



BUYERS TRUST

Safe and Secure
Property Purchase Investment Solution

B BUYERS
TRUST

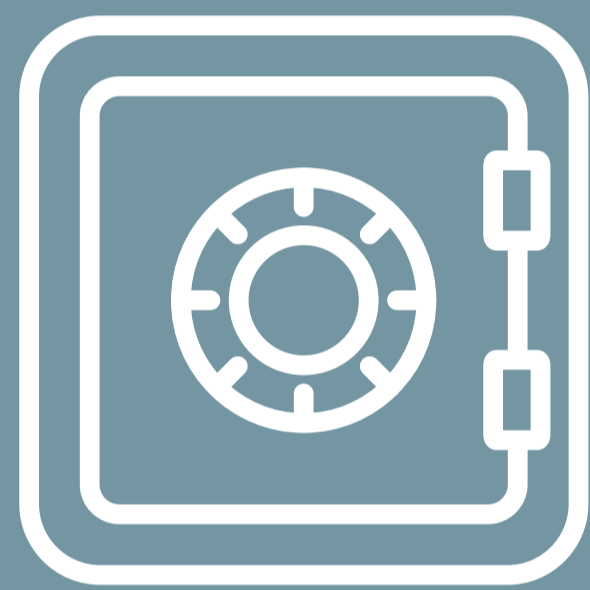
Property purchase investment solutions available to you:

Most offers to purchase require a homebuyer to pay a deposit within a set period, even if it is a cash transaction. Traditionally the following options are available to you:



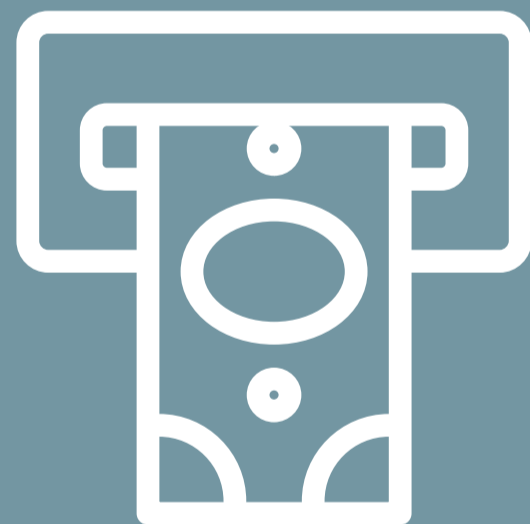
1. Own Bank

Bank guarantees obtained from your own bank are very costly.



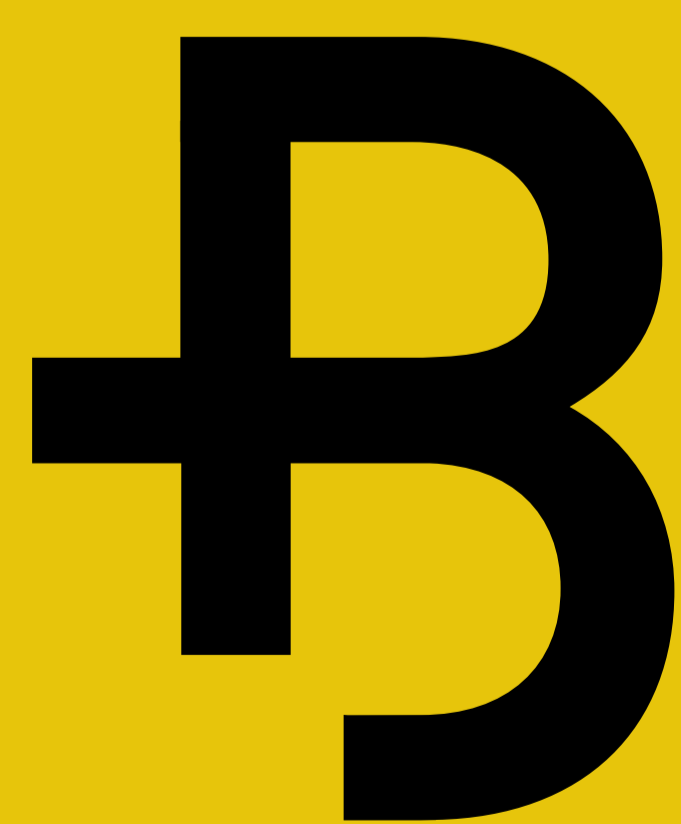
2. Estate Agency's Trust Account

Most estate agencies no longer operate trust accounts due to cyber crime and financial risks.



