



UNIT TRUST APPLICATION FORM

For Individual Investors

HOW TO INVEST

1. Before investing, please read the Terms and Conditions of this investment (attached hereto).
2. Please complete all relevant sections of this form, and send it together with the required documents to Kgori Capital at fax number +267 3915980 or emailed to mancoadmin@kgoricapital.com
3. Cut off times for receiving instructions are 11:00 (BW).
4. The following supporting documentation must be submitted with this application:

KYC Documentation

Proof of Deposit

Proof of Banking Details

PERSONAL DETAILS

New Investor Existing Investor Client Number

Existing investors have to complete the section below only if their personal details have changed:

Title Surname

First Name(s) Male Female

Date of Birth Nationality

Marital Status Single Widowed Divorced Anti-Nuptial contract In Community of Property

ID or Passport Number (if Foreign National)

Income Tax Number Country of residence for tax purposes

Tax status Exempt Non-Exempt

Do you have a USA income tax number/tax residency/nationality? Yes No Occupation

<p>Physical Address</p> <p>c/o <input style="width: 300px;" type="text"/></p> <p>Unit <input style="width: 300px;" type="text"/></p> <p>Complex <input style="width: 300px;" type="text"/></p> <p>Street Number <input style="width: 300px;" type="text"/></p> <p>Street <input style="width: 300px;" type="text"/></p> <p>Suburb <input style="width: 300px;" type="text"/></p> <p>City <input style="width: 300px;" type="text"/></p> <p>Postal Code <input style="width: 300px;" type="text"/></p> <p>Country <input style="width: 300px;" type="text"/></p>	<p>Postal Address</p> <p>Same as Physical Address Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>c/o <input style="width: 300px;" type="text"/></p> <p>Line 1 <input style="width: 300px;" type="text"/></p> <p>Line 2 <input style="width: 300px;" type="text"/></p> <p>Line 3 <input style="width: 300px;" type="text"/></p> <p>Line 4 <input style="width: 300px;" type="text"/></p> <p>Postal Code <input style="width: 300px;" type="text"/></p> <p>Country <input style="width: 300px;" type="text"/></p>
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Telephone (H) Fax
 Telephone (W) Cell
 Email Address

Please Specify your preferred method of receiving correspondence*
 Email Postal Address Copy sent to Investment Advisor

* If no selection is made, correspondence will be sent to the email address provided. If no email address is provided, correspondence will be sent to your postal address.

ACTING ON BEHALF OF INVESTOR *

* This is for Guardians / persons with Powers of Attorney

Title Surname
 First Name(s) Male Female
 Date of Birth Nationality
 ID or Passport Number (if Foreign National)
 Income Tax Number

Physical Address

Postal Address

c/o	<input type="text"/>	Same as Physical Address	Yes <input type="checkbox"/> No <input type="checkbox"/>
Unit	<input type="text"/>	c/o	<input type="text"/>
Complex	<input type="text"/>	Line 1	<input type="text"/>
Street Number	<input type="text"/>	Line 2	<input type="text"/>
Street	<input type="text"/>	Line 3	<input type="text"/>
Suburb	<input type="text"/>	Line 4	<input type="text"/>
City	<input type="text"/>	Postal Code	<input type="text"/>
Postal Code	<input type="text"/>	Country	<input type="text"/>
Country	<input type="text"/>		
Telephone (H)	<input type="text"/>	Fax	<input type="text"/>
Telephone (W)	<input type="text"/>	Cell	<input type="text"/>
Email Address	<input type="text"/>		
Capacity	<input type="text"/>		

INVESTMENT ADVISOR DETAILS (IF APPLICABLE)

Name of Investment Advisor

Name of Financial Services Provider License Number

Contact Tel No Email

Prescient IFA/Broker Code:

VAT vendor status Registered Not Registered VAT Number

I, the appointed Investment Advisor for this investment application declare that:

1. I am licensed to render services in respect of this product.
2. I have made the disclosures required in terms of the *Collective Investment Undertaking Act* and Regulations and subordinate legislation thereto, to the investor/s.
3. I have fully explained the meaning and implications of replacement (if applicable) to the investor/s and that I am fully aware of the possible detrimental consequences of replacement.
4. I have established and verified the identity of the investor/s (and persons acting on behalf of the investor) in accordance with the *Financial Intelligence Agency Act* (FIA) and the regulations thereto, and I will keep records of such identification and verification according to the provisions of FIA.
5. I have explained all fees that relate to this investment to the investor/s and I understand and accept that the investor/s may withdraw his / her authority for payment in writing and inform Prescient and me.
6. My personal information may be used by Prescient in the normal course of business to provide the products and services and Prescient may retain any information for purposes of investment transactions, processing and administration, and to communicate directly with me. Personal information will not be given or sold to any third parties. Prescient will disclose or report personal information if and when required to do so by law or any regulatory authority, and to our employees, or agents who require such information to carry out their duties.

