

FAIS Conflict of Interest Management Policy



1 Why we need this policy

This policy is aimed at ensuring that **Nedbank** (we, us, our):

- manages risks associated with **conflicts of interest** as required by the Financial Advisory and Intermediary Services Act, 37 of 2002 (FAIS Act); and
- avoids conflict of interest between **product suppliers, service suppliers, representatives** and/or clients as required by the FAIS Act and strives to maintain and adopt the highest ethical standards and values in its business activities by mitigating conflicts of interest.

Any term that is used in this policy and not specifically defined must be interpreted in line with the FAIS Act, including subordinate legislation issued in terms of the Act.

2 Definitions

Associate	<p>a) In relation to a natural person, means:</p> <ol style="list-style-type: none"> a person who is recognised in law or the tenets of religion as the spouse, life partner or civil union partner of that person; a child of that person, including a stepchild, adopted child and a child born out of wedlock; a parent or stepparent of that person; a person in respect of which that person is recognised in law or appointed by a court as the person legally responsible for managing the affairs of or meeting the daily care needs of the first mentioned person; a person who is the spouse, life partner or civil union partner of a person referred to in subparagraphs (ii) to (iv); or a person who is in a commercial partnership with that person; <p>b) In relation to a juristic person:</p> <ol style="list-style-type: none"> that is a company, means any subsidiary or holding company of that company, any other subsidiary of that holding company or any other company of which that holding company is a subsidiary; that is a close corporation registered under the Close Corporations Act, 69 of 1984, means any member thereof as defined in section 1 of that Act; that is not a company, or a close corporation as referred to in subparagraphs (i) or (ii), means another juristic person who would have been a subsidiary or holding company of the first-mentioned juristic person – <ol style="list-style-type: none"> had such first-mentioned juristic person been a company; or in the case where that other juristic person, too, is not a company, had both the first mentioned juristic person and that other juristic person been a company; means any person in accordance with whose directions or instructions the board of directors of or, in the case where such juristic person is not a 	<p>company, the governing body of such juristic person is accustomed to act;</p> <p>c) in relation to any person:</p> <ol style="list-style-type: none"> means any juristic person of which the board of directors or, in the case where such juristic person is not a company, of which the governing body is accustomed to act in accordance with the directions or instructions of the person first mentioned in this paragraph; and includes any trust controlled or administered by that person.
Conflict of Interest	Includes any situation in which we, including all our financial services providers and FAIS-affected persons, have an actual or potential interest that may influence the relationship with a third party or client. A conflict of interest may arise where a financial interest, an ownership interest, or any relationship with a third party affects the objectivity of a financial services provider.	
FAIS-affected person	Any person (including third parties employed or mandated by Nedbank) who: <ol style="list-style-type: none"> furnishes advice; and/or renders any intermediary services; and/or manages and oversees financial services on our behalf, specifically in relation to FAIS products and services.	
FAIS products and services	Any financial products and/or services that fall under the scope of the Financial Intermediary and Services Act, 37 of 2002.	
Financial interest	Includes any cash, cash equivalent, voucher, gift, service, advantage, entertainment, benefit, discount, domestic or foreign travel, hospitality, accommodation, sponsorship, other incentive or valuable consideration other than: <ol style="list-style-type: none"> an ownership interest; training that is not exclusively available to a selected group of FSP or representatives on – <ol style="list-style-type: none"> products and legal matters relating to products; general financial and industry information; or specialised technological systems of a third party necessary for the rendering of financial services, but excluding travel and accommodation associated with such training; and contribution to a black owned entity by a FSP that is a measured entity. 	
Financial service	Any service, including any category of such services, of a financial services provider who as a regular feature of its business: <ol style="list-style-type: none"> furnishes advice; or furnishes advice and renders any intermediary service; or renders an intermediary service, specifically in relation to FAIS products and services. 	
Financial services provider (FSP)	Any person, other than a representative, who as a regular feature of their business: <ol style="list-style-type: none"> furnishes advice; or furnishes advice and renders any intermediary service; or 	

	c) renders an intermediary service, specifically in relation to FAIS products and services.	(b) does not lead a client to any specific transaction in respect of a financial product in response to general enquiries.
Immaterial financial interest	Any financial interest received from a third party of a readily determinable monetary value that, when combined or aggregated, is not higher than R1 000 per calendar year from that third party.	Service supplier Any person (whether or not that person is the agent of the FSP), other than a representative, with whom an FSP has an arrangement relating to the marketing, distribution, administration or provision of financial products, financial services or related services, specifically in relation to FAIS products and services.
Intermediary service	Any act, other than the furnishing of advice, performed by a person for or on behalf of a client or product supplier: <ul style="list-style-type: none"> a) the result of which is that a client may enter into, offers to enter into or enters into any transaction in respect of a financial product with a product supplier; or b) with a view to – <ul style="list-style-type: none"> i. buying, selling or otherwise dealing in (whether on a discretionary or non-discretionary basis), managing, administering, keeping in safe custody, maintaining or servicing a financial product purchased by a client from a product supplier or in which the client has invested; ii. collecting or accounting for premiums or other moneys payable by the client to a product supplier in respect of a financial product; or iii. receiving, submitting or processing the claims of a client against a product supplier, specifically in relation to FAIS products and services.	Sign-on bonus Any financial interest offered or received directly or indirectly, upfront or deferred, and with or without conditions, including: <ul style="list-style-type: none"> a) an incentive to recruit or to become a representative or FSP; or b) compensation for the – <ul style="list-style-type: none"> i. potential or actual loss of any benefit including any form of income, or part thereof, resulting from any act the result of which is that a person is recruited to or become a representative or FSP; or ii. cost associated with the establishment of an FSP's business or operations, including the sourcing of business relating to the rendering of financial services; or c) in the form of a loan, advance or credit facility; and <ul style="list-style-type: none"> i. where the utilisation or servicing of that loan, advance or credit facility is linked to the performance of any activity or the meeting of any target or standard relating to the rendering of financial services; or ii. the repayment of the loan or advance is in any manner linked to the termination of any act, the result of which was that a person was recruited to or became a representative.
Measured entity	An entity as well as an organ of state or public entity, subject to measurement under the Broad-based Black Economic Empowerment (BBBEE) Act, 53 of 2003, and related codes.	
Nedbank	Nedbank Limited and includes any South African Nedbank Group company that performs activities governed by the Financial and Intermediary Services Act, 37 of 2002 (FAIS), under a FAIS licence issued to any such company, directors and officers of such company, and any other person that has the power to influence the strategy of such company, whether or not such person is a key individual or representative, and whether acting individually or with others.	Third party Includes a product supplier, another financial services provider (FSP), an associate of a product supplier or an FSP, a distribution channel, or any person who provides a financial interest to us or our representatives.
Ownership interest	Any equity, or proprietary interest of the FSP or Nedbank for which fair value was paid by the owner, other than equity or a proprietary interest held by an FSP, registered to make investments and deposits of assets on behalf of other persons at the time that it was bought, and includes any dividend, profit share or similar benefit derived from that equity or ownership interest.	3 To whom does this policy apply This policy must be read together with the Code of Ethics and Conduct and applies to the following: <ul style="list-style-type: none"> • FAIS-affected persons. • The following financial services providers (FSPs) within the group: <ul style="list-style-type: none"> – Nedbank Limited – FSP 9363. – Nedgroup Private Wealth (Pty) Ltd – FSP 828. – Nedgroup Private Wealth Stockbrokers (Pty) Ltd – FSP 50399. – Nedgroup Financial Advisers (Pty) Ltd – FSP 48771. – Nedgroup Investment Advisers (Pty) Ltd – FSP 1652. – Nedgroup Life Assurance Company Ltd – FSP 40915. – Nedgroup Insurance Company Ltd – FSP 41104. • Management of an FSP who takes actions that could create actual or potential conflict of interest affecting the fairness and impartiality of the financial services offered to clients. • Service suppliers that provide FAIS-related services and/or products.
Product supplier	Any person who issues a financial product through an authority, approval or right granted to such person under any law.	
Representative	Any person, including a person employed or mandated by such first-mentioned person, who renders a financial service to a client for or on behalf of an FSP, in terms of conditions of employment or any other mandate, but excludes a person rendering clerical, technical, administrative, legal, accounting or other service in a subsidiary or subordinate capacity, which service: (a) does not require judgement on the part of the latter person; or	

