

SIP *nordic*
SOUTH AFRICA

Bridging the gap





Clients need income and capital growth, but are anxious about market volatility and market falls.

With you, we bridge this gap by:

1. Providing income and capital growth from local and global markets
2. Protecting capital from market falls



Introduction

Who we are

Structured Investment Products South Africa (Pty) Ltd T/A SIP Nordic South Africa

A licensed financial services provider (FSP number 51065)

- The business originates from SIP Nordic, a Swedish privately owned licensed securities company founded in 2006 that has a presence in the Nordic countries, Europe and now South Africa
- In collaboration with BNP Paribas, we provide a carefully designed range of innovative structured products to meet investors' capital growth and income needs, and to provide protection from market falls

How we bridge the gap



What we offer

We offer clients a range of structured investment products that provide income or growth from exposure to local and global indices, with protection from market falls.



Our partners

By collaborating with proven partners we provide access to world-class products and administrative support.



itransact
Investment Platform

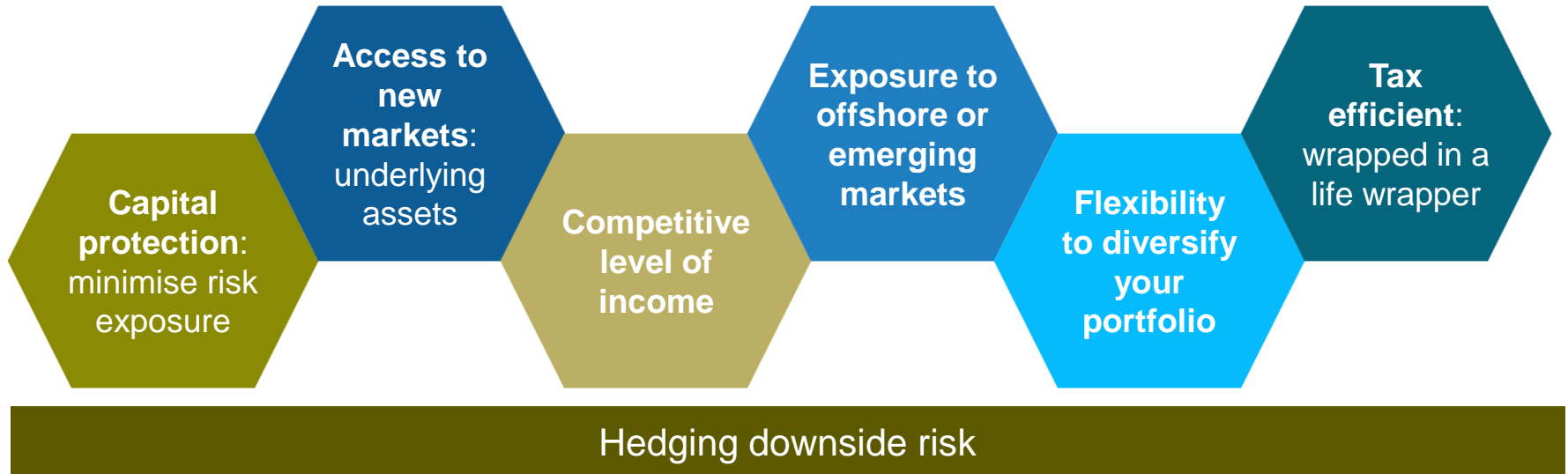
GUARDRISK 
TAILORED RISK SOLUTIONS



BNP PARIBAS






Product issuer

Benefits of structured products



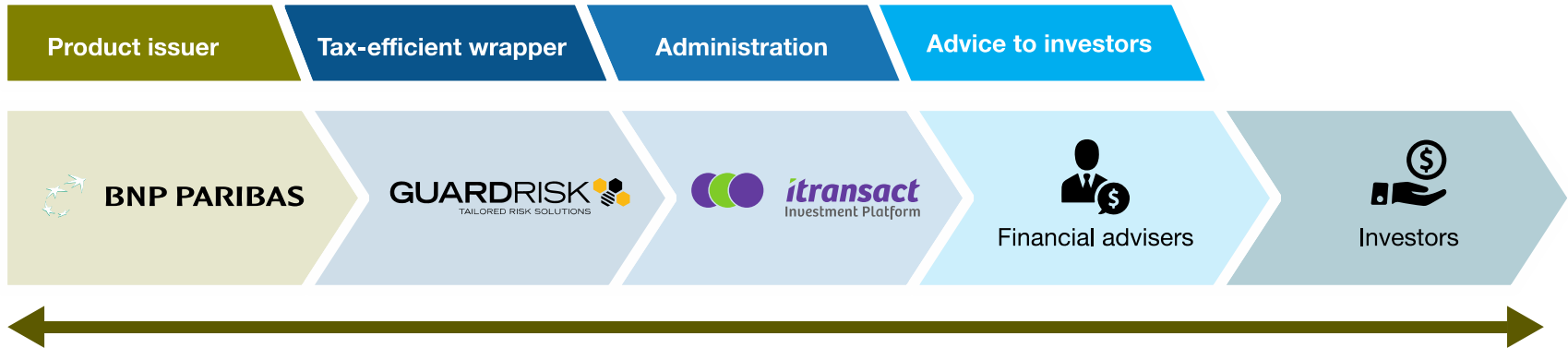
Understanding Structured Products

Defined Investment Outcomes over a Defined Term

-  Returns linked to the performance of an underlying asset (Index)
-  Tailor outcomes for capital growth, income or both
-  Diversify Investment Portfolio
-  100% Capital Allocation and 100% Capital Protection from market falls.
-  Endowment wrapper = Tax Certainty



About us and our partners



Product promotion, financial adviser support and service





Product promotion, financial adviser support and service

SIP nordic
SOUTH AFRICA

- Markets the product to advisers
- Advisers have access to dedicated, ongoing support from SIP Nordic SA

BNP Paribas

BNP Paribas has over 25 years' experience in the equity derivatives market. They are focused on designing new strategies and innovative solutions to meet all their clients' needs.

Why we chose BNP Paribas

- Award winning World leader in Structured Products
