DISCLOSURE NOTICE

RiskScope (Pty) Ltd

Effective: July 2026 | Version 1.0

This Disclosure Notice is issued in accordance with the requirements of FAIS, the Consumer Protection Act, ECTA, and POPIA. It is intended to provide full transparency to any person or entity engaging with RiskScope (Pty) Ltd and its platform.

1. IDENTITY AND REGISTRATION DETAILS

Detail	Information
Registered Company Name	RiskScope (Pty) Ltd
Registration Number	2026/536813/07
B-BBEE Status	Level 1 Contributor
Registered Office	Johannesburg, Gauteng, South Africa
Website	www.riskscope.co.za
Contact Email	support@riskscope.co.za
Industry Membership	Member of FPASA
POPIA Registration	Registered with the Information Regulator of South Africa

2. INDEPENDENCE FROM ANY INSURER

RiskScope (Pty) Ltd is not owned, funded, controlled, or affiliated with any short-term insurer, reinsurer, or insurance holding company. The platform is designed to serve the entire insurance value chain, including brokers, underwriting managers, and insurers, on a fully independent basis.

The founder of RiskScope is employed separately in a personal capacity by a South African insurer. That employment relationship has no bearing on the ownership, operation, data governance, or commercial strategy of RiskScope (Pty) Ltd. RiskScope was conceived, registered, funded, and built independently.

No assessment data is shared with any insurer, including the founder's employer, under any circumstances.

3. NATURE OF THE SERVICE AND SARA DISCLOSURE

RiskScope provides a digital, self-service commercial property risk assessment platform. Reports are generated by SARA, RiskScope's proprietary scoring engine, using a 100-point weighted model aligned to SANS 10400-T, SANS 10139, SANS 10287, SANS 10087-1, and SANS 543.

Reports generated by RiskScope are risk assessment tools intended to support underwriting and risk management decisions. They do not constitute financial advice, legal advice, or a guarantee of insurability. RiskScope (Pty) Ltd is not a licensed financial services provider under FAIS.

4. DATA GOVERNANCE AND CONFIDENTIALITY

RiskScope (Pty) Ltd processes all personal and assessment data in accordance with POPIA, Act 4 of 2013. The following commitments apply unconditionally:

- Assessment data submitted through the platform belongs exclusively to the broker or client who submitted it.
- No assessment data, report output, property information, or client details are shared with any insurer, reinsurer, or third party without the explicit written instruction of the account holder.

- RiskScope does not profile, aggregate, or on-sell assessment data for any commercial purpose.
- All data in transit is encrypted using TLS 1.3. Data at rest is stored in an encrypted PostgreSQL database on enterprise-grade infrastructure.
- Assessment records are retained for a minimum of five years in line with FAIS record-keeping requirements.
- Full details are published at www.riskscope.co.za/security.

5. PROFESSIONAL INDEMNITY INSURANCE

RiskScope (Pty) Ltd holds professional indemnity (errors and omissions) insurance cover appropriate to the nature of the platform and the risk assessment services provided. A copy of the insurance schedule is available on written request to support@riskscope.co.za.

> Note: RiskScope is also in the process of arranging dedicated cyber liability insurance cover. This notice will be updated once cover is confirmed.

6. NON-DISCLOSURE AGREEMENTS

RiskScope (Pty) Ltd is willing to enter into a mutual non-disclosure agreement with any insurer, underwriting manager, or broker prior to sharing proprietary platform information, technical documentation, or commercial terms. A standard mutual NDA is available on request from support@riskscope.co.za.

7. LIMITATION OF LIABILITY

The accuracy of any risk assessment report generated by RiskScope is dependent on the accuracy and completeness of the information submitted by the broker or client. RiskScope (Pty) Ltd accepts no liability for assessments based on incorrect, incomplete, or misleading information provided by the submitting party.

RiskScope's total liability in respect of any single claim shall not exceed the amount paid for the assessment in question.

8. COMPLAINTS AND ESCALATION PROCESS

RiskScope (Pty) Ltd is committed to resolving all complaints promptly and fairly. The following escalation process applies:

Step	Channel	Detail
Step 1	Internal complaint	Email support@riskscope.co.za. Acknowledged within 2 business days, resolved within 10 business days.
Step 2	POPIA complaint	Approach the Information Regulator of South Africa at www.inforegulator.org.za for personal information complaints.
Step 3	Consumer complaint	Approach the NCC at www.thencc.gov.za or the Consumer Goods and Services Ombud at www.cgso.org.za.

9. CHANGES TO THIS NOTICE

This Disclosure Notice will be reviewed and updated periodically. The version number and effective date will be updated accordingly. The current version is always available for download at www.riskscope.co.za/disclosure.

Issued by:
Andile Majozi
Founder and Managing Director
RiskScope (Pty) Ltd
support@riskscope.co.za
July 2026

Signature:

Date: 29/07/2026