Signature of Investment Advisor Date

INTEREST WITHHOLDING TAX

Withholding tax will be deducted on distribution payments according to the Income tax legislation which is calculated according to the status of the investor being either Resident or Non-Resident o exempt Investors are to consult with their tax advisors should they require information on the Withholdings Tax legislation applicable to the Botswana Unified Revenue Services.

SOURCE OF FUNDS INVESTED

Please specify the source of funds (e.g. salary; investment proceeds; sale of assets; inheritance etc.) Prescient reserves the right to request documentary proof e.g. income statement, bank statement.

BANKING DETAILS OF INVESTOR

Name of Account Holder

Name of the Bank

Branch Name Branch Code

Account Number Account Type

Signature of Account Holder

- A cancelled cheque or bank statement must be attached as proof of banking details.
- The account holder must have a Botswana bank account.
- Debit orders and electronic collections will be deducted from this account.
- The onus is on the investor to inform Prescient of any changes to the bank account details.
- No payments will be made into third party bank accounts or credit cards (i.e. payments will only be made to the bank account in the name of the registered investor).

METHOD OF PAYMENT

Lump Sum Please deposit your lump sum investment directly into the following bank account:

Account Name	Prescient Management Company – Inflow Account
Account Number	9060003213752
Bank	Stanbic Bank
Branch	Fairground
Branch Code	064967
Reference Number	Investors Name and Surname

Electronic / Internet
Transfer

Electronic internet transfers may take up to two business days to appear in the bank account. Units may only be purchased upon receipt of documentation and funds into the account. Please attach proof of transfer.

Banking details for debit order deduction/electronic collection (if different from investor's bank details):

Name of Account Holder	
Bank	
Branch Name	
Branch Code	
Account Number	
Account Type	

Signature of Account Holder

FEE TEMPLATE

INVESTMENT OPTION DETAILS

Please complete the table below:

Minimum investment amounts are P1,000.00 per month OR P200.00 debit order. I hereby apply to purchase units in the selected portfolios subject to the conditions of the relevant Deed at the ruling fund prices.

1. A maximum of 5% on initial fees will be payable.
2. The **annual management fee** is the fee charged by Prescient for managing or administering the fund.
3. An **annual distribution fee** is an annual fee payable to investment advisors by Prescient for marketing and distribution services. This fee is included in the annual management fee and will not reflect on investor statements. You cannot negotiate this fee percentage.
4. The **investment advisor fees**:
 - You may negotiate an **initial investment advisor fee**, to be paid to your investment advisor before your first contribution is invested.
 - You may negotiate an **annual investment advisor fee** to be paid to your investment advisor. Units will need to be cancelled to pay your advisor this fee.
5. Fees exclude VAT.

Unit Trust Portfolio	Annual Management Fee %	Annual Distribution Fee %	Initial Investment Advisor Fee (%)	Annual Investment Advisor Fee (%)	Investment Amount (P)	Debit Order	Fund Class	Re-invest distributions? If "Yes" ✓
KGORI CAPITAL Money Market Fund			%	%	P	P		
KGORI CAPITAL Enhanced Cash Fund			%	%	P	P		
KGORI CAPITAL Balanced Fund			%	%	P	P		
			%	%	P	P		

*Should you elect to have your distributions paid out, they will be paid into the bank account specified in this application. All distributions below P1 000 will automatically be re-invested.

SPECIAL FEE INSTRUCTIONS

In the event that a special fee arrangement has been entered into with Prescient, please indicate such arrangement below.

REGULAR WITHDRAWALS

Please only complete this section if you would like to receive a regular withdrawal from your investment. Your regular payment will be paid on the 25th of the relevant month. You cannot select to receive a regular withdrawal from a Pula denominated offshore portfolio.

