FSP License no. 23497

Regulated by the Financial Sector Conduct Authority, South Africa.

FAIS Upfront Disclosure Document

Version 5.0

V2.0 Updated on 30/08/2022.

V 3.0 Updated on 08/02/2023.

V 4.0 Updated on 14/11/2025.

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Rynat Capital (Pty) Ltd is an authorised financial service provider in South Africa with registration number 2004/005384/07 and licensed by the Financial Sector Conduct Authority (FSCA) under the FSP license number 23497.

NAME:	**Rynat Capital (Pty) Ltd.** trading as **Xtrend Speed.**
PHYSICAL ADDRESS:	96 Rivonia 4th floor Sandton, Pretoria Gauteng, South Africa, 2196
WEBSITE:	https://www. rynatcapital.com/
KI EMAIL ADDRESS:	ki@rynatcapital.com
TELEPHONE NUMBER:	+27636652106
FAX NUMBER:	N/A

1. Companies Legal Status

Rynat Capital (Pty) Ltd (The "FSP" hereafter) is a Private Company registered in the Republic of South Africa under registration number 2004/005384/07. As a licensed Financial Services Provider FSP Number 23497 in terms of FAIS, the FSP accepts responsibility for the actions of its representatives, acting within their mandates, in the rendering of financial services as defined by FAIS. Our representatives either meet the fit and proper requirements as prescribed by FAIS or operate under appropriate supervision in accordance with FAIS and are qualified to assist you in a professional manner with your financial requirements.

The FSP avails a copy of the FSCA license for inspection by the client at its place of business. The FSP acknowledges that it does not hold directly or indirectly more than 10% ofthe shares issued by the product supplier or an equivalent financial interest.

The FSP has contractual obligations with authorised product suppliers as indicated in the documents annexed. The FSP currently does not have representatives.

2. Details of Key Individuals and Representatives

Key Individuals

NAME	AUTHORISED PRODUCTS	EMAIL ADDRESS
Sydney Maidza	Derivative Instruments, Shares, Warrants	ki@rynatcapital.com

Representatives

NAME	AUTHORISED PRODUCTS
Sydney Maidza	Derivative Instruments, Shares, Warrants

3. Legal status of Key Individuals and Representatives

The FSP confirms that its Key Individual and Representative is mandated and entitled to render financial advice and / or intermediary services in terms ofFAIS. The Key individual is a full-time employee of the FSP.

4. Complaints Handling and Compliance Queries

If you have any complaint against Rynat Capital t/a Xtrend Speed, please submit it in writing to the email address: complaints@ryantcapital.com. Your complaint shall be addressed according to our complaints handling policy which you can access from our website: www.xtrendlite.com .

Compliance Officer

If you have a compliance related query, please do not hesitate to contact our Compliance Officer:

Name:	**Mr. Leonardo d'Onofrio**
Company	Oracle Compliance (Pty) Ltd
Physical Address:	Suite 3A, 5 Fricker Road, Illovo, Sandton, 2196
Telephone:	(011) 100 2551
Fax:	086 664 8448
Email:	leonardo@oraclecompliance.com

FAIS Ombud

Should a complaint not be resolved to your satisfaction, you may forward such complaint to the Office ofthe FAIS Ombud for Financial Services Providers:

	FAIS OMBUD
Physical Address:	Sussex Office Park Ground Floor, Block B 473 Lynnwood Road Cnr Lynnwood Road and Sussex Avenue
	Pretoria 0081

Postal Address:	PO Box 74571, Lynwood Ridge, 0040
Telephone:	012 762 5000/ 012 470 9080
Email:	info@faisombud.co.za

Please note that, if you wish to lodge a complaint with the FAIS Ombud against the FSP or our representatives, you will need to show that you have already attempted to resolve the matter directly with the FSP first.

5. Other Matters of Importance

a. In terms of the Financial Intelligence Centre Act, 2001 FSP is obliged to report any suspicious and unusual transactions that may facilitate money laundering.

b. It is important that you are absolutely sure that the product and transactions meet your needs and that you feel you have all the information you need before making a decision.

c. The FSP has a suitable Professional Indemnity and Fidelity Insurance Cover in place in accordance with FAIS.

d. Waiver of rights: You are hereby advised that no representatives of the provider or any other person may ask you, or offer any inducement to you, to waive any right or benefit conferred on you by or in terms of any provision ofthe FAIS Act. Note further that no representative has a right to enter into any contractual obligation on the client's behalf, or to restructure portfolios without the client's prior written consent.

e. The client authorizes the FSP to access any relevant information required pertaining to the client to enable the FSP to adequately provide the necessary financial service or advice. Any client information obtained by our representatives shall remain confidential and shall not be disclosed to third parties unless otherwise required by a legal obligation or with your prior consent.

6. Financial Services and Products

Our Representatives are only authorized to provide services and advice in the product categories mentioned below only. Should the client require services outside of our license approval, they may approach other licensed third parties authorized to render services in the desired product categories.

As an Authorised Financial Services Provider, the FSP has a Category I License issued by the Financial Services Conduct Authority in terms of FAIS Act 2002, to provide advisory and or intermediary services in respect of the following financial products:

TABLE 1

	Financial Product	Advice	Intermediary Service
	CATEGORY I		
1.8	Shares	**x**	**x**
1.11	Warrants, certificates, or other instruments	**x**	**x**
1.13	Derivative instrument	**x**	**x**

7. Conflicts of Interest

In accordance with the FSP's Conflicts of Interest Management Policy, the FSP places a high priority on its clients' interests. As conflicts of interest could undermine the integrity and professionalism of the FSP and its employees, any potential or recognized instance must be identified as early as possible. Potential conflicts of interest are inherent in any business and therefore it is not the aim of the FSP to avoid all conflicts. If conflict situations cannot be avoided, the FSP will manage equitably and in the client's interest as an integral part of the FSP's duties and obligations. The FSP maintains an active Conflicts ofInterest Management Policy, which is available on our website (www.xtrendlite.com) or on request.

8. Product Supplier/Liquidity Provider/ODP

The FSP has only one Liquidity Provider namely Rynat Trading (Pty) GBE.

9. Commissions/Revenue

The maximum commission that Rynat Capital earns as commission on a monthly basis from the Liquidity Provider (GBE) is 30% of all the commissions generated by Rynat Capital. This is the total of Rynat Capital's revenue as an Intermediary. The percentage drops as the revenue increases beyond USD500,000.00 per month.

10. Client Understanding & Confirmation

1. The client agrees to provide the FSP with the necessary information and written consent required to effect the client's mandate.
2. The client consents to provide the FSP with any information relating to the client's change in financial circumstance to enable the FSP to make the necessary adjustments to the financial plan.
3. The client understands that they have an obligation to provide the FSP with accurate information, material facts, or statements relating to the completion of any transaction and that they assume the sole responsibility for any damage incurred as a result of their failure to accurately disclose information.
4. It shall be the sole responsibility of the client to decide whether a product or financial decision is appropriate for their needs, objectives, and circumstances, should the client elect to pursue a transaction contrary to the recommendation of the FSP.
5. I confirm via an electronic signature that I have read this document and have received a copy of this notice.

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