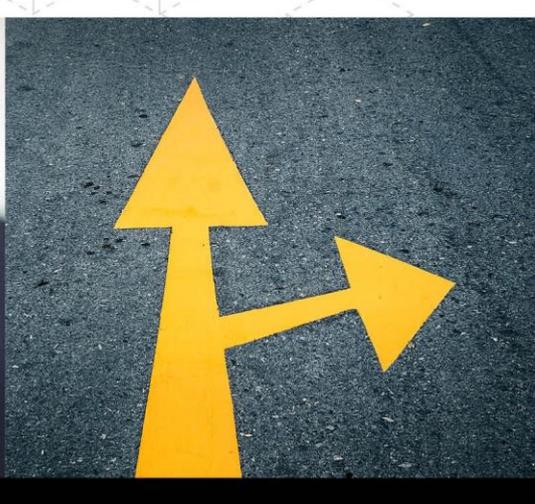
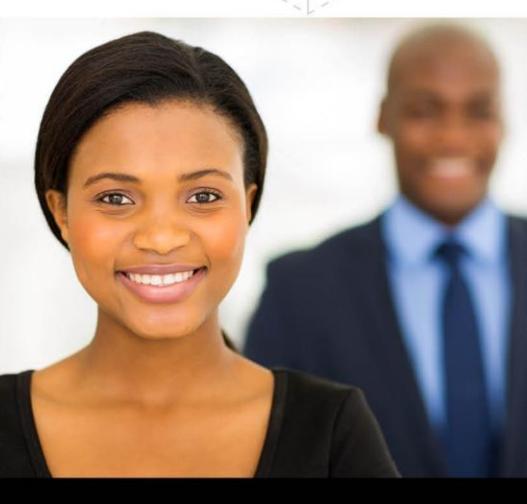
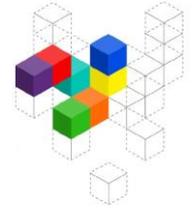




Academy and Examination Guideline

Version:24.0
Date: October 2016





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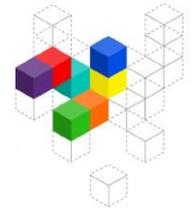
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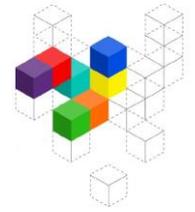
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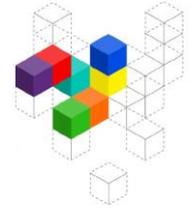
1. INTRODUCTION

1.1.

In terms of the Strate Rules, a licensed Strate Participant is required to appoint a Compliance Officer as well as an Alternate Compliance Officer (Directive SA.6). Compliance Officers are required to write an examination as prescribed by the Controlling Body of Strate. To date, the Strate Compliance Examination has given the necessary accreditation to a Strate Compliance Officer (“SCO”) and an Alternate Compliance Officer (“ACO”).

Strate is committed to educating and upgrading the standing of those individuals working in the Securities industry. Registration for this examination has therefore not been limited to members appointed as Strate Compliance Officers, but is open to all candidates interested in obtaining Strate accreditation. Strate welcomes candidates from throughout the financial industry to register for the Strate Compliance Examinations.

Many industries promote the concept of Continuous Professional Education (“CPE”), with its stakeholders consciously aware of the need to keep abreast of changes to legislation, market best practices and developments. For example, chartered accountants and lawyers are continually striving to remain abreast of the latest developments in their industry. Strate promotes the same principle in the compliance field and Strate arena. Strate launched a series of one-day seminars, the purpose of which is to provide up to date, continuous training on Strate specific functionality, procedures and legislation. All parties, whether they have written and passed the Strate examinations or not, are encouraged to maintain a high level of theoretical Strate knowledge by attending these seminars.



2. ACCREDITATION

2.1. FASSET

Strate Training is proud to announce that we have achieved accreditation as an Approved Training Provider by FASSET, the Sector Education and Training Authority for Finance, Accounting, Management Consulting and other Financial Services. Our accreditation number is 585/01233/10.

