

FAIS GENERAL DISCLOSURE DOCUMENT

A. Introduction

In terms of the General Code of Conduct of the *Financial Advisory and Intermediary Services Act, 2002 (FAIS)*, Barclays Bank PLC (Incorporated in England and Wales) (Registration number K2018/599243/10) is required to disclose the information in this document to you.

Please read through the document carefully. Your signature at the end of this document acknowledges that you have read and understand the contents hereof. If there is anything in this document that you do not understand, please let us know so that we can clarify.

You are entitled to a copy of this document for your own records.

B. Authorised Financial Services Provider

Barclays Bank PLC is an authorised financial services provider (FSP number 50570) in terms of section 8 of FAIS.

Postal Address	Barclays, Level 5, Building 3, 11 Alice Lane, Sandton, Johannesburg, 2196
Physical Address	11 Alice Lane, Corner Alice Lane and 5 th Street, Building 3, Level 5, Sandton
Contact Person	Mr Amol Prabhu
E-mail	amol.prabhu@barclays.com
Office Telephone Number	010 005 1302

Barclays Bank PLC renders financial services, and contracts in respect of such services, in its own name.

C. Compliance Officer

Name	Jan Hendrik Scholtz
Physical Address	106 Johan Avenue, Dennehof, Sandton
Postal Address	P.O. Box 2358, Clareinch, 7740
Telephone Number	087 897 6970
E-mail address	jan@compliserve.co.za

D. Representative

[Barclays Representative] is *employed/mandated [amend as appropriate]* as an authorised representative by Barclays Bank PLC, who accepts responsibility for the financial services rendered.

[Barclays Representative] meets the FAIS prescribed fit and proper requirements / is working under supervision *[amend as appropriate]*.

E. Financial Services and Products

The table below provides an overview of the types of services that Barclays Bank PLC is authorised to render in South Africa, and the financial products in respect of which these services may be rendered.

	Advice	Intermediary
CATEGORY I		
Shares	X	X
Money market instruments	X	X
Debentures and securitised debt	X	X
Warrants, certificates or other instruments	X	X
Bonds	X	X
Derivative instruments	X	X
Participatory interests in a collective investment scheme	X	X
Forex Investment	X	X
Long-term Deposits	X	X
Short-term Deposits	X	X
Structured Deposits	X	X
Securities and instruments	X	X
Participatory interest in a hedge fund	X	X
CATEGORY II		
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
Forex Investment		X

	Advice	Intermediary
Long-term Deposits		X
Short-term Deposits		X
Structured Deposits		X
Securities and instruments		X
Participatory interest in a hedge fund		X

F. Indemnity Cover

Barclays Bank PLC holds professional indemnity cover.

G. Information on the financial service

Please see Appendix 1 and 2.

H. Conflict of Interest Management

Barclays Bank PLC has adopted and implemented a conflict of interest management policy that complies with the provisions of FAIS. The Barclays Bank Terms for Private Banking and International Banking provides further details about our conflict management arrangements.

The conflict of interest management policy is published on the website of Barclays Bank PLC at www.barclays.com. The conflict of interest management policy can also be obtained from Barclays Bank PLC on request from Mr Amol Prabhu, whose contact details are made available at Part B of this document.

Where a potential conflict arises, we will take appropriate steps to protect your interests and ensure fair treatment, in line with the duties we owe you as our client. We have processes in place to handle such conflicts of interest, to help us act with an appropriate degree of independence from our own interests when transacting with you or acting on your behalf.

We describe some of the types of conflicts of interest that could arise in Appendix 3. This includes examples that are also listed in the Conflicts of Interest section of the Barclays Bank Terms for Private Banking and International Banking.

I. Complaints

If you are unhappy with the services rendered by a key individual or representative of Barclays Bank PLC, please submit a written complaint to the Complaints Team at complaints@barclays.com.

If we are unable to settle the complaint to your satisfaction, you may refer your complaint to the office of the FAIS Ombud, as per the details below.

Tel: 012 762 5000 / 012 470 9080

Fax: 012 348 3447 / 012 470 9097 / 086 764 1422

Email: info@faisombud.co.za

Website: www.faisombud.co.za

J. Confidentiality and Protection of Personal Information

Information will be held by Barclays Bank PLC on a confidential basis and will not be made available to third parties, unless so authorised by you beforehand; or if Barclays Bank PLC is required to disclose such information in the public interest or under any law.

Information we hold about you will often come from you directly. We must have a legal basis to process or use your information. We will use or process your information for a number of different purposes, for example, to manage your Account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted third parties for these purposes.

For more detailed information on how and why we use your information, your rights to access and control of your information, please see the Privacy Notice and detailed references in our Terms of Business with you.