- Largest issuer of Structured Products globally
- **7th** Largest International Bank (71 countries)
- Leading European Bank (Euromoney 2020 Awards)
- BNP Paribas will issue the structured product and provide the guarantee
- BNP Paribas completes due diligence on the chosen Index
- Excellent credit ratings from the top 3 rating agencies: S&P(A+), Fitch(AA-) & Moody's(Aa3)
- BNP Paribas has a local branch registered with the South African Reserve Bank and also registered as an external company in terms of the South African Companies Act, 2008. BNP Paribas is an authorised Financial Services Provider (FSP 44610) and subject to regulation by the Financial Sector Conduct Authority and South African Reserve Bank.

BNP Paribas – a bank for a changing world

A leading European bank and a prominent global institution

Countries (APAC, EMEA, US)	71
Employees globally (Staff numbers as at March 2020)	Over 199 000
Fitch	AA-
Moody's	Aa3
S&P	A+
Revenues (Financial Year 2020)	€44.3bn
Net income (Financial Year 2020)	€7,067bn (attributable to equity holders, excluding exceptional items)
Liquidity reserve	€488bn as at 31 July 2021)
Solvency ratio	12.9% (as at 31 July 2021)

*“We put you at the centre of our world, innovate on your behalf,
and support you through changing times.”*

Source: BNP Paribas, July 2021

BNP Paribas – global awards

RISK AWARDS 2021

- Currency Derivatives House of the Year

IFR AWARDS 2020

- Bond House of the Year
- Loan House of the Year
- Bank for Sustainable Finance of the Year
- Euro Bond House of the Year
- Europe IG Bond House of the Year
- EMEA Loan House of the Year
- ESG House Asia of the Year

ENVIRONMENTAL FINANCE GREEN BOND AWARDS 2020

- Lead Manager of the Year, Green Bonds Corporate
- Loan Structurer/Arranger/Coordinator of the Year

THE BANKER – DEALS OF THE YEAR 2020

- Bonds SSA Europe
- FIG Capital Raising Restructuring Asia
- Green Finance Americas
- Green Finance Asia
- Green Finance Middle East

ENERGY RISK AWARDS 2020

- Base Metals House of the Year

GLOBAL CAPITAL EUROPEAN SECURITISATION AWARDS 2020

- ABS Bank of the Year
- Corporate Securitisation and Financing House of the Year
- Secondary ABS/RMBS Trading of the Year
- ABS Issuer of the Year (BNP Paribas Personal Finance)
- ABS Deal of the Year (NewDay Funding 2019-2)
- RMBS Deal of the Year (Finance Ireland RMBS No 1.)