The Approval status means Strate Training meets all of the Education Training and Quality Assurance (ETQA) requirements for accreditation, but offers non-credit bearing programmes. Therefore, no credits will be recorded on the National Learners' Record Database (NLRD) for learners who complete the Strate Modules.

2.1.1. Benefits of being accredited with FASSET

The main benefit of being accredited by FASSET is quality assurance for our Clients. FASSET constantly monitors the delivery of quality assurance with respect to the courses for which providers have been accredited.

Also, companies that increase their capacity by training or assessing their staff through a SETA-accredited provider are entitled to a refund on a percentage of their skills levy, as well as to grants set out in the Skills Development Act.

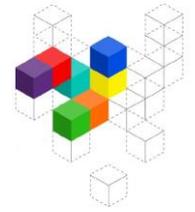
2.1.2. Accreditation period

The accreditation of Strate Academy is effective from 15 September 2010 to 14 September 2015.

Should you feel the need to have a discussion around Strate's SETA accreditation and its implications please feel free to contact us on academy@strate.co.za.

2.2. CISA

The Compliance Institute of South Africa (CISA) has endorsed the Strate Compliance Examination for Equities and Bonds.



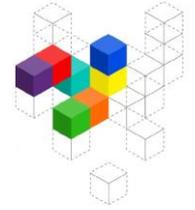
3. SPECIAL PURPOSE RESERVE FUND

A Special Purpose Reserve Fund (SPRF) was set up by the Strate Risk and Audit Committee, to house the funds which are generated from penalties that are incurred by Participants. The purpose of the fund is to give back to the market in the form of development and upliftment of skills in the financial markets.

Thanks to the Strate Special Purpose Reserve Fund we are now able to subsidize organizations/individuals which make use of the Strate Training. In line with this mandate all market players who send delegates through any Strate training will be subsidized the direct costs of that training. Similarly, any market player who sends delegates through any Strate exams will be subsidized 50% of that exam cost.

Strate will rebate the organizations/individuals bi-annually for any training done with us for the year together with any examination costs incurred for Strate modules.

Note that the SPRF will only pay the subsidy for an exam written and successfully completed on the first attempt. Should a delegate be deemed not yet competent for the exam and re-register for the same module, the SPRF will not subsidize the delegate again for the same module.



4. COMPLIANCE OFFICER ANNUAL ACCREDITATION

Strate has introduced the SCO and ACO accreditation program. The objective of an “annual points system” is to acknowledge those SCO’s and ACO’s that maintain high levels of understanding, knowledge of, and participation in, Strate market developments.

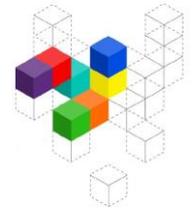
General

A SCO and ACO is required to accumulate a minimum number of points per annum. Strate Directive SA.6 stipulates that a minimum of 100 points must be attained by an SCO and ACO on an annual basis. Points are awarded for, inter alia, attending approved Strate conferences/workshops, attending monthly Compliance Officer Forum meetings, producing and publishing or presenting a compliance-related paper in a relevant magazine or Strate forum etc. Details of the CPE points which can be achieved is given in the Guidance Note attached to Strate Directive SA.6.

All compliance related efforts will be considered. The objective of this points system is to encourage “Continuous Professional Education.”

Certified Strate Compliance Officer (SCO / ACO)

The directors / senior management of a Participant must ensure that their appointed SCO and ACO have the necessary knowledge of each market in which they operate i.e. Equities, Bonds and/or Money Markets. For this reason, Strate has introduced modularised training spanning the functionality across each security settled within Strate.



5. STRATE EXAMINATION

We are pleased to confirm that Strate has partnered with the South African Institute of Financial Markets (SAIFM) and offers on-line examinations through the use of SAIFM examination facilities.

6. GENERAL INFORMATION ABOUT SAIFM

6.1.1. Introduction

The South African Institute of Financial Markets (SAIFM) is a non-profit voluntary association established to promote professionalism and integrity in the financial markets.

