**DISCLOSURE DOCUMENT**

FULL NAME OF FSP:	SOUTHERNCROSS CAPITAL (FSP 48121)
REPRESENTED BY:	HENNING WILLEM JACOBUS WILKEN
CONTACTS:	076 150 6048 and henning@firecrest.co.za

INTRODUCTION

In terms of Part IV of the General Code of Conduct for Authorised Financial Services Providers and Representatives, financial service providers are required to disclose certain information to clients. As a client of ("the FSP"), please read through this document carefully. Should anything in this document be unclear, please request further information. You are entitled to a copy of this document for your records. Please sign the acknowledgement that you have read and understood the contents hereof at the end of this document.

AUTHORISED FINANCIAL SERVICES PROVIDER

The FSP is an authorised financial services provider in terms of Section 8 of the Financial Advisory and Intermediary Services Act ("FAIS") and is regulated by the Financial Sector Conduct Authority ("FSCA").

A copy of the FSP license certificate is available upon request.

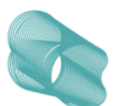
The business particulars of the FSP are listed below:

REGISTRATION NUMBER:	2016/379848/07
FSP NUMBER:	48121
PHYSICAL ADDRESS:	Unit D05A 3 rd Floor La Concorde Bui Main Road Paarl Western Cape 7646
POSTAL ADDRESS:	Unit D05A 3 rd Floor La Concorde Bui Main Road Paarl Western Cape 7646
CONTACT PERSONS:	Wilhelm Landman
TELEPHONE NUMBER:	083 677 0692 or 021 879 1158
E-MAIL:	wilhelm@southerncrosscapital.co.za
WEBSITE:	www.southerncrosscapital.co.za

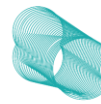
REG NR: 2016/379848/07

Directors: WH Landman, NJ Landman, C Potgieter, CP Janse van Rensburg

SouthernCross Capital (Pty) Ltd ("SouthernCross") is an authorised financial services provider in terms of FAIS (number 48121)

www.southerncrosscapital.co.za
3rd Floor, La Concorde Building, Main
Road, Paarl, 7646

Firecrest Wealth (Pty) is a juristic representative of SouthernCross Capital (Pty) Ltd



FINANCIAL SERVICES AND PRODUCTS

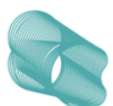
The FSCA has duly authorised the FSP to render financial services in respect of the following financial products:

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
Participatory interest in a hedge fund		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 : Category B2-A				X
Structured Deposits				X
Participatory interest in a hedge fund				X
Long-term Insurance subcategory C				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
Long-term insurance subcategory B2				X
CATEGORY 2A				
Long-Term Insurance : Category B2-A				X
Structured Deposits				X
Participatory interest in a hedge fund				X
General Category IIA experience				X

REG NR: 2016/379848/07

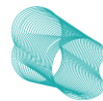
Directors: WH Landman, NJ Landman, C Potgieter, CP Janse van Rensburg

SouthernCross Capital (Pty) Ltd ("SouthernCross") is an authorised financial services provider in terms of FAIS (number 48121)



www.southerncrosscapital.co.za
3rd Floor, La Concorde Building, Main
Road, Paarl, 7646

Firecrest Wealth (Pty) is a juristic representative of SouthernCross Capital (Pty) Ltd



AUTHORISED KEY INDIVIDUAL(S) AND REPRESENTATIVE(S)

The FSCA has duly authorised the following key individuals to manage and oversee the classes of business for the FSP:

1. **CHRISTIAAN PIETER JANSE VAN RENSBURG**
2. **JACOBUS DU PREEZ POTGIETER**
3. **DANIEL STEFANUS DU TOIT VAN DEN BERG**

The FSP has duly authorised the following representatives to render financial services on its behalf and accepts responsibility for the activities of the representatives performed within the scope of the financial products for which they are appointed. For a more detailed list of the classes and sub-classes of business for which each representative and/or representative under supervision is appointed, please contact the FSP directly or visit the FSCA website.

