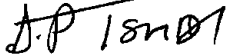

BOARD NOTICE

BOARD NOTICE 98 OF 2003**FINANCIAL SERVICES BOARD****FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT, 2002
(ACT NO 37 OF 2002)****APPLICATION BY FINANCIAL SERVICES PROVIDERS
FOR AUTHORISATION BY THE FINANCIAL SERVICES BOARD**

I, Jeffrey van Rooyen, Registrar of Financial Services Providers, hereby determine, under section 8 (1) of the Financial Advisory and Intermediary Services Act, 2002 (Act No 37 of 2002), that an application for authorisation as a financial services provider under the said section must be submitted in writing in a format (including an electronic format readily and correctly retrievable in written form) conforming to the application form set out in the schedule.

**J. VAN ROOYEN,***Registrar of Financial Services Providers*

APPLICATION FOR LICENCE AS A FINANCIAL SERVICES PROVIDER**Introduction**

Any person rendering advice and/or intermediary services as defined in the Financial Advisory and Intermediary Services Act, 2002 (the Act), other than a representative, is required to be licensed as a Financial Services Provider (FSP) and must complete the attached application forms.

In this form any word or expression defined in the Act, including any measure referred to in the definitions of "the Act" in section 1(1) of the Act, has, unless the context otherwise indicates, the meaning as so defined.

Note that, if there is any discrepancy between this application form and the provisions of the Act, the provisions in the Act will be deemed to be correct.

Persons acting as representatives of FSP's are not required to complete the attached application form. In terms of section 13 of the Act, the FSP will be responsible for the actions of its representatives and must ensure that such representatives meet similar competency requirements (for the appropriate licence category) as that determined for the FSP's key individuals. The FSP must submit the details of its representatives simultaneously with the completed application form. If the FSP elects not to provide its representatives' particulars with this application, it should ensure that the representatives' details are provided before the effective date determined in terms of the provisions of section 7 of the Act. A spreadsheet or list of the representatives' details as per Form FSP 5 will be acceptable.

Applications may be submitted directly to the Financial Services Board (FSB) or through an authorised recognised representative body. A list of authorised recognised representative bodies is available on the FSB's website (www.fsb.co.za). The instructions below must be followed when applying directly through the FSB. If you are applying via a recognised representative body, consult the recognised representative body regarding its application process.

Instructions to be followed when submitting an application form directly to the Financial Services Board:

- a. You must obtain a FSP number from the Registrar before submitting the application form (Toll free 0800 110 443)
- b. The FSP number must be indicated where required. **Application forms without a FSP reference number will not be processed and will be returned to the applicant.**
- c. **If an application for the approval of a compliance practice and/or officer (Form FSP 13) is not attached to your application, please ensure that your Compliance Officer is already approved as a Compliance Officer by the Financial Services Board before submitting your application.**
- d. The required fee (refer to Government Notice No. 536 of 2003 – Gazette No. 24761 dated 15 April 2003: Also available on the FSB's website) must accompany the application forms. The FSP number must be used as the reference number if you deposit the application fee directly into the Financial Services Board's bank account. The Bank account details are as follows: Standard Bank, Menlyn branch, Account number 012746363. **Applications will only be processed after the total application fee has been received.**
- e. Read the instructions on each form before completing the relevant forms and if required, make copies of the pages needed.
- f. FSP 14A must be completed in full and be signed by the responsible person.

INDEX OF FORMS

Form Number	Description
FSP 1	Business Information of Financial Services Provider
FSP 2	Licence categories
FSP 3	Directors, officers and applicable shareholders
FSP 4	Key individuals
FSP 5	Representatives
FSP 5A	Key individual of a representative
FSP 6	Compliance officer of FSP
FSP 7	Operational ability
FSP 8	Financial soundness
FSP 9	External auditor
FSP 10	Nominee company or independent custodian of discretionary or administrative FSP
FSP 10A	Shareholders, directors or trustees of the nominee company or independent custodian
FSP 11	Clearing firm or foreign forex services provider of forex services provider
FSP 12	Application for specific exemptions
FSP 13	Application for the approval of a compliance practice and/or officer (separate form)
FSP 14A	Attachments, list of all completed forms and declarations
FSP 14B	Calculation of application fee if applying directly to the FSB

Form FSP 1 - Page 1 of 3


BUSINESS INFORMATION OF FINANCIAL SERVICES PROVIDER
FSP Name
FSP No
Instructions:

All applicants must complete *Form FSP1*, which relates to the business information of the applicant. All fields must be completed unless it specifically states "if applicable".