Payment frequency Monthly Quarterly Biannually Annually

Unit Trust Portfolio	Regular Withdrawal Amount
	P
	P
	P
	P
Total per frequency	P

AUTHORISATION AND DECLARATION

- I have read and fully understood all the pages of this application form and agree to the Terms and Conditions of this investment into the Unit Trust Option(s) and I understand that this application and any further documents, read with the Deed, constitutes the entire agreement between Prescient and me.
- I warrant that the information contained herein is true and correct and that where this application is signed in a representative capacity, I have the necessary authority to do so and that this transaction is within my power.
- I am aware of the charges and fees, the total expense ratio, investment objectives, risk factors and income distributions applicable to my investment as set out in this form and in other documentation provided to me.
- I authorise Prescient to deduct any debit orders, any applicable taxes and also to pay all fees. If the additional annual investment advisor fees are insufficient to pay the Investment Advisor from one portfolio, Prescient will sell units proportionately from the portfolios and pay the amounts to the advisor monthly. Permissible deductions from the portfolio include management fees, bank charges, trustee/custodian, audit fees, securities transfer tax and brokerage.
- I acknowledge that the responsibility in ensuring my instruction has been received and actioned by Prescient lie with me.
- I acknowledge that Prescient will not be liable for any damages or loss of whatsoever nature arising out of Prescient's failure to action my instruction due to any occurrences beyond the control of Prescient, nor will Prescient be liable for any loss incurred due to incorrect information being supplied by my or by me sending completed documentation to the incorrect mailbox.
- I acknowledge the transaction cut off times set out herein and agree to comply with such cut off times.
- I acknowledge the inherent risk associated with the selected Unit Trust Option(s) and that there are no guarantees.
- I understand and agree that no part of the services provided by Prescient constitutes a solicitation, recommendation, guidance or proposal, nor does it constitute financial, tax, legal, investment or other advice. I warrant to Prescient that I am acting for my own account, I have made my own independent decisions to enter into the investment and as to whether the investment is appropriate or proper for me, based upon my own judgement and upon advice from such advisors as I may deem necessary. I warrant that I am not relying on any communication from Prescient, whether written, oral or implied as investment advice or as a recommendation to enter into the investment; it being understood that information and explanations relating to the terms and conditions of an investment shall not be considered investment advice or a recommendation to enter into the investment. I warrant that I have not received from Prescient any assurance or guarantee as to the expected results of the investment.
- I understand that Prescient will accept instructions from my Investment Advisor only if duly appointed and authorised in writing by me. Prescient will not be held liable for any losses that may result from unauthorised instructions given to Prescient by my Investment Advisor.
- I hereby authorise Prescient to furnish written reports to my duly appointed Investment Advisor, if applicable.
- If I have appointed an Investment Advisor I authorise the payment of the negotiated fees to be paid to my Investment Advisor from my portfolios. This authority to pay fees may be withdrawn by written notice to Prescient.

- 13. I authorise Prescient to accept and act upon instructions by facsimile or e-mail and hereby waive any claim that I have against Prescient and indemnify Prescient against any loss incurred as a result of Prescient receiving and acting on such communication or instruction.
- 14. Botswana Unified Revenue Service (BURS) requires Prescient to pay over withholding tax on your behalf where applicable. Prescient will deduct this tax before it pays any interest or re-invests these into your investment account. Unless Prescient receives information from you indicating otherwise, accounts held by Botswana trusts, companies and partnerships will attract the default Withholding Tax rate of 10%.
- 15. Any personal information may be used by Prescient in the normal course of business to provide the products and services and Prescient may retain any information for purposes of investment transactions, processing and administration and to communicate directly with me. Personal information will not be given or sold to any third parties. Prescient will disclose or report personal information if and when required to do so by law or any regulatory authority, and to Prescient’s employees (if relevant), or agents who require such information to carry out their duties. I/we consent to the processing of my/our personal information/data and the disclosure of my/our personal information/data to any tax authority and/or as may be required to comply with FATCA and the Common Reporting Standard (CRS) as explained in the Terms and Conditions and the Compulsory Foreign Tax Declaration and Self-Certification attached hereto. I consent to Prescient making enquiries of whatsoever nature for the purpose of verifying the information disclosed in this application and I expressly consent to Prescient obtaining any other information concerning me from any source whatsoever to enable Prescient to process this application.
- 16. I confirm that I have received, noted and understand the following information:
 - the Fund Prospectus
 - Fund Fact Sheet
 - investment objectives
 - the calculation of the NAV and dealing prices
 - charges and fees
 - risk factors
 - distribution of income accruals
 - ny additional information necessary to enable the investor to make an informed decision
- 17. Political Exposed Person (PEP) is someone who has been entrusted with a prominent public function, or an individual who is closely related to such a person.