1. **FIRECREST WEALTH (PTY) LTD**
2. **HENNING WILLEM JACOBUS WILKEN:** Appointed under supervision for certain classes and sub-classes of financial products

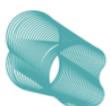
Henning is an experienced financial planner, CFP professional with a strong and proven track record in the financial services environment, specialising in Investments, Savings, Retirement, Life Insurance, and Financial Planning. Supported by a full team at Firecrest Wealth (Pty) Ltd, a juristic representative of SouthernCross Capital (Pty) Ltd, we aim to provide a full and high-quality service, managing wealth and assisting our clients to achieve their financial goals.

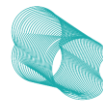
His academic qualifications include: BCom HRM (2001) UFS; Postgraduate Diploma in Financial Planning (2007) UFS, Certified Financial Planner - CFP® professional, and a Postgraduate Diploma in Leadership Development (2020) USB. He has over 20 years' experience in the financial services industry and been practicing in various roles, both advisor and key individual.

DETAILS OF PRODUCT SUPPLIER(S)

Details of the various product suppliers can be found on Annexure A.

CONFLICT OF INTEREST MANAGEMENT POLICY The FSP has adopted and implemented a conflict of interest management policy. The conflict of interest management policy can be obtained from Wilhelm Landman directly at wilhelm@southerncrosscapital.co.za or on the FSPs.



**INDEMNITY COVER**

The FSP has Professional Indemnity Insurance cover of R5,000,000 arranged with Sintelum (Pty) Ltd, a division of Old Mutual Insure.

COMPLIANCE OFFICER

EXTERNAL COMPLIANCE PROVIDER	INDEPENDENT COMPLIANCE SERVICES (PTY) LTD
PRACTICE NUMBER:	1258
PHYSICAL ADDRESS:	OFFICE 9, HERITAGE SQUARE, CNR GLADSTONE & VREDE STREETS, DURBANVILLE, 7551
CONTACT PERSON:	DEBBI CARSE
TELEPHONE NUMBER:	021 975 6597
E-MAIL:	DEBBI@COMPLIANCESERVICES.CO.ZA
WEBSITE:	WWW.COMPLIANCESERVICES.CO.ZA

COMPLAINTS

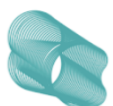
Should you wish to pursue a complaint against the key individual or a representative of the FSP, the complaint should be addressed to the following person in writing and contain sufficient details in respect of the complaint:

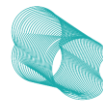
CONTACT PERSON:	Wilhelm Landman
E-MAIL:	wilhelm@southerncrosscapital.co.za

If the complaint cannot be settled satisfactorily with the FSP, the complaint may then be referred to the office of the FAIS Ombud.

The Ombud was created to provide members of the public with a further redress mechanism.

TELEPHONE NUMBER:	086 066 3247
E-MAIL:	INFO@FAISOMBUD.CO.ZA
WEBSITE:	WWW.FAISOMBUD.CO.ZA





FINANCIAL INTELLIGENCE CENTRE ACT ("FICA")

In terms of FICA the FSP is registered as an accountable institution. The FSP follows a risk-based approach, in line with its Risk Management and Compliance Programme, to combat money laundering and related activities. By following this approach, the FSP is required to identify all prospective clients and verify their given information, as well as keep records in respect thereof.

Application of a risk-based approach implies that the FSP can accurately assess the risks involved with a business relationship and to apply the appropriate methods and levels of client verification.

The FSP must and will report any suspicious and unusual transactions that may facilitate any money laundering to the relevant authorities.

DISCLAIMER

Investors should take cognisance of the fact that there are risks involved when buying, selling, or investing in any financial product. The value of financial products can increase as well as decrease over time, depending on the value of the underlying securities and market conditions.

Past returns may not be indicative of future returns and an investor should seek independent professional financial, legal and tax advice relevant to their individual circumstances before making any investment decision.

Investors should also take cognisance of the fact that Hedge Funds are collective investment schemes to which the prescribed provisions of the Collective Investment Schemes Control Act, 45 of 2002, apply.

CLIENT ACKNOWLEDGMENT

I, _____ the undersigned, acknowledge receipt of this Disclosure Document and have read and understood the contents thereof.

Signed at _____ on this _____ day of _____ 20____