3. Sellers Attorney's Trust Account

Percentage of your interest earnings are forfeited to the Legal Practitioners Fidelity Fund in addition to any costs they charge you for managing the deposit or full purchase price.



Buyers Trust

Offers a safe and secure investment solution whilst your deposit or full purchase price is invested in an account in your own name.

Why is Buyers Trust a better solution for you?

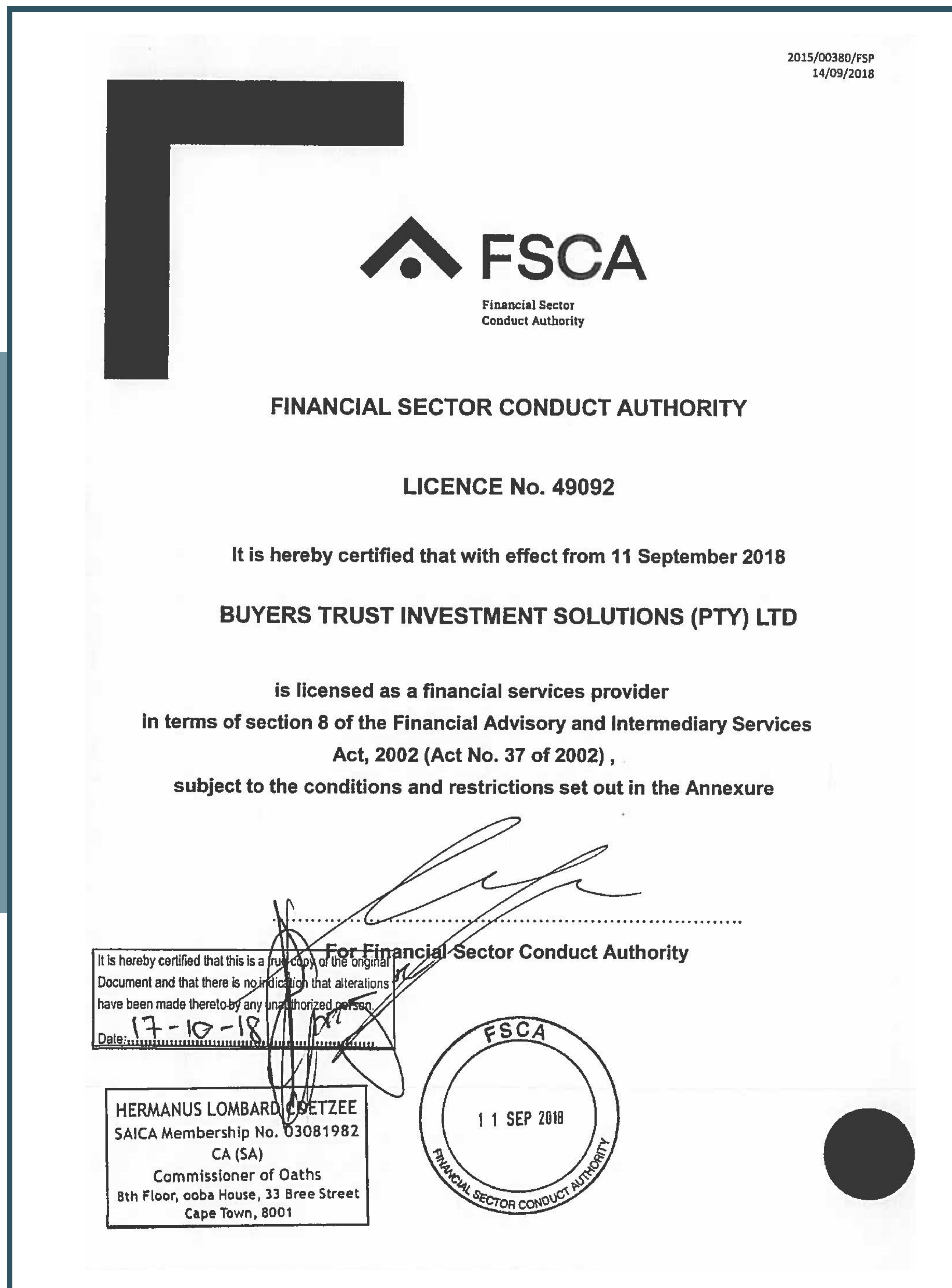
- 1.** Limits your exposure to phishing risks and cyber crime when paying the deposit or full purchase price.
- 2.** Your deposit or full purchase price is invested in an investment account in your name, giving you peace of mind.
- 3.** Your investment account is opened with a reputable retail bank.
- 4.** You will have full transparency of your money via our app (monthly statements uploaded).
- 5.** Zero payment of your interest earnings to be paid over to the Legal Practitioners Fidelity Fund.
- 6.** No charge for issuing multiple bank guarantees.



