

**PUBLIC OFFERING DOCUMENT  
FOR PRE-ORDERING OF  
BROKSTOCK BRANDED BANKING CARDS**

**Distributor:** BROKSTOCK SA (Pty) Ltd. (FSP No. 51404)

**In Partnership With:** Standard Bank (Issuer) and Mastercard (Processor)

**Registered Office:** Suite E111, Midlands Office Park East, Mount Quray Street, Midlands Estate, Gauteng, 1692

### 1. Introduction

BROKSTOCK SA (Pty) Ltd. ("BROKSTOCK"), a financial services provider authorised and regulated by the South African Financial Sector Conduct Authority (FSP No. 51404), is pleased to announce the pre-order phase for the **BROKSTOCK Branded Debit Card** ("the Card"). This virtual debit card, issued by Standard Bank and processed by Mastercard, integrates seamlessly with the BROKSTOCK App to offer a unified banking and investment experience.

By pre-ordering the Card, client acknowledge and agree to the terms outlined in this document, including the issuance timeline, tariff plans, and eligibility conditions.

### 2. Product Overview

The BROKSTOCK Card is a dual-function virtual debit card linked to the BROKSTOCK App, featuring:

- **Single Wallet Integration:** Combines a Trading Account (for brokerage/investments) and a Card Account (for daily transactions).
- **Virtual Card Access:** Clients may add the Card to Apple Pay or Google Pay for immediate use at any Point-of-Sale (PoS) terminal upon issuance.
- **Card Issuance:** All pre-ordered cards will be issued and delivered or activated in **Q3 2025 (3Q25)**.

### 3. Pre-Order Terms

#### 3.1 Timeline

The current phase is a presale; no virtual cards will be activated until Q3 2025. Clients will receive notifications upon card readiness for delivery or virtual activation.

#### 3.2 Eligibility & Tariff Plans

Pre-order clients may qualify for tiered benefits based on initial deposits:

Feature	EarlyBird (New deposit R5,000+)	Standard	Silver (with balance R5,000+)	Gold (with balance R50,000+)
Card Issuance Fee	free	R50	free	free
Monthly Fee	free	R25	R25	free

Free Deposits/Withdrawals	100	10	50	unlimited
Top-Up Fee	1% for 6 months	2%	1,5%	1%
Interest Rate (on available funds for brokerage account)	12% for 3 months	8%	10%	12%

**\*EarlyBird Incentive:** Clients depositing R5,000+ during the presale phase lock in EarlyBird benefits, including waived fees and enhanced interest rates.

### 3.3 Nature of Pre-ordering

The pre-order process is non-binding and does not constitute a commitment to issue a financial product until regulatory and operational requirements are fulfilled in Q3 2025. No funds collected during the pre-order phase are allocated or reserved for card issuance.

All client deposits remain under the client's brokerage account and are subject to standard investment terms and risks. Pre-ordering the Card provides eligibility for promotional benefits but is not a requirement for account access or trading functionality.

## 4. Key Disclosures

### 4.1 Regulatory Compliance

BROKSTOCK acts solely as a distributor and facilitator of the pre-order process for the BROKSTOCK Branded Debit Card. BROKSTOCK is not a bank, issuer, or payment processor and does not underwrite or provide banking services associated with the Card. All financial services relating to the Card, including issuance, transaction processing, and regulatory compliance thereof, are performed by Standard Bank under the Mastercard network, subject to their respective terms.

BROKSTOCK assumes no liability for operational issues, delays, or disruptions in the card issuance process or cardholder services provided by Standard Bank or Mastercard.

### 4.2 Limitations

Virtual card functionality (Apple Pay/Google Pay) will activate in Q3 2025.

Fees and interest rates are subject to change post-promotional periods; clients will be notified 30 days in advance.

### 4.3 Risk Notice

Funds in the Trading Account are subject to market risks. The Card Account is not interest-bearing.

Standard Bank's deposit protection policies apply to the Card Account.

### 4.4 Indemnification

By participating in the pre-order process, the client agrees to indemnify, defend, and hold harmless BROKSTOCK SA (Pty) Ltd., its officers, employees, and affiliates from and against any claims, liabilities, damages, losses, or expenses (including legal fees), arising out of or in connection with the issuance, delay, or use of the Card, except where caused by gross negligence or willful misconduct on the part of BROKSTOCK.

## 5. Client Acknowledgments

By pre-ordering, clients confirm they:

1. Understand the Card will be issued in Q3 2025.
2. Accept the tariff structure and eligibility criteria.
3. Consent to the processing and sharing of personal and financial data with Standard Bank, Mastercard, and other authorised third-party service providers as required for the purposes of card issuance, identity verification, fraud prevention, and regulatory compliance, in accordance with the BROKSTOCK Privacy Policy available on [www.brokstock.co.za](http://www.brokstock.co.za)

## **6. Contact & Dispute Resolution**

Queries: [info@brokstock.co.za](mailto:info@brokstock.co.za) | +27 12 001 9206 | 080 022 7672

Escalations: Complaints may be lodged with the FSCA ([www.fsc.co.za](http://www.fsc.co.za)) if unresolved internally.

## **7. Legal Notice**

BROKSTOCK SA (Pty) Ltd. Is an authorised financial services provider (FSP No. 51404) and acts solely as a distributor of the BROKSTOCK Branded Debit Card in cooperation with Standard Bank and Mastercard. BROKSTOCK does not offer banking services or act as an issuer, lender, or credit provider. All banking functions and cardholder services are administered and fulfilled by Standard Bank under the applicable regulatory and licensing framework.

Clients are solely responsible for understanding the features, risks, and limitations associated with the Card, as outlined in this document. BROKSTOCK makes no warranties, express or implied, regarding the accuracy, reliability, or completeness of the information herein and reserves the right to amend product features or terms as its sole discretion with prior written notice where applicable.

This document may include forward-looking statements concerning projected timelines, fees, and benefits, which are subject to change based on operational, regulatory, or market factors. No guarantees are made regarding the issuance or availability of the Card prior to Q3 2025.