

Revolve Consulting (PTY) Ltd

CONFLICTS OF INTEREST POLICY

1. INTRODUCTION

The FAIS General Code of Conduct indicates that:

- A provider must avoid (or mitigate where avoidance is not possible) any conflict of interest between the provider and a client
- A provider must make available to the client; at the earliest reasonable opportunity in writing; any conflicts of interest in respect of that client; and that
- The disclosure must specifically detail any ownership and/or financial and/or third-party interests that the provider may become eligible for or rightly subscribe to.

The likelihood of a conflict of interest arising within Revolve Consulting (PTY) Ltd, herein referred to as Revolve, is unlikely owing to the way the business operates:

- Resolve acts as an agent for treasury transactions between its clients and the banks that the clients have a relationship and credit lines with
- Its clients are Small and Medium Importers and Exporters and wealthy individuals who wish to remit funds
- When transacting for a client, it is on a best-price basis
- Revolve does not receive any funds from clients on its own accounts or on clients' accounts
- Revolve does not receive any fees from the client for any services rendered in terms of providing the following services: cross-border payments, foreign exchange transactions, trade finance, specialized and capital finance, freight and forwarding, and DTI Incentive Scheme Claims.
- Resolve does not sell any products and only acts as an intermediary.

2. MODUS OPERANDI in terms of conflicts of interest

The business operates as follows:

2.1 Revolve or anyone employed by Revolve is not allowed to receive any remuneration from a product provider for transactions entered into.

2.2 Revolve does not accept gifts which is its stated position in terms of policy. Any gifts left on the Revolve's premises, the Director will arrange for its return and keep proof of such return. This is despite the fact that the FSCA indicates that any rewards or gift are allowed provide they do not exceed more than R1000 in any calendar year.

2.3 Any employee of Revolve is requested to declare any shareholding in any company that may be considered a possible conflict of interest with Revolve.

2.4 This Conflicts of Interest Policy is available at all times for client viewing.

2.5 It is noted that it is an offence for any FINANCIAL SERVICES PROVIDER to seek to circumvent these new conflict of interest regulations either directly or via an associate arrangement.

Signed:

Date: 13 March 2024

A handwritten signature in black ink, appearing to read 'J. Hughes', is written over the 'Signed:' label.

Name: Justin Hughes

Director