4 Key principles

In terms of key principles, we must:

- identify conflicts of interest through reviewing distribution models, remuneration models for representatives, third-party relationships, service supplier arrangements, FAIS disclosures, financial and immaterial interests received and offered;
- guide and train all representatives and employees on conflict-of-interest procedures as they are subject to annual monitoring and review;
- conduct regular inspections on all commissions, remuneration, fees and **financial interests** proposed or received to avoid non-compliance;
- keep a register of conflicts of interest; and
- inform clients at the earliest reasonable opportunity of the existence of this policy and how it can be accessed.

5 Disclosure requirements

If we cannot avoid a conflict of interest, we must mitigate and disclose it. We must disclose all conflicts of interest that could affect that client, in writing, as soon as possible. The disclosure must set out:

- the reasons, facts and circumstances giving rise to the conflict of interest;
- measures taken to mitigate the conflict of interest;
- any **ownership interest** or financial interest that we could become eligible for;
- the nature of our relationship or arrangement with a **third party** that gives rise to a conflict of interest, so that the client understands the exact nature of the conflict of interest; and
- the existence of this policy at the earliest reasonable opportunity and how it can be accessed.

6 When financial interests are allowed

If the product supplier and the FSP are different entities, we may receive or offer the following financial interests only:

- Commission and fees for the provision of financial services authorised under the Long-term Insurance Act, 52 of 1998, and the Short-term Insurance Act, 53 of 1998.
- Fees that are not covered by the FSP under the regulatory requirements mentioned above, if the client has agreed to them in writing. The fee agreement must show the amount, frequency, payment method and details of the services provided, with the fee charged in proportion with the services provided. The client may ask us to stop these fees at any time and we must do so.
- Fees or remuneration for the rendering of a service to a third party that are or is in proportion with the service being provided, with the skills and competencies that are required considered. FAIS-affected persons are still bound by the FAIS Act to give appropriate advice.
- An **Immaterial financial interest**.
- A financial interest that is not referred to above for which a fair value or remuneration is paid by the same FSP on behalf of which the representatives and key individuals provide financial services.

All fees, commission, and remuneration that we receive or pay must be recorded and audited in line with the prescribed procedure.

If the financial interests are paid to representatives in the same entity, the determination of the financial interests must consider the following:

- Minimum service-level standards
 - Fair outcomes for clients
 - Quality of representatives' compliance with the FAIS Act
- All financial interests (including immaterial financial interests) received from FSPs outside of Nedbank must be declared on the Employee Portal. The paying of travel and accommodation costs on behalf of employees by third parties is strictly not allowed unless it is for a specific and justifiable business reason and has been approved by the appropriate governance structure of the applicable cluster.

FSPs and representatives may offer or receive a financial interest in relation to training for regulatory examinations if the training is not:

- exclusive to a select group of FSPs or representatives;
- subject to giving preference to the quantity of business secured for the FSP to the exclusion of the quality of service rendered to clients;
- subject to giving preference to a specific product supplier, where an FSP or representative may recommend more than 1 product supplier to a client; or
- subject to giving preference to a specific product of a product supplier, where an FSP or representative may recommend more than 1 product of the product supplier to a client.

All remuneration models for representatives must be signed off by the appropriate governance structure of the applicable cluster.

7 When financial interests are not allowed

We may not offer financial interests to our FAIS-affected persons or **associates** for giving preference to:

- the quantity of business secured without due regard to the delivery of fair outcomes for clients;
- a product supplier where a FAIS-affected person may recommend more than 1 product supplier to a client; or
- a specific product of a product supplier where a FAIS-affected person may recommend more than 1 product of that supplier to a client.

We may not receive financial interests or pay our representatives in the following circumstances:

- If remunerated more than once for providing the financial service.
- The actual or perceived conflicts of interest between the client and the representative have not been mitigated.
- The payment hinders the delivery of fair outcomes to clients.

8 Who does what

8.1 Group Compliance

Group Compliance owns this policy and is responsible for:

- reviewing and maintaining this policy;
- reviewing and approving cluster and divisional level 3 policies pertaining to conflicts of interest under FAIS; and
- keeping all records confirming the approval of this policy for a minimum period of 5 years.

8.2 Cluster or Business Compliance

Cluster or Business Compliance is responsible for:

- monitoring the adequacy and effectiveness of controls that the business has implemented to ensure compliance with this policy and any level 3 policies that a cluster, division or business unit has established;
- providing training and creating awareness of this policy to FAIS-affected persons to ensure they understand and comply with this policy and any level 3 policies that a cluster, division or business unit has established;
- monitoring declarations submitted on the Employee Portal monthly and reporting the outcome at the enterprise risk committee meetings;
- reporting any non-adherence to the policy to our relevant governance structures or key individual(s) as soon as reasonably possible and keeping a record for a minimum period of 5 years; and
- making recommendations for the improvement of processes, procedures and controls for the efficient management of the business in adherence to this policy and the FAIS Act.