Explanatory notes (*The number next to the note refers to the relevant fields that must be completed*).

- 1.1/1.2 The full name and, where applicable, the trading name of the business must be provided. If the name is the same as the natural person's or entity's name, provide the natural person's or entity's name. In the case of a division provide the entity's name (1.1) and the division's name (1.2).
- 1.3 The relevant business format must be indicated and the required information must be provided. If the applicant is a partnership, close corporation, company or trust, *Form FSP 3* must be completed in respect of every partner, member, director, trustee. In the case of a public company, details of shareholders that hold more than 25% of the issued share capital must be provided, and in the case of a private company *Form FSP 3* must be completed in respect of each shareholder.
- 1.4 All contact details of the FSP must be provided. These details will be used in all correspondence with the applicant as well as to liaise with the applicant after the licence has been granted. Ensure that details are updated if they change after the application has been lodged.
- 1.5 Details of the person responsible for liaising with the Registrar must be provided. All correspondence from the Registrar will be sent to the designated person.
- 1.6 The financial year-end of the FSP must be provided.
- 1.7 The business bank account details used for the activities of the FSP must be provided. If the FSP is to receive money on behalf of clients, and where the Act requires a separate bank account, such an account should be opened for the purpose of depositing clients' funds therein and the information pertaining to the separate account must be provided. If there is more than one business or separate bank account, provide the details of the main account number on the form and attach a list of the other account numbers.
- 1.8 Details of the person responsible for dealing with the payment of fees and levies on behalf of the FSP must be provided, even if the person is the same as the contact person.
- 1.9 Foreign regulation – if the entity is subject to foreign regulation provide the foreign regulator's name.
- 1.10 Local regulation – if the entity is subject to regulation imposed by a regulator other than the Financial Services Board, provide the regulator's name.

1.1 Name
1.2 Trading name or division where applicable
1.3 Type of business
1.3.1 Natural Person

 Identity number

 Date of Birth
1.3.2 Partnership
1.3.3 Trust
**Master's Reference Number/
Registration Number**

Form FSP 1 - Page 2 of 3



Country of registration

1.3.4 Close Corporation

Registration number

1.3.5 Company

Registration number

Country of registration

If incorporated in South Africa please provide the type of company:

- Public
- Private
- Section 21

If not incorporated in South Africa provide description of company:

1.4 Contact details

Physical address

Postal Code

Postal Address

Postal Code

Telephone number

Fax Number

Website Address
(if applicable)

1.5 Contact Person

Title

Initials

Surname

Cell phone number or Telephone number

E-mail address
(if applicable)

1.6 Financial year-end

Form FSP 1 - Page 3 of 3



1.7 Bank Details

Business:	Bank	<input type="text"/>
	Branch Code	<input type="text"/>
	Account No.	<input type="text"/>
Separate account: <i>(if applicable)</i>	Bank	<input type="text"/>
	Branch Code	<input type="text"/>
	Account No.	<input type="text"/>

1.8 Accounting Information

Contact person responsible for dealing with the payment of fees, penalties and levies

Title	<input type="text"/>
Initials	<input type="text"/>
Surname	<input type="text"/>
Telephone Number	<input type="text"/> <input type="text"/>
E-mail address <i>(if applicable)</i>	<input type="text"/>

1.9 Are you subject to regulation as a financial services intermediary or advisor in another jurisdiction?

Yes No

If yes, which jurisdiction/s?

Name of foreign regulator/s

1.10 Are you subject to regulation by a local regulator other than the Financial Services Board?

Yes No

If yes, which regulator/s?

Form FSP 2 - Page 1 of 3

LICENCE CATEGORIES



FSP Name

FSP No

Instructions:

Provide details of the financial services that the applicant wishes to conduct under the licence, as well as the financial products that the financial service will relate to.

"Financial service" is defined in section 1 of the Act as the furnishing of advice and/or rendering of any intermediary service.

Explanatory notes

Indicate the type of financial service/s that the applicant is applying for.