I consider myself to be, or to be associated with a PEP : Yes No

If Yes, please provide details:

Signed at Date

Full name of signatory Capacity

Signature of Investor/Legal Guardian

Signature of investor’s authorised representative* (if applicable)

* If signing on behalf of the investor please provide proof of authority and supporting verifying documentation.

COMPULSORY FOREIGN TAX DECLARATION AND SELF-CERTIFICATION

Instructions for completion:

1. This Declaration must be completed by all investors, including Botswana citizens.
2. We are obliged for FATCA (*Foreign Account Tax Compliance Act*) and the Common Reporting Standard (CRS) to collect certain information about each investor's tax arrangements. Please complete the sections below as directed and provide any additional information that is requested. Please note that in certain circumstances we may be obliged to share this information with the relevant tax authorities.
3. Unless otherwise stated, all relevant terms are as defined in the Agreement between the Government of South Africa and the Government of the United States of America to Improve International Tax Compliance and to Implement FATCA (the "Agreement"), and/or the OECD Standard for Automatic Exchange of Financial Account Information in Tax Matters ("the Standard") and, specifically, the Common Reporting Standard ("CRS").
4. If any of the information below about the Investor's tax residence or FATCA/CRS classification changes in the future, please ensure that we are advised of these changes promptly.
5. If you have any questions about how to complete this form, please contact your tax advisor.

SECTION 1: INVESTOR IDENTIFICATION

Investor Name

Current residential address:

Physical Address

c/o

Unit

Complex

Street Number

Street

Suburb

City

Postal Code

Postal Address

Same as Physical Address Yes No

c/o

Line 1

Line 2

Line 3

Line 4

Postal Code

Country

Place of birth:

Town or City of Birth Country of Birth

Date of Birth

SECTION 2: FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

Botswana Tax Number (Issued by Botswana Unified Revenue Service "BURS")

Do you have a Tax Identification Number (TIN) issued by another country? Yes No

If yes please list them:

Country of Tax Issue	Tax ID Number (TIN)

Are you considered a tax payer, or need to submit a tax return, in any other country for which you have not been issued a TIN?

Yes No

If yes, please list them:

List of Countries

SECTION 3: CRS DECLARATION OF TAX RESIDENCY

Please indicate your/ the investor's country of tax residence (if resident in more than one country please detail all countries of tax residence and associated taxpayer identification numbers ("TIN").

Country of Tax Residence	Tax ID Number (TIN)

NOTE: Provision of a Tax ID number (TIN) is required unless you are tax resident in a Jurisdiction that does not issue a TIN.

SECTION 4: DECLARATIONS AND UNDERTAKINGS

I/We declare (as an authorised signatory if applicable) that the information provided in this form is, to the best of my/our knowledge and belief, accurate and complete.

I/We undertake to advise the recipient promptly and provide updated Self-Certification where any change in circumstance occurs which causes any of the information contained in this form to be incorrect.

Authorised Signature (s)