8.3 Business

The business is responsible for:

- establishing and implementing processes, procedures, and controls to ensure adherence to this policy and/or any level 3 policies as determined within a cluster, division or business unit;
- ensuring FAIS-affected persons are trained on level 3 policies;
- raising awareness of this policy among all relevant parties;
- monitoring the effectiveness of processes, procedures and controls to ensure adherence to this policy and any level 3 policies as implemented by the cluster, division or business unit; and
- reporting any non-adherence to the policy to our relevant governance structures, FAIS compliance officer or a key individual as soon as reasonably possible and keeping a record of same for a minimum period of 5 years.

8.4 Key individuals

Key individuals are responsible for:

- monitoring client engagements performed by representatives and those persons under supervision to ensure adherence to this policy;
- avoiding potential and actual conflicts of interest;
- reporting any non-adherence to the policy to our relevant governance structures or FAIS compliance officer as soon as reasonably possible and keeping a record of same for a minimum period of 5 years;
- creating awareness of this policy; and
- attending relevant training and ensuring their representatives attend the same.

8.5 FAIS-affected persons

FAIS-affected persons are responsible for:

- reading, understanding, and acknowledging this policy;
- understanding the provisions and application of the FAIS Act;
- identifying potential and actual conflicts of interest;
- avoiding engaging in any conduct that may potentially or bring about a conflict of interest;
- reporting any non-adherence to this policy and any conflicts of interest as soon as reasonably possible, whether directly involved or not, to a key individual or FAIS compliance officer; and
- conducting business with product suppliers within their mandate to avoid a conflict of interest.

9 When sign-on bonuses are not allowed

We may not offer **sign-on bonuses**, either as part of our recruitment strategies or as an incentive to a third party or its representatives, in compliance with section 3A of the General Code of Conduct for Authorised Financial Services Providers and Representatives, 2003 (issued in terms of the FAIS Act), other than to a new entrant (a person who has never been authorised as an FSP or appointed as a representative by an FSP).

10 What happens when this policy is breached

Non-adherence to this policy and its procedures may be considered as misconduct and employees may face disciplinary action that could lead to dismissal and/or criminal prosecution.

11 Links to other group policies

This policy supports and enhances other related policies but does not amend or replace any existing policy. Policies that apply only to a cluster or division must be communicated to Group Compliance for review and may never be less stringent than this policy.

A cluster or divisional executive committee may determine specific conflicts of interest provisions that will apply to that cluster or division in addition to this policy.

If our Code of Ethics and Conduct contains provisions that are more extensive or stringent regarding conflicts of interest when compared with this policy, the Code of Ethics and Conduct will take precedence.

The following documents are closely aligned with and must be read together with this policy:

- Nedbank Code of Ethics and Conduct.
- Privacy Policy.
- Market Conduct Policy.
- Conflicts of Interest, Confidential Information and Information Barrier Policy.
- Gifts, Entertainment and Hospitality Policy.
- Conflict of Interest and Outside Interest Policy.
- Compliance Policy.

12 When this policy comes into effect

This policy first came into effect on 19 April 2010.

13 Document control

Date	Description	Reference
18 February 2015	Annual review – minor changes. Continues to remain fit for purpose.	GRCMC
30 August 2022	<ul style="list-style-type: none"> • Made minor amendments to update the policy from level 1 to level 2. • Excluded the application of the policy on non-South African subsidiaries. • Annual policy review. 	Market Conduct Compliance Forum
August 2023	<ul style="list-style-type: none"> • Made minor amendments in terms of accountabilities and alignment with the Nedbank Code of Ethics and Conduct Policy. • Updated definitions. • Included or expanded disclosure requirements of responsibilities of key individuals and FAIS-affected persons. • Inclusion of list of linked policies. 	Market Conduct Compliance Forum
April 2024	<ul style="list-style-type: none"> • Amended the name of the policy to include the word 'management'. • Included the definition of FSP. • Included the requirement that the Compliance Policy must be read 	Regulatory Risk and Compliance Forum

Date	Description	Reference
	<p>together with this policy.</p> <ul style="list-style-type: none"> Made other minor changes such as numbering and replacing Nedbank with 'us', 'we' or 'our' where relevant. 	
July 2025	<ul style="list-style-type: none"> Included definition of 'intermediary services', 'associate', 'FAIS products and services', 'financial service', 'product supplier', 'service supplier' and 'representative'. Amended the applicability of the policy to include specific FSPs in Nedbank and management of the FSPs. Amended key principles to include identification of conflict of interest. Included the approval of remuneration models. Amended responsibilities for all functions to include reporting and recordkeeping obligations. Made other minor changes such as numbering, grammar and formatting. 	Regulatory Risk and Compliance Forum

Appendix: Ownership interest

A full list of our associates, including the names of any third parties in which we hold an ownership interest, and third parties that hold an ownership interest in us is provided below.