EUROMONEY 2020

- Western Europe's Best Investment Bank
- Western Europe's Best Bank for Corporate Responsibility
- Western Europe's Best Bank for Financing
- France's Best Investment Bank
- Belgium's Best Investment Bank
- Luxembourg's Best Bank
- World's Best Bank for Financial Inclusion
- World's Best Bank for Corporates

GLOBAL CAPITAL BOND AWARDS 2020

- Most Impressive SSA House in Euros
- Most Impressive FIG House in Euros
- Most Impressive Bank for Corporate Bonds
- Best Bank for Funding Advice and Support to Financial Institutions During Covid-19 Pandemic

GLOBAL CAPITAL DERIVATIVES AWARDS 2020

- Interest Rate Derivatives House of the Year

FX WEEK E-FX AWARDS 2020

- Best Prime Broker of the Year

THE BANKER INVESTMENT BANKING AWARDS 2020

- Investment Bank of the Year for Sustainable FIG Financing
- Investment Bank of the Year for Social Bonds

PROFIT & LOSS DIGITAL FX AWARDS 2020

- e-FX Best Algo Execution

IFR AWARDS 2019

- Foreign Exchange Derivatives House of the Year

ENERGY RISK ASIA AWARDS 2019

- Derivatives House of the Year
- Precious Metals House of the Year

RISK AWARDS 2019

- Credit Derivatives House of the Year
- Currency Derivatives House of the Year
- Interest Rates Derivatives House of the Year

PROFIT & LOSS DIGITAL FX AWARDS 2019

- Next Generation Algo Execution
- Workflow Integration, Commodities

THE BANKER INVESTMENT BANKING AWARDS 2019

- Most Innovative Investment Bank of the Year
- Most Innovative Investment Bank for Climate Change & Sustainability
- Most Innovative Investment Bank for Bonds

MTN-I 2019

- US Investor Solutions

FX WEEK E-FX AWARDS 2019

- Bank Algo Trading Technology Provider of the Year
- Most Innovative Bank e-FX platform of the Year

GLOBAL CAPITAL DERIVATIVES AWARDS 2019

- Research & Strategy House of the Year

ASIA RISK AWARDS 2019

- Derivatives House of the Year Japan

FOW INTERNATIONAL AWARDS 2019

- Bank of the Year

Itransact

1. Itransact is a **leading independent investment product platform** (Category III LISP), established in 2012 to service the growing market demand for low cost, index-based investment products by combating hidden, high and unfair investment costs and fees
2. Itransact has established a reputation in the financial services market as a disruptor brand by offering **innovative, cost effective and highly differentiated products** that are regulated by the FSCA, via independent Category I financial services providers
3. **R4bn+ of assets under administration** as at February 2021
4. Itransact is owned and operated by **Automated Outsourcing Services (Pty) Ltd**, an authorised financial services provider established in 1997 (FSP 650)



Meet the team

Our team

1. Peter Steele
Managing Director
2. Graziella Wall
*Business Development Manager,
Cape Town, Southern Cape and Eastern Cape*
3. Leanne Weiss
Business Development Manager, KZN
4. Selest Hinton
Business Development Manager, Gauteng
5. Mariam Mathews
Operations Manager



Meet the team



Peter Steele
Managing Director

- As MD, Peter's goal is to establish SIP Nordic SA as the provider of choice for structured products in South Africa. Unlike traditional investments, structured products provide market exposure and capital protection, which makes them very appealing in times of uncertainty.
- Peter's career in the financial services industries in both South Africa and Zimbabwe spans more than 30 years. Most of this time he spent in sales management, establishing distribution channels for some of the leading asset managers. These include TMA, Absa Investment Management Services, Cadiz Asset Management, Sasfin, and Northstar Asset Management.

