

## **BROKSTOCK PACKAGES PROGRAMME**

BROKSTOCK SA (Pty) Ltd, authorised by the Financial Sector Conduct Authority (FSCA) under FSP number 51404, is permitted to conduct short-term deposit activities in South Africa. This authorisation confirms that BROKSTOCK adheres to all applicable regulatory standards, ensuring that client funds are managed within a secure and supervised framework that upholds investor protection and market integrity. As part of its regulatory obligations, BROKSTOCK holds all client funds in a segregated bank account, completely separate from the company's own operational capital. This segregation enhances the safety of client assets and ensures full transparency and accountability in line with FSCA requirements.

Under this regulated framework, BROKSTOCK is pleased to introduce the BROKSTOCK Packages Programme, which is a balance-based tariff and benefits programme offered by BROKSTOCK SA (Pty) Ltd to eligible clients.

Packages is not a subscription, investment product, promotion, or financial instrument. Participation in the Packages programme does not require any separate purchase, enrolment, or payment. A client's applicable Package level is determined automatically based on the client's total account Balance and may change over time in accordance with these Terms.

The display and visibility of Package levels, benefits, and related information may be introduced progressively and may depend on system functionality, application updates, or internal operational processes. A Package level and the application of any associated benefits become applicable to a client only once it is made available to such client through the BROKSTOCK application interface, and no entitlement to such Package level or benefit arises prior to such availability.

It is important to note that BROKSTOCK itself does not pay this interest, rather, the interest is offered by BROKSTOCK's liquidity partners, such as authorised financial institutions. Any administrative fees retained by BROKSTOCK are applied independently of the interest credited to clients.

BROKSTOCK clients with an active account may be eligible for interest benefits, reduced trading commissions, as well as other Package-specific benefits, depending on their applicable Package level. These terms apply to all existing clients, while new clients must open an account to qualify.

### **Programme Eligibility**

The minimum balance required to access any Package benefits is R5 000. Clients whose Balance is below R5 000 are assigned the Basic Package level. The Basic Package level does not provide any Package benefits. BROKSTOCK reserves the right to amend the minimum amount of available funds at its sole discretion, without prior notice to the client.

BROKSTOCK accounting system locks in the client's account balance at precisely 23:59:59 each day, and the interest is credited within the next 3 business days following the end of the month.

BROKSTOCK reserves the right to amend the minimum amount of available funds at its sole discretion, with or without prior notice to the client, provided that Packages entered into prior to such amendment are not affected.

The Packages programme consists of multiple Package levels determined by the client's balance:

Basic: R0 – R4 999

Bronze: R5 000 – R19 999

Silver: R20 000 – R49 999

Gold: R50 000 – R299 999

Platinum: R300 000 – R999 999

Diamond: R1 000 000 or more

Package levels are assigned automatically based on the client's balance. Package upgrades occur immediately upon reaching the applicable balance threshold. Package downgrades are assessed on the first calendar day of each month.

Each Package level provides a specific combination of benefits, including trading commissions, interest benefits, number of accounts, and additional service benefits, as published on BROKSTOCK's official website and application, including:

1. Certain Package levels include access to an interest benefit as a reward for maintaining a qualifying Balance. The applicable interest rate depends on the client's Package level and may range from 8 up to 11% per annum, as published by BROKSTOCK. BROKSTOCK reserves the right to adjust the interest rate at any time. Clients are encouraged to regularly check the website for any updates or notifications regarding these changes.
2. Trading commissions applicable to client transactions depend on the client's Package level. Higher Package levels provide reduced commission rates. Applicable commission rates are published on BROKSTOCK's official website and application and may be amended from time to time.
3. Depending on the applicable Package level, clients may create multiple trading accounts under a single verified profile. The number of permitted accounts depends on the client's Package level. Packages level downgrade will not affect already opened additional accounts. All accounts remain subject to BROKSTOCK's standard terms and conditions.
4. Certain Package levels may include additional service-based benefits, including personal account manager support, priority withdrawal processing, access to private events, and special offers. Such benefits are non-financial, non-transferable, and may be modified or withdrawn at BROKSTOCK's discretion.

Applicable balance requirements, commission rates, and benefits for Package levels are published on BROKSTOCK's official website and application and may be amended from time to time.