1. "Advice" as defined in section 1(1) of the Act;
2. "Intermediary service" (other than that of Discretionary or Administrative FSP as defined in section 1(1) of the Act
3. "Discretionary FSP"
Discretionary FSP means the rendering of intermediary services of a discretionary nature as regards the choice of a particular financial product referred to in the definition of "administrative FSP" but without implementing any bulking.
4. "Administrative FSP"
Administrative FSP means a FSP, other than a discretionary FSP that renders intermediary services in respect of financial products referred to in paragraphs (a), (b), (c) (excluding any short-term insurance contract or policy referred to therein), (d) and (e), read with paragraphs (h), (i) and (j) of the definition of "financial product" in section 1(1) of the Act, on the instructions of a client or another FSP and through the method of bulking.

Indicate the class (es) of financial products in respect of which the applicant wishes to render a financial service. The licence of the applicant will be limited to the financial products indicated.
The key individual (refer to *FSP Form 4* for the definition of key individual) will have to demonstrate that he/she has the relevant qualifications and experience relating to the financial service and financial product including the rendering of financial services relating to the financial product.

The definitions of different financial products in terms of the Act and the Determination of Fit and Proper Requirements for Financial Services Providers are:

1. CATEGORY I:

- 1.1 "Long-term Insurance Category A" means assistance policies as defined in the Long-term Insurance Act, 1998 (Act No. 52 of 1998) but excludes policies mentioned in Long-term Insurance Categories B and C.
- 1.2 "Short-term insurance personal lines" means short-term insurance contracts or policies referred to in the Short-term Insurance Act, 1998 (Act No. 53 of 1998), purchased by natural persons acting otherwise in a business capacity.
- 1.3 "Long-term Insurance Category B" means the following long-term insurance contracts as defined in the Long-term Insurance Act, 1998 (Act No. 52 of 1998):
 - (a) risk policies which provide cover in respect of death, disability and health events, and which are not marketed as investment or savings policies;
 - (b) investment/savings policies (including recurring premium retirement annuity policies, but excluding single premium retirement annuity policies and policies issued to and/or in respect of preservation funds) which guarantee a minimum return of capital invested at a specified future date or dates, and where such minimum is ascertainable in Rand terms at inception;
 - (c) annuities which guarantee a minimum annuity for the term of the policy which is ascertainable in Rand terms at inception, and/or
 - (d) any policy which combines the policy features included in paragraphs (a), (b) or (c).
 but excludes policies mentioned in Long-term Insurance Category C.
- 1.4 "Long-term Insurance Category C" means single premium retirement annuity policies, policies issued to and/or in respect of preservation funds and other long-term insurance contracts or policies as defined in the Long-term Insurance Act, 1998 (Act No. 52 of 1998), not specified in Long-term Insurance Categories A and B.
- 1.5 "Retail Pension Fund Benefits" means pension fund benefits provided by retirement annuity and/or preservation pension and/or preservation provident funds.
- 1.6 "Short-term insurance commercial lines" means short-term insurance contracts or policies referred to in the Short-term Insurance Act, 1998 (Act No. 53 of 1998), purchased by juristic persons and natural persons acting in a business capacity.
- 1.7 "Pension fund benefits" means financial products contemplated in paragraph (d)(i) of the definition of "financial product" in section 1(1) of the Act.
- 1.8 – 1.13 "Securities and instruments" referred to in paragraph (a) of the definition of "financial product" in section 1(1) of the Act.
- 1.14 "Participatory Interests (units) in one or more Collective Investment Schemes."
- 1.15 "Foreign currency denominated investment instruments, including foreign currency deposits."

Form FSP 2 - Page 2 of 3



- 1.16 "Health Service Benefits" as defined in section 1(1) of the Medical Schemes Act, 1998.
- 1.17 "Deposits as defined in section 1(1) of the Banks Act, 1990 (Act No. 94 of 1990) – exceeding 12 months."
- 1.18 "Deposits as defined in section 1(1) of the Banks Act, 1990 (Act No. 94 of 1990) – 12 months or less."
- 1.19 "A benefit provided by a Friendly Society contemplated in paragraph (d)(ii) of the definition of "financial product" in section 1(1) of the Act"
- 2. CATEGORY II – DISCRETIONARY FSP
- 3. CATEGORY III – ADMINISTRATIVE FSP

1. Financial Services and Products

Are you a direct marketer as defined in the General Code of Conduct for authorised financial services providers and their representatives?