In terms of its Charter, the objects of SAIFM are to:

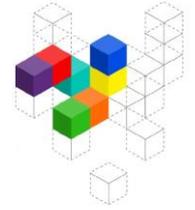
- Implement and monitor the application of the Code of Conduct for members;
- Develop and maintain high standards of business ethics and practice for members and the financial markets as a whole;
- Encourage and promote professionalism of members and the financial markets as a whole by providing professional training and the means of obtaining suitable qualifications;
- Promote and enhance the credibility, reputation and ethos of its membership and the financial markets as a whole by upholding high standards of professionalism

6.1.2. Vision Statement

To be the leading professional body providing educational, examination, and accreditation services for financial market professionals in South Africa and other African countries.

6.1.3. Mission Statement

SAIFM will strive to be an institution of excellence of which participants in the financial markets are proud to become members, ascribing to the goals, standards, professionalism and integrity of the SAIFM, and to ensure that these aspects are also recognized and supported by existing financial sector institutions, regulators and employers.



7. MODULES OF THE STRATE EXAMINATION

The Strate examinations comprise the following modules that will in different combinations make up the three different variants of the Strate Compliance Officer Exams.

- Strate Module 1.
- Strate Module 2. Equity I
- Strate Module 3. Equity II
- Strate Module 4. Bonds I
- Strate Module 5. Bonds II
- Strate Module 6. Money Market Module I
- Strate Module 7. Money Market Module II
- Strate Module 8. Money Market Module III
- Strate Equities Settlement Officers Programme
- Strate Bonds Settlement Officers Programme
- Strate Money Market Settlement Officers Programme

Each module is individually assessed (examined) and has its own learning material that is downloadable from the Internet once the learner has purchased the examination module.

8. THE VARIANTS OF THE STRATE EXAMINATIONS

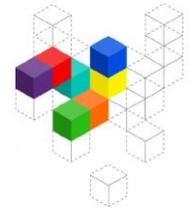
8.1. A. Strate Examination - Compliance Officer Equities

In order to be accredited (i.e. theoretical competency of Strate only) as a:-

Strate Compliance Officer in the Equities environment, the learner / candidate must pass the following modules:

- Strate Module 1.
- Strate Module 2. Equity I
- Strate Module 3. Equity II

(Please see SAIFM's six month policy called "Time limits within which exams must be written")



B. Strate Examination - Compliance Officer Bonds

In order to be accredited (i.e. theoretical competency of Strate only) as a Strate Compliance Officer in the Bonds environment, the learner / candidate must pass the following modules:

- Strate Module 1.
- Strate Module 4. Bonds I
- Strate Module 5. Bonds II

(Please see SAIFM's six month policy called "Time limits within which exams must be written")

C. Strate Examination - Compliance Officer Money Market

In order to be accredited (i.e. theoretical competency of Strate only) as a Strate Compliance Officer in the Money Markets environment, the learner / candidate must pass the following modules:

- Strate Module 6 Money Market Module I
- Strate Module 7 Money Market Module II
- Strate Module 8 Money Market Module III

(Please see SAIFM's six month policy called "Time limits within which exams must be written")

D. Strate Equities Settlement Officer Programme

In order to qualify as a Strate Equities Settlement Officer, the learner / candidate must pass the exam for the Strate Equities Settlement Officer Programme.

(Please see SAIFM's six month policy called "Time limits within which exams must be written")

E. Strate Bonds Settlement Officer Programme

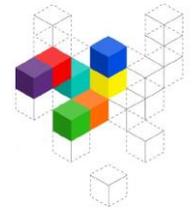
In order to qualify as a Strate Bonds Settlement Officer, the learner / candidate must pass the exam for the Strate Bonds Settlement Officer Programme.

(Please see SAIFM's six month policy called "Time limits within which exams must be written")

F. Strate Money Market Settlement Officer Programme

In order to qualify as a Strate Money Market Settlement Officer, the learner / candidate must pass the exam for the Strate Money Market Settlement Officer Programme.