Package level	Balance requirement	Trading commission	Interest rate	Amount of accounts	Additional benefits
Basic	R0 - R4 999	0.89%	-	-	-
Bronze	R5 000 - R19 999	0.49%	-	3	-
Silver	R20 000 - R49 999	0.46%	8% p.a.	4	Personal account manager
Gold	R50 000 - R299 999	0.42%	9% p.a.	5	Personal account manager, Priority Withdrawals
Platinum	R300 000 - R999 999	0.38%	10% p.a.	5	Personal account manager, Priority Withdrawals, Access to private events
Diamond	R1 000 000 or more	0.35%	11% p.a.	5	Personal account manager, Priority Withdrawals, Access to private events, Special offers

### **Withdrawals and transfers**

Clients are free to make withdrawals and transfers from their accounts at any time. However, excessive withdrawals or account misuse may result in downgrade of their Package level if the Balance falls below the applicable threshold.

Package level downgrades do not restrict a client's right to withdraw funds. Clients retain their Package benefits until the end of the calendar month in which a downgrade condition occurs and may restore their previous Package level by replenishing the required Balance within that period.

### **Deposit of client funds**

BROKSTOCK is authorised to deposit client funds with existing BROKSTOCK's liquidity providers for the purpose of providing additional earning capabilities to its clients.

By agreeing to these clauses, you acknowledge and consent to the BROKSTOCK's decision to explore various avenues for maximizing returns on deposited funds, including the potential payment of monthly interest through strategic partnerships.

BROKSTOCK will diligently select and review potential partners to ensure the security and

reliability of client funds, prioritising the safety and interests of its clients above all else. Such partners must be registered in the jurisdiction of South Africa and operate within its territory.

Clients acknowledge that by transacting through BROKSTOCK, their funds may be placed with partner institutions for the purpose of earning interest. Specifically, where funds are allocated to the current liquidity provider, SBG Securities Proprietary Limited (the “Liquidity Provider”), interest may be credited at a rate equal to the 1-month JIBAR (Johannesburg Interbank Agreed Rate) less 50 basis points, as determined and applied solely by the Liquidity Provider. The prevailing 1M JIBAR rate is variable and publicly available at: <https://clientportal.jse.co.za>.

Go to **JSE Client Portal**

Select **Downloadable Files** → **Reports** → **Safex** → **mtmdata**

Locate and download **jbarRates.xls**

Open it to find the current **1-Month JIBAR** rate

The interest is paid solely by the Liquidity Provider and not by BROKSTOCK. BROKSTOCK does not act as the principal payer of interest and shall not be liable for any variations, suspensions, or cessations in interest payments resulting from the policies or conduct of the Liquidity Provider.

Clients further acknowledge that any amount credited above the 1M JIBAR – 50 bps rate shall not be considered interest, but rather a discretionary benefit provided by BROKSTOCK. Such benefit payments are non-guaranteed, offered only to eligible clients, and may be modified or withdrawn at the BROKSTOCK’s discretion, without prior notice.

To support the operational infrastructure required for these partner-based deposit solutions, BROKSTOCK may retain a portion of the gross yield generated by the liquidity provider, limited strictly to the base fee charged by the provider. This amount, which may be up to 2.5% per annum, is treated solely as an administrative cost and will never exceed the liquidity provider’s fee. Importantly, this administrative allocation is applied independently of the interest credited to clients and does not reduce or affect the minimum interest payments as previously specified.

BROKSTOCK is not allowed to take more than the base interest rate earned by the clients from the liquidity providers.

BROKSTOCK will maintain regular communication with clients regarding their funds and, upon request, will provide transparent reports detailing the allocation of such funds across partner institutions, to ensure continued trust and accountability.

Nothing in these terms shall be construed as a representation, warranty, or guarantee by BROKSTOCK or the Liquidity Provider regarding the payment, rate, or duration of any interest or benefit amounts.

## **Miscellaneous**

If the client uses fraudulent methods or otherwise attempts to circumvent the rules, they may be removed from eligibility at the sole discretion of BROKSTOCK.

BROKSTOCK reserves the right to modify or terminate these terms at any time without prior notice. Any changes to the terms will be posted on BROKSTOCK official website <https://brokstock.co.za/> and BROKSTOCK App.

By participating in the Packages programme, you agree to abide by these terms. Failure to comply with the terms may result in disqualification from receiving the benefits from this programme.