Product provider	Address	FSP no	Contact no
1st Tek Electrical	808 Eighteenth Avenue, PTA	N/A	012 998 1508
Aarifa Security Services t/a Ewing Security	64 Beyers Naudé Drive, Linden, Johannesburg, 2198	N/A	011 782 0653
ACM Construction	5 Dianthus Rd	N/A	021 557 2911
ActiveOps Africa (Pty) Ltd	Third Floor, NSI House, 8 Keys Avenue, Rosebank, 2196	N/A	011 447 1073
African Response (Pty) Ltd	Ground Floor, The Campus, Wrigley Field Building, 57 Sloane Street, Bryanston, 2021	N/A	011 745 2011/ 082 384 7456
ALP Building Contractors CC	26 South Road Cnr 3rd Avenue	N/A	011 435 1168
ANW Solutions	54 Maurice Nicolls Rd, KwaZulu-Natal Pinetown, 3610	N/A	084 619 5275/ 078 104 7466
Aon	The Place, 1 Sandton Drive, Sandton, South Africa	20658	011 944 7400
Apple Floors	98 Lange Avenue, Roodepoort, 1709	N/A	083 357 4878
Arcone Construction (Pty)Ltd	2 Fiscal Street	N/A	082 416 1706
Avon Guard	93 Rennie Road, Benoni North A/H	N/A	079 109 2736
Ayoba Home Improvements CC	15 Church Street	N/A	084 890 5610
B&M Services (Barry Walker)	29 Hopewell Road, KwaZulu Natal Mayville, Kwa-Zulu Natal, 4091, South Africa	N/A	083 459 8243
B and B Contracts	37 Anne Road, Glen Austin	N/A	083 759 7187
B and B Contracts	4 Bridge Road, Buccleuch, Johannesburg	N/A	011 804 1951
Barry Walker	34 Len Nichol Road	N/A	031 903 5413
BCB Projects Works	939 Javelin Crescent, Weltevreden Park, Roodepoort, Gauteng, 1709	N/A	067 935 4612
Bedford Builders CC	12 Hoogvorst Road	N/A	031 701 3706
Bee Maintenance CC	99 Hendrik van Eck Boulevard SE6	N/A	016 982 3117
Beeznee Trading 5CC	6A First Street, Industrial Site	N/A	018 381 5403
Benchmark Building and Maintenance	Unit 14, Santos Park, Bellville	N/A	021 948 8585
BFN Kontrakteur	4 George du Toit, Street Bloemfontein, 9301	N/A	082 553 7906/ 082 929 4898
Bidvest Lithotech	48 Gillitts Road, Pinetown, 3610	N/A	031 700 2577
Bienare Services	3 Miller Street Central	N/A	033 346 2959
Board Corner Enterprise	10 Malcolm Rd, Dunnottar, Nigel, 1496, South Africa	N/A	011 811 3166
Bob's Home Improvements Services	120 Shannon Drive	N/A	031 262 8205
Bold Moves 231 (Pty) Ltd	485 Loop St, Pietermaritzburg, 3201	N/A	082 387 5012
Bold Moves 231 (Pty) Ltd	104 Pendoring Ave, Wonderboom	N/A	012 567 7795
Brolink (Pty) Ltd	Westend Office Park, 254 Hall Street, Centurion, 0157	10834	012 673 0000
Brush Projects	85 Impala Rd, Mindalora Krugersdorp, 1739	N/A	011 734 2100
Bubezi Construction	43 Ehmke Street	N/A	013 741 5148
Bububa Holdings (Pty) Ltd	38 Buchuberg Marchand de Kok St, Pentagon St, Bloemfontein, 9301	N/A	086 148 8849
Buhle Bo Thando General Construction	132 Zone 1 Reutlwile View, Zinniaville, Rustenburg, North West, 0300	N/A	067 919 4043
Building Solutions	Unit B1 Pinelands Business Park, New Mill Road	N/A	021 531 9802
Bunya 6	15 Van Riebeeck Str	N/A	011 412 2696
Camsec EI (Pty) Ltd	9 Cavendish Rd East London, 5241	N/A	043 721 0087
Canyon Floors (Pty) Ltd	13 Sneddon Street, Kensington B, Johannesburg, 2194	N/A	011 789 2200
Carpet and Decor Centre Polokwane	9 Iran Street, Superbia	N/A	015 292 2219
Carpet Purchasers (Pty) Ltd (Top Carpets Head Office)	Unit 1, Falcon View, 7 Mountain Ridge Rd, Pinetown, Kwa-Zulu Natal, 3610, South Africa	N/A	087 150 0999

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Product provider	Address	FSP no	Contact no
Carpet World Flooring (Pty) Ltd	Nobel Rd, The Interchange	N/A	021 853 8530
CCI SA (Durban) (Pty) Ltd	4th Floor, Medscheme Building, 67 Old Fort Road Durban, 4000	24456	031 2861829
CCI SA Financial Service (Pty) Ltd	3 High Street, Umhlanga, 4319	17146	031 2861829
Chaba Tsohle Construction and Projects (Pty) Ltd	No 353 Zone 10, Ext 3, Sebokeng, 1984, South Africa	N/A	016 594 6432
Chris Olivier Konstruksie	97 Otto Street, Mountuscan, Unit 15	N/A	082 417 3708
Cliffe Dekker Hofmeyr Incorporated	1 Protea Place	N/A	011 562 1000
CNT Labour Solutions CC	307 Kremetart Str	N/A	086 178 7727
Coalition Cabling and Electrical	Unit 1, Johnson Road Complex 21 Hadji Ebrahim Crescent	N/A	021 699 0190
Coat Doctor CC	52 Dagbreek street, PO Box 539	N/A	041 933 3029
Collective Dynamics	288 on Kent Avenue, Ferndale, Randburg	N/A	010 005 3333
Confismart	92 Voortrekker Street, Brandfort, 9400	43841	051 406 4800
Copper Eagle Trading 127	Unit 7.3, SBDC	N/A	043 722 2389
Corestruct	20 Platinum Cres, Portion 3313/19, Gauteng Grasmere, 1829	N/A	082 822 3768
Coronation Life Assurance Limited	7th Floor, Montclare Place, Cnr Campground & Main Roads, Claremont	548	021 680 2099
Corp 1000	5A Pearl Str Tamsui Industrial	N/A	044 874 3909
Counterpoint Trading 162	88 Colchester Crescent, Parkgate	N/A	032 537 6133
Daniels Flooring	38 Allandale Drive	N/A	033 397 0671
Datafinity	South Block, Bruma Boulevard, 28 Zulberg Close, Bruma	N/A	011 807 3312
David Tilley Construction	46 Third Street	N/A	057 357 3622
Dharuma Building Contractors	9 Sterculia Crescent	N/A	033 387 1869
Digicall Admin (Pty) Ltd Now Called Digicall Claims Administration Solutions	Craighall Corporate Office Park, 110 Conrad Drive, Craighall Park	46323	086 027 7377
Digicall Assessing Solutions (Pty) Ltd	Craighall Corporate Office Park, 110 Conrad Drive, Craighall Park	46358	086 027 7377
Digicall Electrical and Mechanical Solutions	Craighall Corporate Office Park, 110 Conrad Drive, Craighall Park	46358	010 211 5424
Digicall Fogi Plumbing Solutions	Block E, The Terraces	N/A	021 702 0442
Digicall South Africa (Pty) Ltd	Craighall Corporate Office Park, 110 Conrad Drive, Craighall Park	46358	086 027 7377
Digitsim Vehicle Tracking Fuel and Fleet	4566 Mount Rosa St, Lenasia, Gauteng, 1829, South Africa	N/A	011 211 4863
Direct Independent Brokers (Pty) Ltd (Regal)	Office 0025, First Floor, Centennial Place, C/O Century Boulevard and Bridge Street, Century City, 7441	44913	021 524 4150/ 021 941 1991
Dr Chris Hedgcock	39 Weston Underwood, Clifton Hill Estate, Hillcrest	N/A	N/A
Dzimuve Supply and Projects	17504 Encourage St, 1818 Johannesburg - Protea Glen Gauteng	N/A	084 441 7004
E George Welding	46 Kilimanjaro Road, Tafelsig	N/A	021 396 8246
Eager Holdings	Merriman Street, Rosemoore George, 6529	N/A	076 051 5347
Ekbet Matte CC	46 Third Street, Industria	N/A	083 415 5165
Ekhaya Contractors (Pty) Ltd	59 Panorama Drive, Newcastle	N/A	034 317 1208
Elyte Chem (Pty) Ltd	888 Pierneef Str	N/A	012 329 1746
Ema Maintenance and Renovations Projects	9 New Street	N/A	011 066 1941
Ernst & Young Advisory Services (Pty) Ltd	Wanderers Office Park, 52 Corlett Drive, Illovo, 2196	9921	011 772 3000
Extensive Trading (Pty) Ltd	4 De La Ray Street, Krugersdorp	N/A	011 026 7010
Fis Systems South Africa (Pty) Ltd (formerly Sungard Sherwood Systems Group Ltd (formerly Bacon & Woodrow)	5th Floor, West Atrium on the 5th Office, Towers, Cnr 5th and Maude Streets, Sandton, Gauteng, 2196	N/A	021 481 7700