Yes

No

	Financial Product	A. Advice	B. Intermediary service
1.	CATEGORY I		
1.1	Long-term Insurance: Category A		
1.2	Short-term Insurance: Personal Lines		
1.3	Long-term Insurance: Category B		
1.4	Long-term Insurance: Category C		
1.5	Retail Pension Benefits		
1.6	Short-term Insurance: Commercial Lines		
1.7	Pension Fund Benefits (excluding retail pension benefits)		
1.8	Securities and Instruments: Shares		
1.9	Securities and Instruments: Money market instruments		
1.10	Securities and Instruments: Debentures and securitised debt		
1.11	Securities and Instruments: Warrants, certificates and other instruments acknowledging		
1.12	Securities and Instruments: Bonds		
1.13	Securities and Instruments: Derivative instruments		
1.14	Participatory interests in Collective Investment Schemes		
1.15	Foreign currency denominated investment instruments		
1.16	Health Service Benefits		
1.17	Deposits as defined in the Banks Act – exceeding 12 months		
1.18	Deposits as defined in the Banks Act – 12 months or less		
1.19	Friendly Society Benefits		

If you have selected sub-category 1.16, Health service benefits, provide the registration number allocated to you by the Council for Medical Schemes in the block below.

Form FSP 2 - Page 3 of 3



2	CATEGORY II – DISCRETIONARY FSP	
2.1	Long-term Insurance: Category A	
2.2	Long-term Insurance: Category B	
2.3	Long-term Insurance: Category C	
2.4	Retail Pension Benefits	
2.5	Pension Fund Benefits (excluding retail pension benefits)	
2.6	Securities and Instruments: Shares	
2.7	Securities and Instruments: Money market instruments	
2.8	Securities and Instruments: Debentures and securitised debt	
2.9	Securities and Instruments: Warrants, certificates and other instruments acknowledging	
2.10	Securities and Instruments: Bonds	
2.11	Securities and Instruments: Derivative instruments	
2.12	Participatory interests in Collective Investment Schemes	
2.13	Foreign currency denominated investment instruments	
2.14	Friendly Society Benefits	

3	CATEGORY III – ADMINISTRATIVE FSP	
3.1	Long-term Insurance: Category A	
3.2	Long-term Insurance: Category B	
3.3	Long-term Insurance: Category C	
3.4	Retail Pension Benefits	
3.5	Pension Fund Benefits (excluding retail pension benefits)	
3.6	Securities and Instruments: Shares	
3.7	Securities and Instruments: Money market instruments	
3.8	Securities and Instruments: Debentures and securitised debt	
3.9	Securities and Instruments: Warrants, certificates and other instruments acknowledging	
3.10	Securities and Instruments: Bonds	
3.11	Securities and Instruments: Derivative instruments	
3.12	Participatory interests in Collective Investment Schemes	
3.13	Foreign currency denominated investment instruments	
3.14	Friendly Society Benefits	

Form FSP 3 - Page 1 of 3

**DIRECTORS, OFFICERS AND APPLICABLE SHAREHOLDERS**

FSP Name

FSP Number

Name of Person

Identity No./ Passport/
Registration No.**Instructions:**

Form FSP3 must be completed in respect of the following persons:

- Directors
- Shareholders (If the company is a public company, shareholders holding more than 25% of the shares.)
- Members of a close corporation
- Trustees of a trust
- Partners in a partnership

A SEPARATE FORM MUST BE COMPLETED IN RESPECT OF EACH PERSON.

- A. Indicate the role of the person relating to the Financial Services Provider. For example if the Financial Services Provider is a public company and Mr A is a director and shareholder holding more than 25% of the issued shares of the company then points 1 and 2 must be marked with an [X] and the relevant applicable information must be provided.
- B. Indicate in the space provided with [X] whether the person referred to in section A is a natural person or juristic person as defined on page 3 of this form.
- C. If the person is a natural person complete section C.
- D. If the person is a juristic person complete section D.
The contact person of the juristic person is the natural person that the Registrar can contact if required. Please provide the name of the person and telephone number.
- E. Both natural and juristic persons must complete section E.

Form FSP 3 - Page 3 of 3



E1. Type of person:

*Natural Person

To distinguish natural persons from juristic persons, humans are referred to as being natural persons

*Juristic Person

A juristic person is recognised as a separate legal entity apart from its members and natural persons, which form part of it. The juristic person can act through natural persons only, the result of such action being that only the juristic person acquires rights and incurs duties and not such natural persons in their personal capacities e.g. company, close corporation, trust, etc.