- International Banking: <https://international.barclays.com/control-your-data>
- Private Banking: <https://privatebank.barclays.com/control-your-data>
- Channel Islands and Isle of Man: <https://ciiom.barclays.com/control-your-data>

K. Exchange control requirements on international transfers

You represent that you will comply with local exchange control requirements and have required exchange control approval, when you make international transfers to us or to your Barclays account.

L. Disclaimer

Investors should take note that there are risks involved in buying or selling any financial product, and past performance of a financial product is not necessarily indicative of the future performance.

The value of financial products can increase as well as decrease over time, depending on the value of the underlying securities and market conditions.

Illustrations, forecasts or hypothetical data are not guaranteed and are provided for illustrative purposes only.

This document does not contain a solicitation, invitation or investment recommendation.

Prior to selecting a financial product or fund it is recommended that investors seek specialised financial, legal and tax advice.

The laws of the Republic of South Africa shall govern any claim relating to or arising from the contents of this document.

M. Client Acknowledgment

I/We the undersigned hereby acknowledge receipt of this Disclosure Document and have read and understand the contents.

Signed	
Print Name	
Date	

Signed	
Print Name	
Date	

“Barclays Bank Plc (Incorporated in England and Wales) (Reg. No: 2018/599243/10) is an authorised financial services provider under the Financial Advisory and Intermediary Services Act (FSP 50570) in South Africa and a licensed representative office of a foreign bank under the Banks Act, 1990. Barclays Bank PLC, has its principal place of business in South Africa, at Level 5, Building 3, 11 Alice Lane, Sandton.

Appendix 1

Barclays Bank PLC's Private Banking (**PB**) focuses on private banking and overseas clients by providing them with advisory and discretionary services including, inter alia, portfolio management services, fixed income and equities managed strategies, advisory on investment products and market execution across various asset classes such as structured products, exchange traded options and fixed income. PB also assists clients with deposits, property and trade finance facilities as investment.

PB renders both execution and discretionary services.

PB does not market the products of other product suppliers.

The material terms relevant to your engagement with PB are set out in Barclays Bank Terms for Private Banking and International Banking.

The fees applicable to our products and services:

If you buy a financial product or service, there will be charges to be paid. When you receive a recommendation we will tell you how much the fees and costs will be, before you complete an application or before you accept the service or product. However, you may ask for this information earlier if you wish.

The amount of fees and costs we charge will vary depending on the amount you invest and (sometimes) how long you invest and related factors.

Conflict of Interest Management - see Paragraph H above

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See below, where we describe some of the types of conflicts of interest that could arise. This includes examples that are also listed in the Conflicts of Interest section of the Barclays Bank Terms for Private Banking and International Banking.

1. where we or others in the Barclays Group carry on business on behalf of other clients;
2. where recommendations we make to you differ from advice or recommendations given to other clients;
3. where we deal on your behalf through another member of the Barclays Group which receives an agent's commission or where we refer you to other parts of the Barclays Group for services (including where we arrange a transaction by placing it with another company in the Barclays Group for Execution or where we refer you to other Barclays Group companies for services);
4. to the extent allowed by regulatory requirements, where we execute, arrange, or give advice on, transactions where we or another member of the Barclays Group benefit from a commission, fee, mark-up or markdown payable otherwise than by you, or are remunerated by the counterparty to the transaction;
5. where a deal or recommendation involves investments issued by us, another member of the Barclays Group, or one of our or their clients;
6. where another member of the Barclays Group deals with you as principal for their own account or has a long or short position in Securities that are held by you or in which we deal on your behalf;
7. where we match your transaction with that of another client by acting as agent on their behalf as well as yours;
8. Executing or arranging a transaction or advising in circumstances where we have knowledge of other actual or potential transactions in the investment concerned;
9. where we deal or recommend units, shares, participations or investment services in respect of which we or another member of the Barclays Group either act as, or advise, the trustee, investment manager or operator of or otherwise act in a similar capacity;
10. where we or another member of the Barclays Group are involved in or act in respect of a new issue, rights issue, takeover or any other transaction or have any other relationship with an issuer of investments which is relevant to investments in which we deal on your behalf or make recommendations;
11. where our officers or employees or those of another member of the Barclays Group act as officers or employees of issuers of investments in respect of which we deal on your behalf or make recommendations;
12. where we, or an employee, has a directorship, shareholding and or other role in an external entity;
13. where our officers or an employee may receive gifts and entertainment within the limits permissible by Barclays policy;
14. where our officers or an employee(s) has a relationship with a public official;
15. where our officers or an employee may make private investments or maintain outside affiliations in businesses/entities including, directorships in line with Barclays' policies;
16. where we issue publications to you, those are issued by Barclays Private Banking division and are not a product of the Barclays Research department. Any views expressed may differ from those of Barclays Research. All opinions and estimates may be subject to change without notice.