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Product provider	Address	FSP no	Contact no
Flamingo Pools	137 Bulwer Road, Glenwood	N/A	031 307 4318
Flemming Assessors (Pty) Ltd	3 President Viljoen Str	N/A	058 303 9134
FMS A Division of Uniq Benefit Solutions (Pty) Ltd	28 on Sloane, Block B, 28 Sloane Street, Bryanston, Sandton	N/A	086 071 1711
Gauteng JV Glass (Pty) Ltd T/A My Glass	The Acres Office Block, 1st Floor, 20 Nile Rd Perridgevale, Port Elizabeth, 6001	N/A	086 169 4527
General Reinsurance Africa Limited	1st Floor, 11 Crescent Drive, Melrose Arch, Johannesburg, 2196	28727	021 412 7700
GFI Motor Corporation (Pty) Ltd and GFG Motor Franchise (Pty) Ltd (Raceview Motors)	Corner Voortrekker and Padstow Street, Raceview, Alberton	23592	011 869 0889
GJ & T Home Improvers	48 Linda Street	N/A	011 953 2422
GI Maintenance Services	24 Koelenhof Rd, Northcliff, X19 Gauteng Randburg, 2195	N/A	082 583 6242
Glasfit SA Services (Pty) Ltd	8 Watkins Str	N/A	010 211 5000
Globescope Security (Pty) Ltd	Unit 1 Willow Park	N/A	021 905 8601
Grart Construction	Tower Hive Business Park 3 Caxton Street	N/A	011 041 7867
Great South Contractors (Pty) Ltd	92 Brandvlei Crescent, Soweto	N/A	011 945 1225
Greyland Construction Western Cape (Pty) Ltd	136 De Villiers Avenue, Kenridge	N/A	021 975 4885
GS Part T/A Cupboard Value	3 Madeline Road, Morningside	N/A	031 301 0244
Gung Ho Business Communication CC	15 Bakersfield Canary St Midrand, 1685	N/A	072 469 6776
Hanzen Loss Adjuster Costal CC	39 Voorbaai Avenue, Little Brak River, Leeu-Gamka, 7538	N/A	087 809 3588
Hippo Comparative Services Proprietary Limited	Block A, Capital Park, Steyn City, Erling Road, Dainfern, 2191	16357	011 081 7011
Hoffe Construction	98 Oakbridge Village, 3 Oakbridge Drive	N/A	021 852 1816
Hollard	22 Oxford Road, Parktown, 2193	17698	011 547 7000
Hollard Insurance Company Limited	22 Oxford Road, Parktown, 2193	17698	011 351 2361/ 011 351 1181
Hollard PToR (SLA)	Hollard Villa Arcadia, 22 Oxford Road, Parktown, 2193	17698	011 351 5000
Hough Cabinets	9 Maynard Rd	N/A	041 368 2255
HWB Construction	1 Gladstone Weg, De Beers	N/A	053 831 1133
Imbazo Trading (Pty) Ltd	3 Kruger Road, Midrand	N/A	011 026 2946
Imperial Group Ltd – Europcar	16 Ernest Oppenheimer Avenue, Bruma, 2198	N/A	011 479 4000
Indigo Rain Trading 68 CC	359 Alexandra Road	N/A	033 386 3928
Innovation Group	192 Bram Fisher Drive, Ferndale, Randburg, 2194	49095	011 790 5284
Innovation Group Distribution	155 West Street, Sandown, Sandton	49095	011 790 5282
Innovation Group Distribution	155 West Street Sandown, Sandton	21468	011 790 5282
Interact Research Design and Training (Pty) Ltd	2nd Floor, North Block, 3 Sandown Valley Crescent, Sandton, 2196	N/A	011 994 9960/ 082 675 7816
IQ Construction (Pty) Ltd	Plot 386 Graham Road	N/A	012 811 0989
Isihawu Eshisha Property Services CC	43 Plein Str	N/A	079 908 8369
Ithemba Home Builders	108 Ann Road Clayville East	N/A	011 316 7771
J and C Home Improvements	25A West St, 4th Floor Riobamba Bldg, Office Numbers 1 And 2 Johannesburg, 1620	N/A	013 947 1721
Jacaranda Renovation Services	716 Greyhound St Garsfontein, Ext 10	N/A	012 993 1247
Jays Electrical	64 Simon Bekker Drive, Rangeview, Ext 4	N/A	011 954 0303
JBC Roof Cover (Pty) Ltd	JBC House, 379 Ontdekkers Road	N/A	011 760 6051
JD Kleu Construction CC	6 Highview Road, Penford	N/A	041 991 0522
Jens Security (Pty)Ltd	10 Haggard St SE6	N/A	071 689 4387
JJ Dippenaar Kontrakteurs	29 John Calitz Street, Hennenman	N/A	057 573 2879