(Please see SAIFM's six month policy called "Time limits within which exams must be written")



9. LEARNING MATERIAL

Learning material can be downloaded from the Virtual Exam Centre once the exam has been paid for. If purchase takes place by credit card through the SAIFM Safeshop e-commerce facility, the material will be available immediately. If you pay by electronic transfer, the exam will be loaded by SAIFM staff within 24 hours of receiving your e-mailed deposit slip.

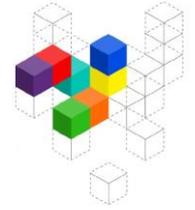
The Strate Rules and Directives are free and must be downloaded from the Strate website at **Error! Hyperlink reference not valid.**nd where relevant form part of each module's learning material.

Please ensure that you study from the correct learning material. SAIFM and Strate cannot be held responsible if the incorrect learning material is used. The latest edition is indicated next to each name of the exam above (see Modules above). Go to www.virtualexamcentre.co.za if you have purchased your exam and wish to download the learning material.

10. RETENTION OF CREDIT FOR STRATE MODULE 1 UNDER CERTAIN CIRCUMSTANCES

If a learner completes the Strate Compliance Officer Equities modules and enrolls for the Strate Compliance Officer Bond's modules thereafter, the learner will retain credit for Strate Module 1 (i.e. he/she will not have to redo it) for two years from date of passing Module 1 originally.

If a learner completes the Strate Compliance Officer Bonds modules and enrolls for the Strate Compliance Officer Equities' modules thereafter, the learner will retain credit for Strate Module 1 (i.e. he/she will not have to redo it) **for two years from date of passing Module 1 originally.**



11. OUTLINE OF THE MODULES

11.1. MODULE 1

Module 1 is generic and compulsory for all candidates wishing to be accredited as a Strate Compliance Officer.

Module 1 consists of the following sections:

- Introduction to and the Basics of Strate
- Legal Framework
- Securities Transfer Tax Act
- Compliance
- Regulation and Supervision

11.1.1. MODULE 2 Equities I

Module 2 is a specific Equities related examination module and is compulsory for candidates wishing to be accredited as a Strate Compliance Officer in the Equities environment.

Module 2 consists of the following sections:

- Equities Settlements
- Securities Lending and Borrowing
- The Role of the JSE
- The Shareholder Register

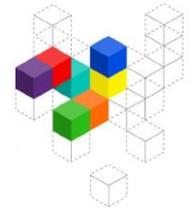
MODULE 3 Equities II

Module 3 is a specific Equities related examination module and is compulsory for candidates wishing to be accredited as a Strate Compliance Officer in the Equities environment

Module 3 consists of the following sections:

Equities Corporate Actions

Equities Risk



11.1.2. **MODULE 4 Bonds I**

Module 4 is a specific Bonds related examination module and is compulsory for candidates wishing to be accredited as a State Compliance Officer in the Bonds environment.

Module 4 consists of the following sections:

- An Introduction to Bonds
- Bonds Settlements
- Account Structures

11.1.3. **MODULE 5 Bonds II**

Module 5 is a specific Bonds related examination module and is compulsory for candidates wishing to be accredited as a State Compliance Officer in the Bonds environment.

Module 5 consists of the following sections:

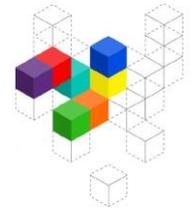
- Bonds Corporate Actions
- Bonds Risk

11.1.4. **MODULE 6 Money Markets Module I**

Module 6 is a specific Money Market related examination module and is compulsory for candidates wishing to be accredited as a State Compliance Officer in the electronic Money Market environment.

Module 6 consists of the following sections:

- Introduction to and the Basics of Strate
- The History of the Electronic Money Markets
- Types of Money Markets Securities / Issuing
- Electronic Registers Institutions in the electronic Money Market



11.1.5. **MODULE 7 Money Markets Module II**

Module 7 is a specific Money Market related examination module and is compulsory for candidates wishing to be accredited as a Strate Compliance Officer in the electronic Money Market environment.

Module 7 consists of the following sections:

- Legal
- Regulation and Supervision
- Compliance
- Risk

11.1.6. **MODULE 8 Money Markets Module III**

Module 8 is a specific Money Market related examination module and is compulsory for candidates wishing to be accredited as a Strate Compliance Officer in the electronic Money Market environment.