Important things you should know:

Who is Buyers Trust?

Buyers Trust is 100% owned by ooba (Pty) Ltd. It is licensed by the Financial Sector Conduct Authority under license number 49092, to provide advice to customers on long and short-term deposit investments (see Buyers Trust FSCA License). Buyers Trust has affiliations with multiple National Real Estate Brands.



Important things you should know:

How long has Buyers Trust been around?

Buyers Trust has been operating since 2018.

Will your money be safe?

With the large amount of cyber crime on property transactions happening at present, Buyers Trust has taken all possible steps to ensure that the process of receiving and paying any monies in relation to your property purchase is as risk-free as possible, due to no third party involvement.

Be aware of phishing

Buyers Trust will only communicate with you via the cell phone number stipulated in the Offer To Purchase to prevent impersonation risk.

Most communication will take place via an official and verified WhatsApp for business account.



How long does it take to open an account in your name?

Buyers Trust opens your account on behalf of the bank. Therefore, an account in your name can be opened within a few minutes provided that the necessary regulatory requirements have been met.

Can you retain the bank account after the property has been transferred?

The investment account will be closed upon transfer of the property and at the same time the net interest earnings and any tax certificates will be issued to you.

Can I pay only my deposit into the investment account?

The investment account can hold not only your deposit, but also the full purchase price plus any additional costs such as transfer and/or registration costs.

What interest rate will you earn on the monies invested?

Interest rates are dependent on the size of the amount invested. The rate applicable will be confirmed upfront with you when the investment mandate is signed.

What happens if the property transaction falls through?

If the sale is cancelled, and there are no disputes, the guarantee issued to the Transferring Attorney will be cancelled, and the amount invested plus net interest earnings will be paid back to you.

Will the bank charge you a fee over and above the fee charged by Buyers Trust?

There are no additional banking fees or guarantee fees payable. The Buyers Trust administration fee is the only fee payable.





Am I able to verify my investment account with the financial institution?

The investment account is a third-party fund administration account (trust account), not a transactional account. Albeit the account is in your name, the bank will confirm the affiliation to Buyers Trust Investment Solutions (Pty) Ltd.

Am I able to link my investment account to my online banking?

The investment account is a third-party fund administration account (trust account), and not a transactional account and therefore you will not be able to link the account to your online banking profile.