C. Information required from a natural person

Title

Initials

First Name

Surname

Previous surnames
(if applicable)

ID/Passport Number

Date of Birth

D. Information required from a juristic person

Name

Country of Registration

Registration Number

Contact person

Contact person's telephone number

E. Information required from both natural and juristic persons

Physical Address

Postal Code

Postal Address

Postal Code

Telephone Number

Fax Number
(if applicable)

Mobile Phone Number
(if applicable)

E-mail Address
(if applicable)

Form FSP 4 - Page 1 of 6



KEY INDIVIDUALS

Instructions:

A Key individual is defined in the Act as:

"Key individual", in relation to an authorised financial services provider, or a representative, carrying on business as –

- a) a corporate or unincorporated body, a trust or a partnership, means any natural person responsible for managing or overseeing, either alone or together with other so responsible persons, the activities of the body, trust or partnership relating to the rendering of any financial service; or
- b) a corporate body or trust consisting of only one natural person as a member, director, shareholder or trustee, means any such natural person; ...

If an FSP intends to render various financial services, the key individual (see also guidance note for further explanation) or individuals responsible for managing or overseeing the various financial services must be listed.

The key individual is responsible for managing or overseeing the activities of the FSP and that individual must comply with the Fit and Proper requirements as published in the Gazette, in the Determination of Fit and Proper Requirements for Financial Services Providers, 2003.

GUIDANCE NOTE:

Sub-paragraph (b) of the definition requires little or no explanation, in that it deals with entities (persons), which are managed, owned or governed by one natural person only. In this scenario it is clear that this natural person is the key individual as defined.

Sub-paragraph (a) of the definition will be broken down into the two functions mentioned in this sub-paragraph, that is the function of managing and the function of overseeing.

Reference is made to the Concise Oxford Dictionary for definitions of the terminology.

Managing is defined as "having executive control or authority (Managing Director)."

Overseeing or oversee is defined as "officially supervise (workers, work, etc.)."

It is therefore clear from these definitions that a key individual mentioned in sub-paragraph (a) would include persons in executive control such as directors and other persons performing a managerial function over activities relating to the rendering of a financial service.

In a life insurance company, for example, key individuals may therefore include, directors, provincial managers, and depending on the structure of a particular entity, any other individual whom in the opinion of the controlling body is also engaged in overseeing the activities of a representative, in rendering a financial service regulated by the Act. However, it is not the intention to include every person in a supervisory capacity, or indeed, every director.

Explanatory notes (The number next to the note refers to the relevant fields that must be completed.)

- A. Provide the initials and surname of all key individuals as indicated on the form.
- B. Provide the key individual's details.
- C. Provide the relevant contact details of the key individual.
- D. Give a description of what best describes the key individual's role in the organisation.
- E. All of the questions numbered 1 to 6 must be answered. If any questions are answered with a "YES", full details must be attached to the application form. Indicate on Form – FSP 14A what documentation is attached.
- F. All questions numbered 1 to 11 must be answered. If any questions are answered with a "YES", full details must be attached to the application form. Indicate on Form - FSP 14A what documentation is attached.
- G. List all qualifications obtained relevant to the financial services that the key individual intends to oversee or manage, if he or she has no post school qualifications, list highest schooling qualification. Refer to Fit and Proper requirements as published in the Gazette, in the Determination of Fit and Proper Requirements for Financial Services Providers, 2003. Attach certified copies for the relevant qualifications. Indicate on Form FSP 14A what documentation is attached.
- H. List the relevant experience that the person has gained within the last 5 years. Full details of the responsibilities must be provided to illustrate that the experience is relevant to the financial services and products being offered / rendered.
- I. Indicate the categories and sub-categories of financial services that the person will be overseeing, refer to Form - FSP2. The periods of relevant experience obtained in the different categories and sub-categories of financial services and products that the person will be overseeing or managing must be indicated in the table. Refer to the competency requirements in the Determination of Fit and Proper Requirements for Financial Services Providers, 2003.