Module 8 consists of the following sections:

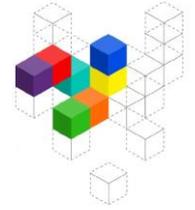
- Electronic Trade Matching Engine
- Trading, Clearing and Settlement of Money Market Securities
- Pledge and Release Pledge
- Capital Events
- SARB Transactions

11.1.7. **Strate Equities Settlements Officer Programme**

The Strate Equities Settlement Officers Programme has been designed for individuals operating within the operational divisions of Settlements, Securities Lending and Borrowing and Corporate Actions in the financial markets and who wish to receive a Strate Settlement Officers certification. This certification may also be a stepping stone towards obtaining a full Strate Compliance Officers Certificate

This Module consists of the following sections

- The Shareholders Register
- Equities On-and-Off market Settlement
- Equities Corporate Actions
- Securities Lending and Borrowing



11.1.8. **Strate Bonds Settlements Officer Programme**

The Strate Bonds Settlement Officers Programme has been designed for individuals operating within the operational divisions of Bonds Settlement and Bonds Corporate Actions in the financial markets and who wish to receive a Strate Bonds Settlement Officers certification. This certification may also be a stepping stone towards obtaining a full Strate Compliance Officers.

This Module consists of the following sections:

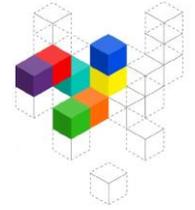
- The Bond Market
- Account Structures
- Bonds On-and-Off market Settlement
- Bonds Corporate Actions

11.1.9. **Strate Money Markets Settlements Officer Programme**

The Strate Money Market Settlement Officers Programme has been designed for individuals operating within the operational divisions of Money Markets Settlement and Money Market Capital Events in the financial markets and who wish to receive a Strate Money Markets Settlement Officers certification. This certification may also be a stepping stone towards obtaining a full Strate Compliance Officers qualification.

This Module consists of the following sections:

- Electronic Registers
- The Electronic Trade Matching Engine (ETME) Trade Clearing and Settlement
- Money Market Capital Events
- Pledge and Release Pledge
- SARB Transactions



12. CERTIFICATES

Learning material is amended from time to time. These amendments will be highlighted on the text.

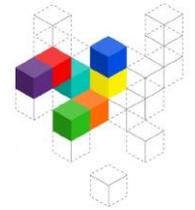
If the learning material is replaced with an updated version that affects the exams or new learning Material. Notice will be given to registered learners of the changeover to the new exam. This fact will also be advertised on both www.saifm.co.za and www.virtualexamcentre.co.za Learners may therefore, before the changeover date, write an exam based on the old material while the new material will be assessed from the changeover date. The new book will be e-mailed to learners on request from the date of notice until the changeover date.

Exam Forma

The summative assessment (exam) will take the form of a multiple-choice set of questions that have been designed to assess whether you have mastered the learning material. Each multiple-choice question contains one or more keys (correct answer/s or statement/s) and certain distracters (incorrect answers or statements). The drafter of multiple-choice questions strives to make the distracters appear plausible i.e. they look correct to a person who did not read the material properly, but they are actually incorrect. The average a learner should go through the material at least 3 times before attempting the summative assessment.

Exam Specifications

Module	Multiple Questions	Duration	Pass Rate
Strate Module 1	50	90 mins	65%
Strate Module 2 Equity I	75	120 mins	65%
Strate Module 3 Equity II	75	120 mins	65%
Strate Module 4 Bonds I	75	120 mins	65%
Strate Module 5 Bonds II	50	90 mins	65%
Strate Module 6 Money Markets Module I	75	120 mins	65%
Strate Module 7 Money Markets Module II	50	90 mins	65%
Strate Module 8 Money Market Module III	75	120 mins	65%
Strate Bonds Settlement Officer Programme	75	120 mins	65%
Strate Equities Settlement Officer Programme	75	120 mins	65%
Strate Money Market Settlement Officer Programme	75	120 mins	65%



The system will keep time in accordance with the downloading speed of a particular Internet connection. In other words you will lose no time if your download is slower than normal. Please keep your eye on the timer displayed at the right hand corner of the Examination Title Screen to keep track of your time. If your time runs out, your examination will automatically terminate and your score will be calculated.

