with that Authorised Dealer. Foreign-exchange transactions are intermediated in accordance with the pricing agreed with you, and representatives have no discretion to deviate from that agreed pricing.

05 - Product suppliers, independence and conflicts of interest

Domisa has intermediary agreements with South African Authorised Dealers and intermediates transactions with them on your behalf. The specific Authorised Dealer relevant to your transaction, including its name and contact details, is disclosed to you at or before the point of that transaction. A current list of the Authorised Dealers Domisa works with is available on request and at www.domisa.co.za. Domisa is not contractually obliged to give preference to any one Authorised Dealer.

In the past 12 months the FSP earned more than 30% of its revenue from Capitec Bank Limited (registration 1980/003695/06).

The FSP holds no interest in any product supplier, and no product supplier holds any interest in the FSP. Domisa maintains a Conflict of Interest Management Policy, available on request and at www.domisa.co.za. Because clients receive pricing in accordance with the pricing agreed with them, financial conflicts between the FSP and its clients are mitigated and disclosed.

06 - Fees and remuneration

The Authorised Dealer may pay Domisa an intermediary commission, which is the margin applied to the exchange rate that the Authorised Dealer makes available to Domisa for your foreign-exchange transactions. This margin is agreed with you in advance and forms part of your specific pricing arrangement. Your applicable pricing is confirmed with you before you transact, and the relevant pricing details are made available to you for each transaction.

The Authorised Dealer may also share with Domisa a portion of interest earned in connection with your transactions or balances.

Domisa may also invoice you outside of the cross border trade transaction for intermediation services, with any such fee being agreed with you in advance and forming part of your specific pricing arrangement.

Charges for any other services Domisa provides are set out in its fee schedule as applicable from time to time, which is available on request.

You are entitled to ask, at any time, how Domisa is remunerated in respect of any transaction or service.

07 - Nature, benefits and risks of the products

Benefits. Our advice and intermediary services give you access to foreign-exchange and related products through Authorised Dealers, with pricing agreed with you in advance.

Risks. Foreign-exchange and derivative transactions carry market risk: exchange rates and the value of derivative instruments can move materially and quickly, and you may receive less than expected or incur a loss. Indicative rates and past performance are not guarantees of future outcomes.

Access to funds and early termination. Deposits and fixed-term products are subject to the terms of the relevant Authorised Dealer. Early withdrawal or termination may be restricted or may attract penalties or reduced returns. The extent to which funds are readily accessible is disclosed at or before the point of transaction.

Cooling-off. Where the law provides cooling-off rights for a product, the relevant product supplier will disclose those terms; cooling-off does not apply to a foreign-exchange transaction once the rate has been agreed and the transaction executed.

Tax. These products do not in themselves give rise to material tax implications and Domisa does not provide tax advice. Any tax arising from your own circumstances is your responsibility and Domisa recommends you seek independent advice in connection therewith.

08 - Professional indemnity insurance

The FSP holds professional indemnity insurance cover with Western National Insurance Company Limited (FSP 9465), with a limit of indemnity of R2 000 000.

09 - Compliance officer

Compliance officer	Moonstone Compliance (Pty) Ltd
Address	25 Quantum Street, Technopark, Stellenbosch, 7613
Telephone & email	+27 (0)21 883 8000 · support@moonstonecompliance.co.za

10 - Complaints and ombuds

If you are dissatisfied with any aspect of our service, please contact our office. A complaint against a representative should be addressed in writing to the key individual, Mark Thorsen. Our Complaints Resolution Policy is available at www.domisa.co.za. If your complaint is not resolved to your satisfaction, you may refer it to the relevant body below:

- For complaints about advice or intermediary services rendered by the FSP, contact the FAIS Ombud.
- To verify Domisa's licence and authorisation status, or to raise a market-conduct concern about the FSP, contact the Financial Sector Conduct Authority (FSCA), the regulator of the conduct of financial institutions.

FAIS Ombud	125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria 0010 · 012 762 5000 · info@faisombud.co.za
Financial Sector Conduct Authority	0800 20 3722 · info@fsca.co.za · www.fsca.co.za

11 - Other regulatory information

Your personal information is processed lawfully in accordance with the Protection of Personal Information Act 4 of 2013 (POPIA) and is not shared with third parties except as you authorise or the law requires. Under the Financial Intelligence Centre Act 38 of 2001, Domisa must verify your identity and report suspicious or unusual transactions. Our Privacy Policy and Treating Customers Fairly Policy are available at www.domisa.co.za.

12 - For your protection

- Do not sign any blank or partially completed form; complete all forms in ink or electronically.
- Keep all documents provided to you and note what is discussed.
- Make sure any transaction meets your needs and that you have all the information you need before deciding.
- You cannot be asked to waive any right or benefit conferred on you by law; any such waiver is invalid.

Initials _____