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Regulation and Compliance

Roxburgh are licensed financial services providers and our business is regulated by the Financial Sector Conduct Authority (FSCA).

Roxburgh is committed to the Treating Customers Fairly ("TCF"). For further information on the TCF outcomes, please contact us directly.

Promotion of Access to Information Act

Section 51 of The Promotion of Access to Information Act No. 2 of 2000 requires that we, as a private body, compile a manual giving information to the public regarding the procedure to be followed in requesting information from us for the purpose of exercising or protecting rights. A copy of our PAIA Manual may be obtained from our offices or upon written request to Roxburgh.

Governing Law

Financial Advisory and Intermediary Services Act, no 37 of 2002 ("FAIS")

Roxburgh are authorised financial services providers in terms of the Financial Advisory and Intermediary Services Act No. 37 of 2002 (FAIS).

Collective Investments Scheme Control Act, no 45 of 2002 ("CISCA")

Ci Collective Investments (RF) (Pty) Limited offers a range of Roxburgh Ci co-named unit trust portfolios to meet the investment needs of our investors.

Financial Intelligence Centre Act, no 38 of 2001 ("FICA")

As an accountable institution, we are required to comply with FICA and other anti-money laundering legislation such as Protection of Constitutional Democracy Against Terrorist and Related Activities Act, No 33 of 2004 ("POCDATARA"). FICA requires us to establish and verify the identities of our client according to the 'Know Your Client' provision of the Act, prior to transacting. In addition, FICA requires any suspicious transactions to be reported to the Financial Intelligence Centre.

Corporate Governance

In terms of good corporate governance and in addition to complying with our primary legislation, Roxburgh provides the following statutory disclosures and information:

License Status

Roxburgh Trust (Pty) Ltd is licensed as a Category I Financial Services Provider in terms of FAIS, licence number 7344.

Roxburgh Asset Management (Pty) Ltd is licensed as a Category II Discretionary Financial Services Provider in terms of FAIS, license number 45552.

Professional Indemnity, Fidelity Insurance or Guarantees

Roxburgh holds professional indemnity insurance underwritten by.

Conflict of Interest Disclosure

The FAIS General Code of Conduct covers conflict of interest and requires that intermediaries disclose to their clients the existence of actual or potential conflicts of interest. This means any situation in which an intermediary or representative has an interest that may influence the objective performance of his obligations to his client or may prevent an intermediary from rendering an unbiased financial service.

We have adopted and implemented a Conflicts of Interest Management Policy to ensure that we comply with FAIS and we confirm that, in the event that there is a potential conflict of interest in respect of the service rendered the interest of our client will be given priority over our own interests and the client will be informed of any potential conflicts of interests.

A full copy of our Conflicts of Interest Management Policy may be obtained from our offices or upon written request to Roxburgh, e-mail: candice@roxburgh.co.za

Complaints Resolution Procedure

If you are dissatisfied with any aspect of the financial service provided by Roxburgh, your first course of action will be to contact the following person in writing with full details of the problem, you have encountered:

Mr Russell Sachs, the registered key person
Company's postal address:
PO Box 47107, Parklands, 2121

The complaint should include the client's details, details of the complaint and any documentary proof, where applicable.

Upon receipt of the above-mentioned information relating to the complaint, your complaint will be acknowledged by a Roxburgh employee, who will assist in the resolution of your complaint.

Where possible, Roxburgh shall endeavour to resolve your complaint within 5 business days of receipt, taking into account the nature of the complaint.

Roxburgh will keep a full record of each complaint received and all subsequent correspondence for such periods as prescribed by the relevant legislation.

If you are dissatisfied with our response, you are entitled to refer the complaint to the FAIS Ombudsman whose offices have been established to provide clients with a redress mechanism for any inappropriate financial advice or intermediary services that may have been given.

The details of the FAIS Ombud's office:

FAIS OMBUD,

Kasteel Park, Orange Park, 2nd Floor, 546 Joechemus Street, Erasmuskloof, Preoria

Tel (012) 762 – 5000.

www.faisombud.co.za

Compliance Officer Details

The Roxburgh compliance Officer is Mr JB Joannides, (CO3485)

Telephone: (011) 234 4921/91

E-mail: justin@cruxconsulting.co.za

Risk & No Liability

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Force Majeure

Roxburgh will not be held responsible for a failure in performance or breach of these terms and conditions caused by circumstances and/or an event beyond our control, including any interruption, malfunction, breakdown or failure of power supply, the internet, the website, any telecommunications systems, or any computer hardware or software.

Jurisdiction

These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of South Africa.

Disclaimer

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Unit Trust Disclaimer

Collective Investment Schemes in Securities ("CIS") are generally medium to long-term investments. The value of participatory interests may go down as well as up and past performance is not necessarily a guide to future performance. CIS are traded at ruling prices and can engage in borrowing and scrip lending. Different classes of participatory interests apply to certain portfolios and are subject to different fees and charges. A schedule of fees, charges and maximum commissions is available on request from the manager. The manager does not provide any guarantee with respect to the capital or the return of the portfolios. A fund of funds is a portfolio that invests in portfolios of collective investment schemes, which levy their own charges, which could result in a higher fee structure for the fund of funds. Forward pricing is used. Commission and incentives may be paid and if so, would be included in the overall costs. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. International Investments may include additional risks such as potential constraints on liquidity and repatriation of funds, macroeconomic risk, political risk, foreign exchange risk, tax risk, settlement risk as well as potential limitations on the availability of market information. The portfolios may be closed from time to time in order to manage them more efficiently in accordance with their mandate. Where performance figures are quoted, figures are from Morningstar for a lump sum investment, using NAV-NAV figures net of fees with income distributions reinvested on the ex-dividend date. Annualised performance quoted is the average return per year over the period. Performance of the portfolio and individual investor performance may differ as a result of initial fees, actual investment date, date of any subsequent reinvestment and any dividend withholding tax. The Roxburgh portfolios are portfolios established and administered by Ci, and Roxburgh has been appointed to manage and market the portfolios. Roxburgh is an indirect shareholder of Ci. As an indirect shareholder, Roxburgh may earn dividends from time to time and participation in any dividends may be linked to the revenue generated by Ci from the Roxburgh portfolios, and from any other Ci portfolios. Ci retains full legal responsibility for the co-named portfolios. Additional information on the portfolios may be obtained, free of charge, directly from the manager. Ci is a non-voting Ordinary member of the Association for Savings & Investment SA (ASISA).

FSP: Roxburgh Asset Management (Pty) Ltd, FSP number 45552, Tel: (011) 442 2100 Fax: (011) 442 5661

Company/scheme: Ci Collective Investments (RF) (Pty) Limited, PO Box 412249, Craighall, 2024; Tel: 0861 000 881, website: www.cicollective.co.za

Trustee: FirstRand Bank Limited Tel: (011) 371 2111.