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Product provider	Address	FSP no	Contact no
JJB Construction	69 Honeyball Avenue	N/A	073 699 0741
John Dore Carpets Mayville CC	872 Mansfield Ave	N/A	012 335 5662
Junshan Investments CC	110 Forbes Str	N/A	036 633 0639
K and L Projects	5 Aster Road	N/A	011 855 6296
Kaufman Levin Associates (Pty) Ltd	70 7th Avenue, Parktown North, 2193	N/A	011 447 8411/ 083 216 6287
Keil Family Trust (Pty) Ltd	126a Runnymede Avenue, Chartwell Estates	N/A	011 516 0266
Ketheo Projects and Maintenance	JBC House, 379 Ontdekkers Road	N/A	082 320 8050
Keveko Insurance Investments	Suite 2501, 25th Floor Durban Bay House, 333 Anton Lembede Street, Durban, 4001	43268	084 707 2556
KPMG Inc	85 Empire Road, Parktown, 2193	N/A	011 647 7111
Kwekamva Project Management	26 Kameeldoring St Vredeklouf	N/A	072 240 0565
L and T Contractors	63 Selbourne Place, JHB North	N/A	011 462 7325
Legal Exchange Corporation (Pty) Ltd (Lexcorp)	Bentley Office Park Block 8, 2nd Floor, Cnr Rivonia and Wessels Roads, Sandton	19929	011 234 4400
Leshan Security Systems	107 8th Ave	N/A	083 734 2970
Levenbach Building and Roofing CC	33 Plantation Road, Wetton	N/A	021 799 3000
Lexcorp [Legal Exchange Corporation (Pty) Ltd]	4 Kikuyu Road, The District Office Park, Sunninghill, 2157	19929	011 966 7777
Liberty	1 Ameshoff Street, Braamfontein, Johannesburg	2409	011 408 3911
Lindokuhle Home Repairs	633, Nkonono Crescent, Vosloorus, Ext 5, 1475	N/A	078 140 5915
Lithotech (Bidvest)	Unit 3 & 4 Hilltop Park 33 Surprise Road Westmead, Pinetown, KwaZulu-Natal	N/A	031 700 2577
Lithotech KwaZulu-Natal (Bidvest)	Unit 3 & 4 Hilltop Park 33 Surprise Road Westmead, Pinetown, KwaZulu-Natal	N/A	031 700 2577
Liyema Business Enterprises	16900 Waterberg Street, Extension 12, Kagiso 2, Gauteng, 1754	N/A	081 431 9054
Logan Pools	52 Bonza Bay Road Beacon Bay	N/A	043 748 3032
Loss Limit	18 Village Green Tamarisk Street	N/A	011 475 6412
LT Contractors	23 Harvey Rd Windermere	N/A	031 303 3442
M de Sousa Building Contractor	13 Reid Street Unit number 1	N/A	051 447 4175
Manduko Construction	23 Dwegerand Crescent, Liefde En Vrede Alberton, 2061	N/A	011 432 3967
Mans Automation CC	11 Pendoring Ave, Lotus River	N/A	021 706 4926
Marcom Project Management	5 Eekhorning Street, Brackenhurst, Alberton	N/A	086 126 7770
Marius van Schalkwyk and Associates CC	37 Fifth Ave, Benoni	N/A	011 849 4655
Mark Bennett Interiors Designs CC	130 Goldman Street, Florida	N/A	011 672 3928
Market SA Services (Pty) Ltd	38 Stiemens St, Braamfontein, 2007	N/A	011 403 5826
Marketing SA	Advantage House, 38 Steimens Street, Braamfontein, Johannesburg, 2017	17838	0113392267
Marriott	2 Delamore Road, Hillcrest, 3610	592	0800 336 555
Masinya East Rand	32 Milner Street	N/A	011 811 7466
Masthead	1st Floor Park Terraces, Golf Park Mowberry, 7700	43435	086 173 7858
Matjabeng Construction CC	11 Victoria Street	N/A	057 388 2439
Meason Construction and Maintenance	68a Hoog Street, Pietersburg, Polokwane 0700	N/A	082 490 3692
Mendle Consulting CC	27 Clemmow Drive, Florida Park, Roodepoort, Gauteng	N/A	011 672 0424
Merles Carpet Services CC	272 Che Guevara Rd, Glenwood	N/A	031 202 5513
Metrolife	3 Clubhouse Place, Mahogany Ridge, Westmead, Durban	N/A	0860 638 763
Milliman (Pty) Ltd	Waterfall City Heliport, Spaces, Gateway West Offices, 22 Magwa Cres Midrand	N/A	010 822 2460

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Product provider	Address	FSP no	Contact no
MKT Marketing SA t/a MSA	Advantage House, 38 Stiemans Street, Braamfontein, 2001	17838	011 339 2267/ 082 681 1674
ML Everatt TA Swimline North	143 Standard Drive, Blairgowrie	N/A	011 326 3772
MMI Group Ltd	268 West Avenue, Centurion, 0157	657	0860 669 876
Mohlo Solutions	35 On the Ridge, 105 Bram Fischer Dr, Gauteng, 2194	N/A	012 807 6159
Montana Repairs and Construction CC	11 Apache Avenue, Cynthiavale	N/A	012 566 3670
Motorhappy Proprietary Ltd	146 Boeing East Road, Building 4, The Bridge Office Park, Block B, Edenvale Elma Park	46123	011 663 7000
Mphapha Construction	581 Waterlake Farm, Zwavelpoort	N/A	012 797 2092
MR Technology CC	38 Libertas Street	N/A	011 954 4475
MRH@Work	Reynolds Park, 65 Bamboesvlei Road	N/A	083 415 2344
Munich Reinsurance Company of Africa Limited	110 Oxford Road, Rosebank, Parking Entrance on 19, 9th street, Rosebank, Johannesburg 2198, South Africa	N/A	011 242 2000
Nambiti Plumbers CC	108 Francis Road, Ladysmith CBD	N/A	036 631 1230
Natal Plumbers and Builders CC	99 High Street	N/A	034 981 3862
Nedbank Corporate and Investment Banking, a division of Nedbank Ltd (Property Finance Africa)	135 Rivonia Rd, Block C, 2nd Floor, Sandown, Johannesburg	9363	011 294 3704
Nedbank Financial Planning, a division of Nedbank Ltd	135 Rivonia Rd, Block C, 2nd Floor Sandown Johannesburg	9363	011 294 3704
Nedbank Ltd	135 Rivonia Rd, Block C, 2nd Floor Sandown Johannesburg	9363	011 294 3704
Nedgroup Collective Investments Ltd	135 Rivonia Rd, Block C, 2nd Floor Sandown, Johannesburg	9363	011 294 3704
Nedgroup Financial Advisers (Pty) Ltd	Second floor, Block I, 135 Rivonia Road, Sandown, 2196	48771	010 236 6150
Nedgroup Insurance	First floor, Ridgeside Campus, 2 Ncondo Place, Umhlanga Rocks	40915	0860555111
Nedgroup Investments	Second floor, Block I, 135 Rivonia Road, Sandown, 2196	1652	0860123263
Nedgroup Investments (Pty) Ltd or Nedgroup Investment Advisers Proprietary Limited	Nedbank Clock Tower Precinct, V&A Waterfront, Cape Town, 8000	1652	0781407320
Nedgroup Investments International Ltd	First floor, St Mary's Court, 20 Hill Street, Douglas IM1 1EU, Isle of Man	N/A	080 099 9160
Nedgroup Life Assurance Company	2 Ncondo Place, Ridgeside Campus, Umhlanga Ridge, Durban, KZN	40915	010 237 9687
Nedgroup Private Wealth (Pty) Ltd	135 Rivonia Rd, Block C, 2nd Floor, Sandown, Johannesburg	828	010 236 6150/ 021 416 6610
Nedgroup Private Wealth International	St Mary 's Court, 20 Hill Street, Douglas IM1 1EU, Isle of Man	N/A	086 050 7090
Nedgroup Private Wealth Stockbroking	Second floor, Block I, 135 Rivonia Road, Sandown, 2196	50399	010 236 6150
Nedgroup Trust (Pty) Ltd	Second floor, Block H, 135 Rivonia Road, Sandown, 2196	N/A	080 568 6430
Netcare Hospitals (Pty) Ltd	76 Maude Street, Sandton, Gauteng	N/A	011 301 0000
New Era Construction	32 Viola Str Lennoxton	N/A	034 317 1406
Ngcongca Building Consulting	44 Steven Str	N/A	021 694 3956
Ngcongca 's Construction	44 Steve Road, Bonteheuwel Langa, 7455	N/A	021 694 3956
Ninety-One Assurance Limited	155 West Street Sandown Sandton South Africa	587	021 901 1000
Nkosi Grasdakke	100 Kameeldrift Street, Pretoria, Gauteng	N/A	083 250 5155
Nkwaana SS Projects (Pty) Ltd	11 Aasvoël Street 1632 Johannesburg - Meredale Ext 4, Gauteng	N/A	084 488 9023
Nyelenyele Trading	93 Stand No, Thengwe Matshetshete Mutale, 0956	N/A	073 031 0963
Old Mutual	Mutual Park, Jan Smuts Drive, Pinelands, 7405	703	086 050 6070
Old Mutual Insure Ltd	Wanooka Place, St Andrews Road, Parktown, Johannesburg, 2000	12	011 374 4739/ 011 374 4287
Old Mutual International	1A Mutualpark, Jan Smuts Drive, Pinelands, Cape Town, 7405	N/A	021 509 2187
Old Mutual Investment Services (Pty) Ltd	Mutua Park, Jan Smuts Drive, Pinelands 7450	717	021 524 4532