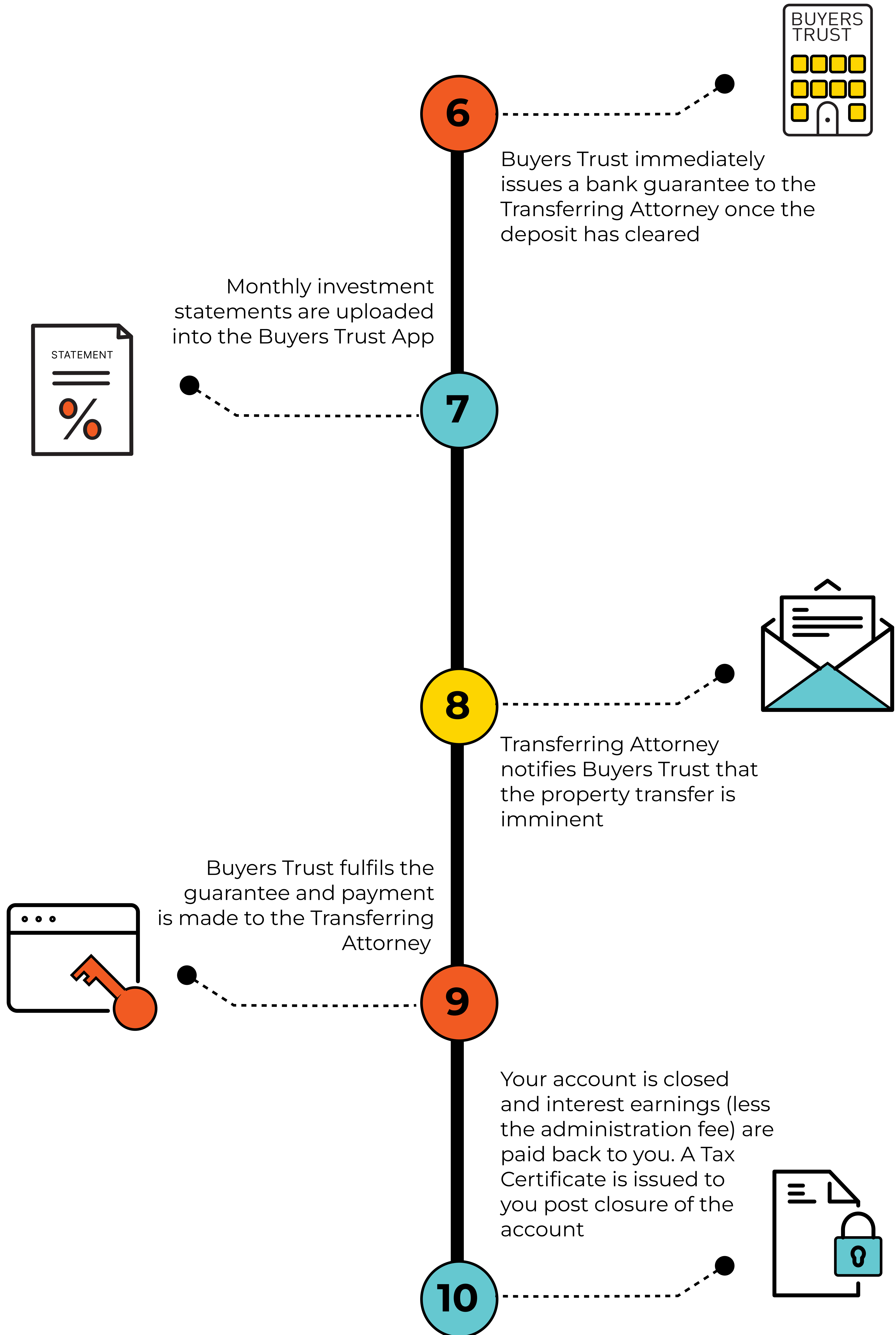
Am I able to use Buyers Trust as a non-South African resident?

As a non-resident you can use Buyers Trust to facilitate your investment. We will connect you with a currencies partner who will assist with clearing funds entering South Africa and will transfer into your investment account via Buyers Trust.

Can I open an investment account without having a South African bank account?

Yes, you can open up an investment account via Buyers Trust without having a South African bank account.

Your Property Purchase Investment Journey



How you can stay safe from phishing scams:

- ✚ Don't click on suspicious links in emails
- ✚ Always check the sender's full e-mail address or phone number to ensure it is legitimate
- ✚ Look out for unverified website addresses and social media accounts
- ✚ Never share your account details or passwords over the phone

Due to an increase in ongoing cyber crime and electronic transaction fraud, Buyers Trust strongly recommends that before you make any payments for any transactions you personally and independently verify the payee's banking details.

Buyers Trust communicates via the cell phone number/s noted in the Offer to Purchase to prevent impersonation risk as well as communicating through the Buyers Trust secure platform.





B BUYERS
TRUST

A secure and credible
property purchase investment
solution for you.