

## **LUME TRADE FAIS Disclosure Notice**

(Version 1.0, last updated 15-01-2026)

### **1 THIS NOTICE**

South African law requires us to give you this information. This notice follows the Financial Advisory and Intermediary Services Act, 2002.

### **2 AUTHORISED FINANCIAL SERVICES PROVIDER**

Lume Trade (Pty) Ltd (registration number 2023/572397/07) is an Authorised Financial Services Provider (FSP No. 54670). A copy of our license is available on request.

### **3 HOW TO REACH US**

Email: [support@lumetrade.com](mailto:support@lumetrade.com)

Website: [www.lumetrade.com](http://www.lumetrade.com)

Address: 3 Dock Road, Waterway House, Waterfront, Cape Town, 8001, South Africa

Telephone: +1 (743) 330 9846

### **4 COMPLIANCE OFFICER**

Name: AJN Carstens (Masthead Compliance (Pty) Ltd)

Email: [compliance@lumetrade.com](mailto:compliance@lumetrade.com)

Telephone: 021 555 4121

### **5 APPROVED PRODUCTS**

LUME TRADE is authorised as a CATEGORY I Financial Services Provider. We offer intermediary services for Crypto Asset Products, which are an approved product under our license.

We engage only in proprietary spot crypto asset OTC (over-the-counter) trading. Our services are provided on an execution-only/ client-instruction-only basis. No advice is provided.

We are also the product provider.

## **6 TERMS OF SERVICE**

Our services are governed by our Terms of Service, which you can find at the bottom of our website. These terms explain important details and conditions for the provision of our services.

## **7 KEY INDIVIDUALS AND REPRESENTATIVES**

You can find a current list of our Key Individuals and Representatives on the Financial Sector Conduct Authority's website at [www.fsca.co.za](http://www.fsca.co.za)

Some of our representatives may be working under supervision.

## **8 INSURANCE**

As a crypto asset service provider, we are not currently required by law to have professional indemnity or fidelity insurance. We do not have this insurance coverage.

## **9 COMPLAINTS**

We handle complaints in line with our Complaints Management Policy. If you wish to make a complaint, please complete and submit the "Lodge a Complaint" form on our website. The link to the form is at the bottom of the website.

Once you submit your complaint, we will email you a copy of the Complaints Management Policy.

If you are not satisfied with our response to your complaint, you can escalate to:

The Ombud for Financial Services Providers

Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)

Website: [www.faisombud.co.za](http://www.faisombud.co.za)

Physical Address: Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria, 0010

Postal Address: P.O. Box 41, Menlyn Park, 0063

Telephone: 012 762 5000

You must contact the Ombud within 6 months of our final decision about your complaint.

## **10 CONFLICTS OF INTEREST**

We have a Conflict of Interest Management Policy as required by law. Clients can ask for a copy of this policy at any time.

## **11 IMPORTANT INFORMATION ABOUT RISK**

Trading or dealing in cryptocurrency involves risk. When you trade cryptocurrency, you take on risks from its price changes and its limited acceptance in everyday markets, which could lead to losing money. Capital is at risk. Cryptocurrency trading is not appropriate for everyone. Past performance does not guarantee future results.

Read our Digital Asset Risk Disclosure Statement on our website to know more about the risks involved. The link to the statement is at the bottom of the website.