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Product provider	Address	FSP no	Contact no
Old Mutual Life Assurance Company (South Africa) Ltd	Newtown Centre, 1 Palm Blvd, Umhlanga, Umhlanga Rocks 4319	703	031 514 0500
Optivest Health Services	9 Queen Street, Durbanville, Cape Town, 7550	13475	021 975 2266
OS Contractors Ta Matjabeng Construction CC	11 Victoria Street, Matjhabeng, 9459	N/A	057 388 2696
Paramount Life	26 Augrabies Road, Waterfall Office Park, Midrand, Gauteng, 1682	40881	011 790 4484
Pat and Jul Paints t/a Gogreen	11 Cremona Humewood, Beach Road, Port Elizabeth, Eastern Cape, 6001	N/A	012 347 2708
Patterson Contractors	204 Dunstan Road 204 Dunstan Road	N/A	082 903 9257
Paxman Construction CC	3 Blesbok	N/A	035 799 5018
Pay@ Services	Old College Building, 35 Church Street, Stellenbosch 7600	29423	021 886 5557
Peter Greeff Associates KZN (Pty) Ltd	34 Elwak Road, Reservoir Hills	N/A	031 262 1119
Peter Stephenson Pool Repairs and Renovations	2 Cherron Ave	N/A	031 562 4236
PG Glass (Pty) Ltd	AMR Building, 3 Concorde Road East	N/A	086 003 0303
Phezulu Contractors	109 Percy Osborn Road, Durban 4001,	N/A	031 303 6378
Piet Thoka Projects CC	1485 Koekoek Street Waverley	N/A	012 332 0502
Polokwane Royal Maintenance (Pty) Ltd	125 Dap Naude	N/A	015 298 8303
Pool Action	33 Bergeend Str, Birch Acres	N/A	011 976 3701
Pool and Paving Construction CC	78 Carbineer Road	N/A	036 631 4825
Pool Creations and Renovations CC	42 Venn Str	N/A	072 041 8978
Pool Fundi	70 Grenville Road, Bluff Durban, 4036	N/A	031 466 1860
PPS	First floor, Travers House, Boundary Terraces, 1 Mariendahl Lane, Newlands, 7700	1044	086 046 8777
QED South Africa (Pty) Ltd	1st Floor, Hunts End Office Park, 38 Wierda Road West, Sandton, South Africa	N/A	011 038 3700
Qualtrics LLC	333 W. River Park Dr, Provo, UT 84604, United States	N/A	08003409199 4
Quantum Education Systems (Pty) Ltd	64 Grace Rd, Observatory, Johannesburg, Gauteng, 2198	N/A	011 667 8386
Rainbow Pepper Trading	262 Vorster Avenue	N/A	083 704 0026
Raizenbergs Plumbing and Building Services CC	49 Hadji Ebrahim Crescent Athlone	N/A	021 637 8030
Relefilwe Construction	64 Grace Rd, Observatory, Johannesburg, Gauteng, 2198	N/A	065 559 5674
Restoration Lab	Unit 1 35 Linton Close	N/A	021 931 0090
RGA Reinsurance Company of South Africa Ltd	7th Floor, The Terraces, Black River Park, 2 Fir Street, Observatory, 7925	N/A	011 484 0577
RI JO Builders (Pty) Ltd	612 Visvanger road Randvaal	N/A	016 429 1853
Risimu Trading	19 State Road Midrand, 1685	N/A	011 805 1345
Riverport Trading 58	Suite 2, Tudor Park 210, Northway	N/A	031 563 2145
Riverport Trading 58	299 Blackburn Road, Durban, 4051, South Africa Shopping	N/A	031 562 8159
Rossha Builders	Unit 3. No 63	N/A	061 744 7713
Round and Square Buildings (Pty) Ltd	39 Gray Road Paarden Eiland	N/A	021 797 0897
Rudi Witteveen Assessors	11 Wolseley Str	N/A	053 861 5718
Saj Enterprises (Pty) Ltd	30 Peppers St Cape Town, Western Cape, 8001	N/A	061 524 5840
Sanjax Building Projects CC	33G Boundary Road	N/A	034 317 2224
Sanlam	2 Strand Road, Bellville	2759	086 072 6526
Sbenz Construction and Services	620 Chris Hani Road (Northcoast Road) Durban North, 4051	N/A	031 836 2684
Schiba	146 Grey Street Parkersdam	N/A	023 342 3786