13. EXAM DATES

Exams do not take place on set dates, but on any date that suits the learner as long as it falls on a business day within SAIFM's 6-month time limit and subject to the availability of an opening at the exam venue concerned. When you are ready to write your exam, contact the exam venue closest to you and make a booking directly with them. Go to www.virtualexamcentre.co.za for the exam venue list.

14. STRATE EXAMINATION COST - 2016

Effective the 1st August 2016. The cost of each module of the Strate Compliance Exams is R1269.00.

This allows for:

- One (1) opportunity to write one exam
- Access to download the learning material until the exam has either been written or lapsed
- please refer to SAIFM's six month policy called "time limits within which exams must be written"

Should you need to rewrite the exam, the cost is R 1269.00 (VAT Inclusive).

Note the prices increase annually and will be communicated to learners/candidates via the SAIFM/Virtual exam center website.

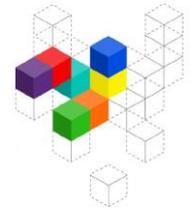
15. ORAL EXAMS

Strate and SAIFM do not make provision for oral examinations, except in the case of Special Exam Procedure Concessions (see the section on "Special Exam Procedure Concessions")

16. LANGUAGE

The seminars and examinations are presented in English

17. ENROLMENT & PAYMENT



17.1. Enrolment

Enrolment takes place online through our Virtual Examination Centre (www.virtualexamcentre.co.za). “Select the top icon that says enroll and log in with your ID or passport number”. Complete the details requested or if in the database already, confirm that they are still correct. Your identity number or passport number will serve to identify you to our system.

The facility to purchase an exam is only available to Members of SAIFM. More information regarding membership can be found on www.saifm.co.za.

You may elect to become an Affiliate member by agreeing to adhere to the SAIFM Code of Conduct by checking the appropriate box when registering or updating your information, thereby allowing you to purchase an exam.

Should you wish to purchase by credit card, you may continue. Should you wish to use an alternative form of payment, you can close the internet and follow the procedure outlined below.

18. PURCHASING THE EXAM(S)

18.1. Purchase the exam by credit card

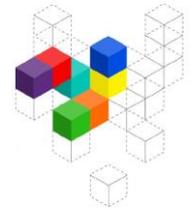
You can purchase the exam(s) [module(s)] you wish to write by adding them to your shopping basket. Then you proceed to checkout to pay by credit card through the secure online credit card gateway. Just follow the instructions on screen. Access to the learning material will be automatic after the payment has been made.

18.1.1. Purchase the exam by cheque or electronic transfer

NOTE that our prices increase on 1 August each year. If you make a payment before 1 August but do not send and confirm receipt of proof thereof before 1 August, when prices increase, you will be liable to pay the new price.

If you wish to pay by cheque or electronic transfer (EFT), the following procedure applies:

- Proof of the payment (stamped bank deposit slip or EFT confirmation) must be faxed to 011 802 3476 or emailed to hayley@saifm.co.za or susan@saifm.co.za .
- Your name, ID number and title(s) of the exam(s) you wish to purchase must be clearly noted on the fax or in the email.
- Immediately after sending the fax or email, you need to phone our office (011 802 4768) to confirm that the fax or email has been received.
- Please allow 2 business days for SAIFM staff to load your exam. It is NOT automatic as is the case with credit card transaction



It is very important to note that if the above procedure is not followed correctly, your exams may not be purchased for you. Please DO NOT instruct the bank to automatically fax the payment if paying via EFT – rather have the remittance sent to yourself and then forward to SAIFM with the required details.

18.1.2. **If your company will be paying for you**

Should you need an invoice before you can remit payment, you can email Melissa@saifm.co.za to request for an invoice. Please ensure that the payment procedures detailed above are followed if your company pays for you.