Form FSP 4 - Page 2 of 6



KEY INDIVIDUALS

FSP Name

FSP No

A. Full Names of Key individual

B. Details of Key individual

Title

Initials

First Name

Surname

ID/Passport Number

Date of Birth

Date of appointment to current position

C. Contact details:

Physical Address

Postal Code

Postal Address

Postal Code

Telephone Number

Fax Number (f applicable)

Mobile Phone Number (f applicable)

E-mail Address (f applicable)

D. Role in the organization:

- Company director
 - Member of a close corporation
 - Trustee of a trust
 - Partner in a partnership
 - Manager
 - Other
- (If "other", provide a short description of the key individual's role)

Form FSP 4 - Page 3 of 6



E. Fit and Proper Requirements – Character qualities of honesty and integrity questions

If the answer to any of the questions is YES, provide full details and attach to the application form

Questions	Yes	No
1 Has an adverse finding been made against you within a period of five years preceding the date of application in any civil or criminal proceedings by a court of law (whether in the Republic of South Africa or elsewhere) in which you were found to have acted fraudulently, dishonestly, unprofessionally, dishonourably or in breach of a fiduciary duty?	<input type="checkbox"/>	<input type="checkbox"/>
2 Have you within a period of five years preceding the date of application been found guilty by any professional or financial services industry body (whether in the Republic or elsewhere), of an act of dishonesty, negligence, incompetence or mismanagement?	<input type="checkbox"/>	<input type="checkbox"/>
3 Have you within a period of five years preceding the date of application been denied membership of any body referred to in paragraph 2 on account of an act of dishonesty, negligence, incompetence or mismanagement?	<input type="checkbox"/>	<input type="checkbox"/>
4 Have you within a period of five years preceding the date of application been found guilty by any regulatory or supervisory body (whether in the Republic or elsewhere) of an act of dishonesty, negligence, incompetence or mismanagement?	<input type="checkbox"/>	<input type="checkbox"/>
5 Have you within a period of five years preceding the date of application been found guilty by any regulatory or supervisory body (whether in the Republic or elsewhere), recognised by the Board, or has an authorisation to carry on business has been refused, suspended or withdrawn by any such body on account of an act of dishonesty, negligence, incompetence or mismanagement?	<input type="checkbox"/>	<input type="checkbox"/>
6 Have you at any time prior to the date of application been disqualified or prohibited by any court of law (whether in the Republic or elsewhere) from taking part in the management of any company or other statutorily created, recognised or regulated body, irrespective whether such disqualification has since been lifted or not?	<input type="checkbox"/>	<input type="checkbox"/>

F. Section 8(2)(a) of the Act – Additional Information

If the answer to any of the questions is YES, provide full details and attach to the application form

Questions	Yes	No
1 Have you been refused the right to carry on or restricted from carrying on a trade, business or profession for which a specific license, registration or other authority is required by law in any country?	<input type="checkbox"/>	<input type="checkbox"/>
2 Have you been issued with a prohibition order under any Act administered by the Financial Services Board or been prohibited by other regulatory bodies from operating in the financial services industry?	<input type="checkbox"/>	<input type="checkbox"/>
3 Have you been involved with a corporation, which has been censured, disciplined, suspended or refused membership or registration by a stock exchange, futures exchange, other market or regulatory authority?	<input type="checkbox"/>	<input type="checkbox"/>
4 Have you had any judgment (including a finding of fraud, misrepresentation or dishonesty) given against you in any civil proceedings, in South Africa or elsewhere or are there any proceedings now pending which may lead to such a judgment?	<input type="checkbox"/>	<input type="checkbox"/>
5 Have you knowingly or negligently aided or abetted other persons in the breaching of any laws, regulations, exchange rules and/or codes of conduct?	<input type="checkbox"/>	<input type="checkbox"/>
6 Have you been the subject of any investigation or disciplinary proceedings by any regulatory authority (whether in the Republic or elsewhere) or exchange, professional body or government body or agency?	<input type="checkbox"/>	<input type="checkbox"/>
7 Has your estate ever been sequestered?	<input type="checkbox"/>	<input type="checkbox"/>
8 Have you ever been a controlling shareholder, director of a company or member of a close corporation at the time it was placed under judicial management or in provisional or final liquidation?	<input type="checkbox"/>	<input type="checkbox"/>
9 Have you ever been refused a licence or registration in any place under any law, which requires licensing or registration in relation to securities, futures, leveraged foreign exchange or insurance activities?	<input type="checkbox"/>	<input type="checkbox"/>
10 Have you ever been refused authorisation to carry on business by any regulatory body (whether in the Republic or elsewhere), recognised by the Financial Services Board or has such authorisation ever been suspended or revoked by any such body, because of negligence, incompetence or mismanagement?	<input type="checkbox"/>	<input type="checkbox"/>
11 Do you have any additional information, which should be brought to the Registrar's attention, which may have an impact on the evaluation, by the Registrar of your good character and integrity?	<input type="checkbox"/>	<input type="checkbox"/>