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Product provider	Address	FSP no	Contact no
SCOR SE Africa Branch	7th Floor, 16 Baker Street, Rosebank	N/A	011 880 3728
Sea Spirit 164 CC	170 Bodenstein Street, Dan Pienaarville	N/A	010 900 4325
Seabreeze Awnings and Blinds CC	24 Beechgate Crescent, Southgate Business Park	N/A	031 914 2500
Secre 147 Investments	5 Cobham Grove, Stamfordhill	N/A	031 312 0629
Secure Alarm Systems CC	Secure Alarm Systems cc 369 Deetlefs street	N/A	012 329 0894
Sensor Networks	31 Camp Street	N/A	011 994 7000
Setsebi Construction	30 Hazelwood Grove Woodview Phoenix Durban, 4068	N/A	086 688 4077
Smartfunder (Pty) Ltd	De Wagenweg Office Park, Block D, Stellantia Road, Stellenbosch, 7600, South Africa	N/A	079 493 8097
Smoke Customer Care Solutions	Unit 5 Loft, Fancourt Office Park, Cnr Felstead Rd and Northumberland Ave, North Riding, Randburg	N/A	011 462 9881/ 083 249 1841
South African National Blood Service NPC	1 Constantia Boulevard, Constantia Kloof, Roodepoort, Gauteng, 1709	N/A	011 761 9006
South Side Contractors	92 Brandvlei Cres Eldorado Park, 1811	N/A	011 945 1225
Staphorst Associates	26 Problem Mkhize Rd	N/A	031 309 6332
Sun Control Services Border CC	58 Fleet Street	N/A	043 743 1370
Sunhot Solar and Construction	11 De Villiers Street Langerug	N/A	023 347 6289
Swimline Pools	28 6th Avenue	N/A	041 581 6568
Swiss Re Africa Limited	11 Alice Lane, Johannesburg, 2196	36311	011 881 5851
Sygnia Life Limited	7th Floor, The Foundry, Cardiff Street, Green Point, Cape Town, 8002	2935	021 446 2436
T and D Alterations (Pty) Ltd	31 Sonneblom St Amathole, 5601	N/A	0813790142
Taquanta Asset Managers (Pty) Ltd	7th Floor, Newlands Terraces, Boundary Road, Newlands, Cape Town, 7735	618	021 681 5175
Tata Consultancy Services	39 Ferguson Road, Illovo, Johannesburg	N/A	011 459 1700
Tauris Construction t/a ACM	5 Dianthus Rd Table View, 7441	N/A	021 557 2911
Tawede (Pty) Ltd	Byekorf 8 Bultweg	N/A	079 231 7847
TC Electronics	92 Old Main Road, Ottawa	N/A	032 537 6028
Telesure (Auto & General) MUA	1 Telesure Terrace Lane, Johannesburg 2191	N/A	011 694 6694
Telesure Group Services (Pty) Ltd	3519 Z Winnie Mandela Drive, Phomolong, Randburg North	N/A	086 011 1051
Thames Construction CC	13 Northgate Place	N/A	031 569 3605
The Business Zone 905 (Pty) Ltd	5 Glenridge Road	N/A	031 100 1090
The Overtaker CC	PO Box 14226	N/A	072 775 8409
The Pivotal Fund Proprietary Limited	52 Grosvenor Road, Sandton, 2191	NA	011 510 9999
The Poolman	149 Hennie Alberts Str, Brackenhurst	N/A	082 377 9917
The Unshaken Property Consulting Services	114 Market Street, Boksburg	N/A	011 892 2877
Thembridge Support Services CC	230 Nigel Road, Selcourt	N/A	011 363 0044
Thero Building Maintenance and Construction	10 Bernard Shaw Street, SW1	N/A	016 932 5049
Thusophu Trading	15 Leeukop St, Roodepoort, 1726	N/A	0724505456
TI Cupboards and Building Services	Unit A8 Regent Park, Harris Drive	N/A	021 704 4794
Toodle Trading Building Contractors	12 Via Appie Street	N/A	044 695 1121
Top Carpets and Floors Insurance (Pty) Ltd	Unit 1 Falcon View	N/A	071 332 4305
Towers Watson Software Ltd t/a Willis Towers Watson (Igloo Compact Edition)	Illovo Edge, 1 Harries Road, Floor 2, Johannesburg, 2196	N/A	011 535 5400
Tracker Connect (Pty) Ltd	Stonemill Office Park, 340 Republic Road, Darrenwood, 2194	N/A	011 380 0300
Trading Junction 18	53 Dan Pienaar Drive	N/A	031 903 1579

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Product provider	Address	FSP no	Contact no
Transunion Credit Bureau (Pty) Ltd	Wanderers Office Park, 52 Corlett Drive, Illovo, 2196	N/A	011 214 6000
Trend Int Home Builders CC	Office 114 Vallyland Centre, Recreation Road	N/A	021 788 2348
Trendy Towing t/a Service Centre Build	26 Reicher St, KwaZulu-Natal Ladysmith, 3370	N/A	082 959 5482
Tsoti Trading 1 (Pty) Ltd	15 Kruger Place, Phoenix, Industrial Park	N/A	031 562 0766
U Cole Mi Dio	8 Jim Fouche St, Presidentia, Kroonstad, 9499	N/A	087 802 1092
Unicon Building Contractors	17735 Alibia St, Roodepoort, 1725	N/A	067 110 3344
Upward Spiral 1199 CC	10 Rathgar Grove, 59 Panorama Drive, Newcastle, 2940	N/A	031 262 0234
VCS Electrical Solutions	40 Edendale Road, East Edenglen	N/A	011 452 7646
Victoria Letlapa Trading and Projects	52 Eider St, Florida, Gauteng, 1709, South Africa	N/A	067 785 9432
Virtual Actuary (Pty) Ltd	14 Tintagel Road, West Beach, Blouberg, Cape Town	N/A	086 558 0021
Vis Moonsamy	45 Fieldside Avenue, Centenary Park, Phoenix, 4300	5525	083 6289917
Vistel Systems	159 Clovelly Road	N/A	011 486 0848
Vuka Vusi Trading CC	Hansa Building, 21 Arras Street	N/A	013 656 0091
Walk On Us Flooring CC	2A Indigo Place, Lennoxton, Newcastle, KwaZulu-Natal, 2940	N/A	071 166 0909
Wealth Management South Africa	135 Rivonia Rd, Block C, 2nd Floor Sandown, Johannesburg	9363	010 2366150
Webber Wentzel	90 Rivonia Rd, Sandton, 2196	N/A	011 268 5068
Wesdev (Pty) Ltd	92 Toronto Road, Welkom	N/A	057 352 4188
Willie Naude Loss Adjuster CC	88 Hardings Street, Newcastle, 3082	N/A	034 315 1113
Worcester Boudienste	57 Oak Avenue, Worcester	N/A	023 342 8467
Yumries Build Trading CC	25 Daffodil Crescent, Silvertown	N/A	072 572 5923