

Disclosures regarding the Bank and other legal information customers have the right to receive:

Take note of the following important information.

FINANCIAL SERVICES PROVIDER	
<ul style="list-style-type: none"> • It is in your best interest to retain copies of all documents handed to you. • Do not sign any blank or partially completed forms and remember to complete all forms in ink • Make notes of what is said to you and by whom. • It is important that you are absolutely sure that the product or transaction meets your needs and that you feel you have all the information you need before making a decision. • This notice does not form part of your contract. • The details of the Compliance Department is email: southafricacomplianceteam@accessbankplc.com • Access Bank South Africa Limited has professional indemnity insurance in place. 	

DETAILS OF BANK REPRESENTATIVE	
Although our bank officials/representatives may change from time to time the Bank will always ensure that there is a qualified representative available to address your needs.	
Name of Bank Official/Representative	
Employee Number	
Physical Address of Business Suite	
	Code
Postal Address of Business Suite	
	Code
Telephone Number	
Facsimile Number	
Bank Official/Representative Signature	
Date	

FINANCIAL NEEDS ANALYSIS																					
Note to Customer: Please tick the appropriate box. Should the answer to any one of the following questions be "no", please address this with a bank official or representative. It is important that you understand the product prior to selection.																					
What are your specific financial needs?																					
Current Products with the Bank:	<table border="1"> <tbody> <tr> <td>Cheque Account</td> <td></td> <td>Investment</td> <td></td> </tr> <tr> <td>Savings Account</td> <td></td> <td>Commercial Loan</td> <td></td> </tr> <tr> <td>Home Loan</td> <td></td> <td>Asset Finance</td> <td></td> </tr> <tr> <td>Property Loan</td> <td></td> <td>Travel Allowance</td> <td></td> </tr> <tr> <td>Foreign Bill for collection</td> <td></td> <td>Import/Export LC's</td> <td></td> </tr> </tbody> </table>	Cheque Account		Investment		Savings Account		Commercial Loan		Home Loan		Asset Finance		Property Loan		Travel Allowance		Foreign Bill for collection		Import/Export LC's	
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Savings Account		Commercial Loan																			
Home Loan		Asset Finance																			
Property Loan		Travel Allowance																			
Foreign Bill for collection		Import/Export LC's																			

What Product(s) are you interested in:	Cheque Account		Investment		
	Savings Account			Commercial Loan	
	Home Loan			Asset Finance	
	Property Loan			Travel Allowance	
	Foreign Bill for collection			Import/Export LC's	

What is your objective with this account?													
Do you require access to your funds during the life of the account?								Yes		No			
Amount of money you wish to deposit?	R					Period up to 12 mths							
Longer than 12 months			Deposit Intervals			Irregular		Stop Order					
Interest option	Monthly			Quarterly			Semi-annually			On maturity			
Do you wish to make additional deposits?	Yes		No		Deposit Intervals			Irregular			Stop Order		
Do you have other investments/deposits which you wish to consolidate?								Yes		No			
Do you have an additional source of income apart from the interest earned from the new deposit?								Yes		No			
If yes, please describe													

Savings and Investment											
Do you require immediate access to your capital?	Yes		No		If yes, required period						
Do you want to save/invest for a specified time period?								Yes		No	

Products											
Products Considered											
Products Selected											
Motivation for selection of Product(s)											

Understanding of the Product											
Do you understand the features and benefits of the account?								Yes		No	
Do you have a full understanding of the costs associated with the running of the account?								Yes		No	

BANK'S ADVICE NOT TAKEN UP/ACCEPTED											
This section should only be completed where the customer does not follow the advice given by the Bank.											
I understand the advice given to me by the Bank, and have made an informed decision to not follow this advice. The Bank cannot be held liable for my decision.											
_____						_____					
Customer Signature:						Date:					

FINANCIAL NEEDS ANALYSIS NOT PERFORMED

This section should only be completed where the customer does not require a financial needs analysis.

I was unable to conduct a full and complete analysis of the customer's financial needs for the following reason(s):

_____	_____
Customer Signature:	Bank Official/Representative Signature:

I understand that a financial needs analysis was not conducted/ not fully completed, for the reason(s) recorded above. I accept that the advice provided may be limited or inappropriate for my current financial needs, and understand that it is my responsibility to consider whether the advice is appropriate and sufficient.

_____	_____
Customer Signature:	Date:

CLIENT INFORMATION

I confirm that I have read this document and have received a copy of this notice containing the obligatory disclosures and the product matrix(ces)

Customer name	_____
ID/Company/CC/Trust Reg. No.	_____

_____	_____
Customer Signature:	Date:

DETAILS OF BANK'S CUSTOMER CARE CENTRE AND THE FAIS OMBUD

Complaints

You are welcome to contact our Customer Care Centre at customercaresa@accessbankplc.com, or visit our website at www.southafrica.accessbankplc.com. Should you request a copy of our customer complaints handling process, please contact the Customer Care Centre. Please refer to contact details below for the FAIS and Bank Ombuds.

Name of FAIS Ombudsman: Mr. N.Bam

Contact details as follows:

FAIS Ombud	Bank Ombud
P.O. Box 74571 Lynwood Ridge 0040 South Africa Tel: (012) 470 9080 Fax: (012) 348 3447 info@faisombud.co.za www.faisombud.co.za	P.O. Box 87056 Houghton, 2041 1st Floor, Houghton Place, 51 West Street, Houghton, Johannesburg, 2198 Tel: (011) 712 1800 Fax: (011) 483 3212 Share Call: 0860 800 900 info@obssa.co.za

International callers please replace 0 with +27