Capacity in which declaration is made

Date

GENERAL

1. This application together with the Main Deed and the relevant Supplemental Deeds, will govern the legal relationship between the investor, the asset manager and Prescient Management Company (RF) Limited ("Prescient"). It is Prescient's sole discretion to accept or reject the investor's application form.
2. Any references to the singular shall include the plural.
3. Please note that all documents, notifications of deposit, investment, redemption and switch applications must be received by Prescient by or before 13:00 (SA), to be transacted at the net asset value price for that day. Where all required documentation is not received before the stated cut off time Prescient shall not be obliged to transact at the net asset value price as agreed to.
4. No interest will accrue to monies awaiting allocation.
5. All redemptions must be submitted in writing and will be executed following receipt and acceptance of such instruction. Please note in the case of redemptions, settlement may take up to 48 hours. Funds invested via electronic collection or debit order may not be redeemed until after 40 days from the date on which such funds were invested into units on your behalf.
6. Investors wishing to redeem units amounting to more than 5% of the total market value of the relevant unit trust fund portfolio must provide Prescient with at least 7 business days' written notice of such redemption. If this notice is not received by Prescient, Prescient may treat such withdrawal as only having taken place on the 7th business date after such instruction is received. However, where the amount to be redeemed exceeds 10% of the total market value of the portfolio, the parties shall determine the actual date of withdrawal through mutual agreement between them.
7. The net asset value price is calculated using the forward pricing methodology. The net asset value can be defined as the total market value of all assets in the portfolio including any income accruals and less any permissible deductions from the portfolio, divided by the number of units in issue.
8. Units will be bought and sold at the net asset value price in accordance with the requirements of the CIU Act of Botswana and the relevant Prospectus.
9. Prescient may, at its discretion, close portfolios to new investors and existing unit holders including the cessation of debit orders, if applicable.
10. Prescient reserves the right to terminate this contract by giving 30 days' notice to the investor. Units shall be repurchased on the 30th day after notification of termination at the ruling price on that day. Any proceeds from the termination shall be paid to the Investor's bank account given in this application form.
11. All material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by or on behalf of the investor, are the investor's own responsibility.
12. No indulgence granted by Prescient shall affect or prejudice the rights of Prescient, nor shall it be regarded as a waiver of Prescient's rights.
13. The Trustee's details are: Stanbic Bank, Corporate Banking Division, Physical address: Stanbic House, Plot 50672, Off Machel Drive, Fairgrounds Office Park, Gaborone, Botswana, Telephone No. 00267 3618000, Fax No. 00267 3618111

APPLICABLE IF APPOINTING AN INVESTMENT ADVISOR

1. Prescient will only accept applications, submitted on behalf of investors, from Investment Advisor who have been granted a license by the Non- Bank Financial Institutions Regulatory Authority (NBFIRA)
2. Prescient cannot be held responsible or liable for loss or damage suffered by the investor as a result of the Investment Advisor acting outside his / her license parameters or because of delays in the processing or rejection of this application form, caused by the fact that the investor's Advisor is not authorised as a Financial Services Provider or is not approved by Prescient.
3. The Investment Advisor is responsible for ensuring that the investor receives and understands all appropriate advice, product and fee information including changes in the working practices and procedures of Prescient.

INSTRUCTIONS

1. Only signed written instructions (faxed copies included) from the Investor/unit holder or the Investment Advisor will be acted upon.
2. Prescient will not proceed with any transaction if there is any doubt as to the validity of any signatures/information or if it deems the application to be incomplete in any way and Prescient cannot be held liable for any resultant losses as a result thereof.

REPORTING

Unit Holder statements will be issued quarterly. Transaction notes are sent on a transaction basis. Additional investor statements are available on request from Prescient.

FEES

1. The fees that apply to this investment are set out in the latest Investment Fund Fact Sheet.

2. You may negotiate an initial advisor fee, subject to the relevant maximums, to be paid to your Investment Advisor before your first contribution is invested.
3. The annual management fee is the fee you pay to Prescient for managing the portfolios.
4. Prescient may pay an annual advisor service fee to your Investment Advisor out of the annual management fee of Prescient. This is set and taken into account when the price of the portfolio is calculated (i.e. part of the standard expense of the portfolio). You cannot negotiate this fee percentage.
5. You may negotiate an additional annual advisor fee to be paid to your Investment Advisor. Units will need to be cancelled to pay your advisor this fee.
6. All fees may be amended by Prescient from time to time, and in such event, a notification will be sent to the investor.
7. All fees are exclusive of VAT.

PROTECTION OF PERSONAL INFORMATION

Your personal information may be collected, processed, transferred and disclosed by Prescient in the normal course of business to effectively process your transaction instructions. Prescient will disclose or report personal information if and when required to do so by law or any regulatory authority, and to our employees, or agents who require such information to carry out their duties in fulfilling your transaction. Prescient may retain any information for purposes of investment transactions, processing and administration and to communicate directly with you. The type of information we collect will depend on the purpose for which it is collected and used. We will only collect information that we need for that purpose.