18.1.3. **Cash Payments**

Unfortunately SAIFM cannot accept cash payments at their premises, so if you wish to pay by cash you will need to follow the same procedure for cheque or EFT payments.

18.1.4. **Cheques referred to drawer**

Cheques that are referred to drawer by the bank will be subject to such fees that the bank may charge

Banking Details

SAIFM
First National Bank
Wierda Valley Branch
Branch Code: 260950
Account No.: 50970011471

19. EXAM VENUES

The examination will take place in a controlled environment at one of SAIFM's exam venues. Once you have reviewed the study material, you may book a time and date at the exam venue of your choice.

If you are unable to obtain a booking at the exam venue of your choice within a reasonable period, please contact the office of the SAIFM for special arrangements.

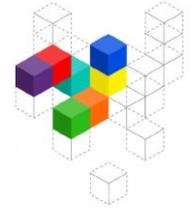
You are required to take your identity document or passport with you when taking the exam and will not be allowed to take the exam if you do not produce any identification. You must also sign the SAIFM Test Register, which will be kept at each testing center.

19.1.

Note: Failure to arrive or not cancel at least 2 business days before the exam will result in a R60 fee being payable before a new appointment will be made.

20. SPECIAL EXAM PROCEDURE CONCESSIONS

If you require any special exam procedure concessions due to disability or any other reason, please contact Christie-anne van Wyngaardt at christie@saifm.co.za to make special arrangements to



accommodate you.

21. TIME LIMITS WITHIN WHICH EXAMS MUST BE WRITTEN

In terms of SAIFM policy, learners must write within 6 months of purchasing the exam. After the 6-month period, a learner's right to the exam lapses and no refunds will be made. Should a learner wish to write the exam after the 6-month period, he/she will have to repurchase the exam.

22. APPEALS

Should a learner question the correctness of a question, his or her answers can be referred for appeal at a cost of R 280-00. Should it be found that the question was in fact incorrect, the student will receive credit for that question, if necessary, and the fee repaid. To receive the appeal request form, email christie@saifm.co.za

23. RESULTS AND CERTIFICATES

A learners' results will be available immediately upon completion of the exam and a printout made thereof. This will be proof of the result of a particular module with the score indicated on the printout. Upon completion of the required number of modules, the learner will receive a certificate. For example, if you complete Strate Module 1, Strate Module 2 Equities I and Strate Module 3 Equities II, Strate will issue a certificate certifying that you have obtained the Strate Compliance Officer Equities accreditation. Certificates will be printed and posted within the following month of being declared competent in (passing) your qualifying exams.

Please note that results will not be given to third parties unless the learner has given written authority for the third party to obtain such information. Without this authority, results will only be disclosed to exam candidates / learners themselves

24. CANCELLATIONS

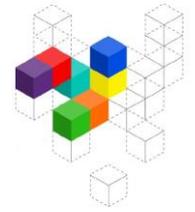
The following non-negotiable conditions apply to refunds of the SAIFM examination fees only.

It is automatically assumed that these conditions have been read and understood when SAIFM receives a refund request. Refunds of the SAIFM examination fees can ONLY be made into a South African or Namibian bank account.

All refunds are subject to a 20% administration fee.

The process date for refunds is the 4th business day of the month. Refund requests must be received at least 5 business days before the process date. If received afterwards, it will be carried over to the next process date.

Refund requests must be submitted on or before the exact expiry date of the exam (see time limits above).



Refunds can only be paid to the person/company that originally made the payment.

The following information is required for the refund to be processed. (Note: if all of the information is not received or is incorrect, the refund will not be processed).

- Name of Learner
- Title of exam(s)
- Name of account holder
- Name of Bank
- 6 digit branch code
- Account number
- Type of account (i.e. savings, current etc.)

25. ETHICS

If a candidate is found to be dishonest whilst completing any of the exam modules, the facilitator will immediately terminate the individual's examination and Strate reserves the right to inform the candidate's employer. The candidate will not be allowed to re-apply for the examination.