



Disclosure Document

Version 5, November 2024

INTRODUCTION

In terms of the General Code of Conduct of the FAIS Act, JME Financial Services (Pty) Ltd with Licence number 37166 (the “Company”), operating via the website www.naga.com/za, is required to disclose the information in this document to you as an authorised Financial Services Provider (“FSP”).

You are therefore requested to read through the document carefully and sign the acknowledgement that you have read and understood the contents hereof. If there is anything in this document that you do not understand, please request further information from us. You are entitled to a copy of this document for your own records and to request a copy of our FSP license certificate.

FINANCIAL SERVICE PROVIDER, PRODUCTS AND CONTACT DETAILS

The Financial Sector Conduct Authority has duly authorised the Company to render financial services as defined in terms of the FAIS Act in respect of the financial products it offers.

Physical address: Suite 10, 21 Lighthouse Rd 201 Beacon Rock, Umhlanga Rocks, Kwa-Zulu Natal, 4320, South Africa

FSP license number: 37166

Company registration: 2018 / 607541 / 07

Website: www.naga.com/za

Postal Address: Suite 10, 21 Lighthouse Rd 201 Beacon Rock, Umhlanga Rocks, Kwa-Zulu Natal, 4320, South Africa

Telephone: +27 10 006 5481

THE REPRESENTATIVE

Andreas Procopos

The Company accepts responsibility for the activities of the Representative insofar as it is performed within the scope of the contractual agreement between the Company and the Representative.

PRODUCT SUPPLIERS

It is noted that the Company acts as an intermediary between the investor and NAGA Capital Ltd , the counterparty to the contract for difference purchased by the Investor via www.naga.com/za , authorised and regulated by the Financial Services Authority Seychelles (FSA) under licence No. SD026. NAGA Capital Ltd is the principal to the CFD purchased by investors on this website.



CONFLICT OF INTEREST MANAGEMENT POLICY

The Company adopted and implemented a conflict of interest management policy that complies with the provisions of the FAIS Act. The conflict of interest management policy is published on the website of the Company at www.naga.com/za.

INDEMNITY COVER

The Company holds Professional Indemnity (Directors and Officers Liability), Intermediaries Professional Indemnity and Fidelity cover.

COMPLIANCE OFFICER

The Company has its Compliance function outsourced to 'Outsourced Compliance Services (Pty) Ltd' with company's registration number 2017/394441/07 and with practice number 7154. The physical address of which is 377 Rivonia Blvd, Rivonia, Johannesburg, Gauteng, 2128. The person in charge is Mr. JJ Van Zyl, which can be reached at 010 003 0730 or by email at johan@outsourcedcompliance.co.za

COMPLAINTS

In the case where the complainant is still not satisfied with the Company's final response, then the complainant can refer his complaint with a copy of the Company's final response to the Office of the Ombud for Financial Services Providers ("FAIS Ombud") for further examination.

The contact details of the Office of the Ombud for Financial Services Providers are:

- Tel: 012 762 5000
- Email: info@faisombud.co.za
- Website: www.faisombud.co.za
- P O Box 41, Menlyn Park, 0063

The Ombud has been created to provide you with a redress mechanism for any inappropriate financial advice that you feel may have been given to you by a financial services provider.

FINANCIAL INTELLIGENCE CENTRE ACT ("FICA")

In terms of FICA, the Company is an accountable institution. We are required to identify our prospective clients, verify the given information and keep records of the verifying documents. We are also obliged to report suspicious and unusual transactions that may facilitate money laundering to the authorities.

DISCLAIMER

Contracts for Difference ('CFDs') are leveraged products, incur a high level of risk and can result in the loss of all of your invested capital. As a result, CFDs may not be suitable for all individuals. You should not risk more than you are prepared to lose. Before deciding to trade, you should ensure that you understand the risks involved and take into account your level of experience. You should seek independent advice, if necessary.



You should 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.

Trading with NAGA Trader by following and/or copying or replicating the trades of other traders involves high levels of risks, even when following and/or copying or replicating the top-performing traders. Such risks include the risk that you may be following/copying the trading decisions of possibly inexperienced/unprofessional traders, or traders whose ultimate purpose or intention, or financial status may differ from yours. Before making an investment decision, you should rely on your own assessment of the person making the trading decisions and the terms of all the legal documentation.

CLIENT ACKNOWLEDGMENT

As per the General Code of Conduct you must at the earlier reasonable opportunity acknowledge the Disclosure Document. Therefore, you shall acknowledge the disclosure document during your registration process with the Company. The disclosure document will always be on the Company's website under the legal documents section.

DETAILS OF MARKET MAKER / PRODUCT SUPPLIER

Physical address	T53, Third Floor, Espace, Victoria, Mahe, Seychelles
Registered address	CT House, Office 9A, 2nd Floor, Providence, Mahe, Seychelles
Contact number	+248 4373121
Contact details of compliance department	compliance@naga.com
Contractual relationship with product supplier	Signed Agreement
Conditions or restrictions imposed by product supplier with regard to types of financial products or services that may be provided or rendered by FSP	The products offered are subject to Spreads, Swaps, Rollovers and Margin Requirements
Does FSP hold more than 10% of product supplier's shares/ has any equivalent substantial financial interest in product supplier?	No
Has FSP during preceding 12 months received more than 30% of total remuneration, including commission, from product supplier?	Yes