Meet the team



Graziella Wall CFP®

Business Development Manager - Cape Town, Southern Cape and Eastern Cape

- Graz is committed to cultivating and sustaining meaningful, long-term relationships with clients.
- She has extensive knowledge of and experience in the financial services industry in South Africa, in which she has been involved for almost 30 years. Graz has a passion for investments and structured products and before joining SIP Nordic SA, she gained valuable experience at Stanlib, Blue Horizon and Cadiz Asset Management.

Meet the team

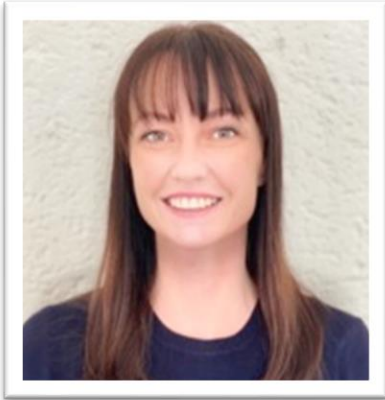


Leanne Weiss

Business Development Manager - KwaZulu-Natal

- Leanne's focused efficiency, people-centred approach and contagious enthusiasm is key to her building strong relationships with adviser investment businesses.
- She has over three decades' experience in financial services, including over 18 years in the investment industry during which time she acquired extensive knowledge of both local and international markets. She holds a marketing degree and a Higher Diploma in Financial Management.
- She has held distribution and business development management positions at UAL Merchant Bank, Ovation Global Investments, Franklin Templeton USA, a joint venture between Franklin Templeton and Nedbank Investment Bank (FTNIB) and Discovery Invest.

Meet the team



Selest Hinton

Business Development Manager - Gauteng

- Selest has over 12 years' experience in financial services and has always been passionate about partnering with financial advisers and intermediaries to provide the best solutions for investors.
- Before joining SIP Nordic SA, she held consultant and business development manager positions at Cadiz Asset Management, Discovery, Momentum and Nedgroup Investments.
- She has a BComm degree in Risk Management and an Advanced Certificate in Financial Planning.

Meet the team



Mariam Mathews

Operations Manager

- Mariam's role as operations manager is to develop a culture of top performance and high morale within the SIP Nordic SA team.
- Mariam has more than 20 years' experience in the financial services industry and has a reputation for client service excellence. During this time, she has filled various roles including sales support, client service consultant and more recently, that of client relationship manager. Mariam has worked at some of South Africa's leading asset management companies, including Sanlam, Cadiz Asset Management and Metropolitan.
- Mariam has a BA degree in psychology.

5 reasons to partner with us



Solutions for market volatility

Get the best of both worlds, with potential upside from global and local indices and protection from some or all of the downside risk.



Innovative but easy-to-understand products

A simple range of products that meet clearly defined investor income or capital growth needs.



A network of best-in-class partners

Access to international, specialist expertise, systems and technology.



Personal service and a well-known South African team

A dedicated team who is committed to your success.



Comprehensive support

We launched our Structured Investment Products Academy, the 1st ever in SA, in collaboration with Growth in Motion.



BNP PARIBAS

DISCLAIMER:

- Potential investors should note that in purchasing any product described in this document, you will be purchasing from Itransact as principal and not as agent for BNP Paribas or any of its affiliates.
- You therefore will not have any contract with, or recourse to, BNP Paribas or its affiliates.
- Potential investors should also note that this document is the sole responsibility of SIP Nordic South Africa and that BNP Paribas and its affiliates take no responsibility for the reliability, accuracy or completeness of its contents, any representations made herein, the performance of the product or the marketing of the product including compliance with any applicable marketing or promotion laws, rules or regulations.
- BNP Paribas and its affiliates specifically disclaim any liability for any direct, indirect, consequential or other losses or damages including loss of profits incurred by you or by any third party that may arise from any reliance on this document."

SIP *nordic*

SOUTH AFRICA

DISCLAIMER:

- This document is provided for information purposes only and does not constitute advice of any kind.
- No warranty, expressed or implied, as to the accuracy or fitness for any particular purpose of any information is given or made, and each user must appoint its own financial or other advisers to assist in any decision made.
- Past performance is not indicative of future performance.
- Structured Investment Products South Africa (Pty) Ltd T/A SIP Nordic South Africa (Registration number 2016/218894/07), is an authorised financial services provider (FSP number 51065).