Prescient may share information with companies within in Prescient Group of companies and service providers with whom we have a business agreement to process such information on our behalf or to those who render services to us.

Prescient Group is an international business and located in different geographical locations. As a result, Prescient may transfer or process your personal information outside of Botswana to such countries that may not offer the same level of data protection as Botswana

You understand that failure to provide or consent to the processing of necessary information may result in the delay or failure to process any instruction or application.

You may access the personal information we have on record for you and you may request that we correct any errors or delete your information.

To view our full privacy notice and to exercise your preferences, please visit our website on www.prescient.co.za

RISK WARNING

Collective Investment Undertakings in Securities (CIU) should be considered as medium to long-term investments. The value may go up as well as down and past performance is not necessarily a guide to future performance. CIU's are traded at the ruling price. A schedule of fees, charges and maximum commissions is available on request from the Manager. There is no guarantee in respect of capital or returns in a portfolio. A CIU may be closed to new investors in order for it to be managed more efficiently in accordance with its mandate. CIU prices are calculated on a net asset basis, which is the total value of all the assets in the portfolio including any income accruals and less any permissible deductions (brokerage, VAT, auditor's fees, bank charges, trustee and custodian fees and the annual management fee) from the portfolio divided by the number of participatory interests (units) in issue. Forward pricing is used. The Fund's Total Expense Ratio (TER) reflects the percentage of the average Net Asset Value (NAV) of the portfolio that was incurred as charges, levies and fees related to the management of the portfolio. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER cannot be regarded as an indication of future TER's. During the phase in period TER's do not include information gathered over a full year.

The investor acknowledges the inherent risk associated with the selected investments and that there are no guarantees. Investors are referred to full details on risks of investing in the Prospectus of the relevant Fund.

KYC REQUIREMENTS

In terms of the *Financial Intelligence Agency Act ("FIA")* Prescient requires a copy of each of the following documents:

An "ID document" means a document containing a photo, full names, date of birth and ID number, a passport or a valid driver's licence.

"Proof of address/business address" means a document less than 3 months old containing residential address that is a utility bill, bank statement, rates account or tax invoice.

1. Botswana Citizens and Residents or Foreign Nationals (Natural Person)

- ID document, driver's license or a passport.
- Proof of address. (e.g. utility bill or telephone account less than three months old)

- Proof of income tax number
 - Proof of bank details.
2. **Third Party Representing another Individual/Power of Attorney (Natural Person)**
- ID document in respect of both parties.
 - Proof of address.
 - Proof of authority to act e.g. power of attorney, mandate, resolution or court order.
 - Proof of bank details.

CONTACT PRESCIENT MANAGEMENT COMPANY (BOTSWANA) (PTY) LTD

Physical Address	Ground Floor, The Hub, Itowers, New CBD, Gaborone, Botswana
Postal Address	P.O. Box 3576, Gaborone Central
Telephone	+267 3731109
Fax	+267 3981901
Email	mancoadmin@kgoricapital.com
Website	www.prescient.co.za

COMPLIANCE DEPARTMENT

Compliance Officer	Denver Hendricks
Physical Address	Prescient House, Westlake Business Park, Otto Close, Westlake, 7945
Postal Address	P.O. Box 31142 Tokai 7966
Telephone	+27 21 700 3607
Fax	+27 21 700 5331
Email	compliance@prescient.co.za
Website	www.prescient.co.za

COMPLAINTS

Please do not hesitate to contact us if you are not satisfied with this investment or the services received from Prescient. A complaint must be submitted to the Compliance Officer. Prescient will acknowledge the complaint in writing and will inform the investor of the contact details of the persons involved in the resolution thereof. Should you wish to lodge a complaint regarding the services being provided, an email can be sent to complaints@prescient.co.za or alternatively you can obtain our complaints policy, conflict of investment management policy from the compliance department (address above).

If an investor is not satisfied with the response from Prescient or if an investor has a complaint about the advice given by the Investment Advisor, he/she has the right to address his/her complaint in writing to NBFIRA who is legally empowered to investigate and adjudicate complaints in a procedurally fair, economical and expeditious manner.

Address	3rd floor Exponential Building, Plot 54351 New CBD, Off PG Matante Road, Gaborone
Telephone	+267 3102595 / 3686100
Fax	+267 3102376 / 3102353
Email	www.nbfira.org.bw and see complaint lodging tab