Advertising and Marketing Standards Statement

MINT PLATFORMS (PTY) LTD

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FSP 55118 | NCRCP22892

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Advertising and Marketing Standards Statement

Internal / External:	External (Public)
Policy Owner:	Legal, Risk and Compliance
Approved By:	Executive Committee
Version:	2.0
Date of Adoption:	March 2026
Previous Review:	January 2026
Next Review:	No later than March 2027

1. INTRODUCTION

1.1. MINT Platforms (Pty) Ltd (Registration Number 2024/644796/07) ("**MINT**") is a South African fintech business that operates a regulated, technology-enabled investment and digital assets platform at www.mymint.co.za. MINT is an authorised Financial Services Provider (FSP Licence Number 55118) regulated by the Financial Sector Conduct Authority ("**FSCA**"), a registered accountable institution under the Financial Intelligence Centre Act 38 of 2001, and a registered Crypto-Asset Service Provider.

1.2. This Public Statement on Advertising and Marketing Standards ("**Statement**") is issued by the Executive Committee of MINT to communicate clearly and transparently to its customers, partners, influencers, affiliates, regulators, and the general public the standards that govern every advertising and marketing communication produced by or on behalf of MINT.

1.3. This Statement reflects the key principles and commitments in MINT's internal Advertising Policy, which is the binding governance instrument applicable to MINT's employees, agents, and third-party advertising partners. The internal Advertising Policy is available to regulatory authorities on request.

1.4. This Statement should be read together with MINT's Terms and Conditions, Privacy Policy, AML/CTF/PF Public Policy Statement, and Complaints Policy, all of which are published at www.mymint.co.za.

2. OUR COMMITMENT TO RESPONSIBLE ADVERTISING

2.1. MINT holds itself to the highest standard of honesty and transparency in every communication it makes to the public. It will not use advertising to mislead, to exploit, or to create unrealistic expectations. Every claim it makes can be substantiated. Every risk it asks its customers to bear will be clearly disclosed. And every person who markets on our behalf is held to the same standard we hold ourselves.

2.2. This commitment is not aspirational. It is operationalised through MINT's internal Advertising Policy, a mandatory pre-publication approval process, a dedicated advertising compliance function within MINT's Legal, Risk and Compliance team, and binding written obligations imposed on every third party that advertises on MINT's behalf.

3. REGULATORY FRAMEWORK GOVERNING MINT'S ADVERTISING

MINT's advertising and marketing activities are governed by a comprehensive framework of South African legislation and regulatory instruments. The following are the primary instruments to which MINT's advertising must conform:

3.1. The Financial Advisory and Intermediary Services Act 37 of 2002 ("**FAIS Act**") and the General Code of Conduct for Authorised Financial Services Providers and Representatives. Section 4 of the FAIS Code requires all communications by authorised FSPs with clients to be factually accurate, relevant, balanced, transparent, and not misleading. All advertising by MINT in its capacity as an authorised FSP is subject to these requirements.

3.2. The Financial Sector Regulation Act 9 of 2017 ("**FSR Act**") and applicable FSCA Conduct Standards. MINT complies with all FSCA Conduct Standards governing the advertising of financial products and services, including any Conduct Standard applicable to crypto-asset service providers.

3.3. The Consumer Protection Act 68 of 2008 ("**CPA**"). The CPA prohibits false, misleading, deceptive, and unconscionable representations in all advertising directed at consumers. MINT's advertising is designed to comply with the CPA's requirements in full.

3.4. The Protection of Personal Information Act 4 of 2013 ("**POPIA**") and the Electronic Communications and Transactions Act 25 of 2002 ("**ECT Act**"). All direct marketing communications by MINT comply with POPIA's consent requirements and the ECT Act's prohibition on unsolicited commercial communications. Every direct marketing communication includes a clear and functional opt-out mechanism.

3.5. The National Credit Act 34 of 2005 ("**NCA**") (where applicable). Where MINT's advertising relates to credit products, it complies with the NCA's requirements for credit advertising, including prescribed disclosures regarding credit costs and terms.

3.6. The Advertising Regulatory Board Code of Advertising Practice ("**ARB Code**"). Although the ARB Code is an industry self-regulatory instrument, MINT voluntarily commits to compliance with its standards as a reflection of MINT's commitment to responsible advertising.

3.7. Any guidance, direction, or conduct standard issued by the FSCA specifically addressing the advertising of crypto-asset products and services.

4. THE STANDARDS MINT APPLIES TO ALL ADVERTISING

The following standards apply to every advertisement and marketing communication produced by or on behalf of MINT, across every channel and medium:

4.1. Every statement, claim, and representation in MINT's advertising is factually accurate and capable of substantiation. Where a claim is based on data or research, that underlying evidence is documented and retained. MINT does not publish claims it cannot verify.

4.2. Where the potential benefits of MINT's products or services are described, the associated risks, limitations, fees, and conditions are disclosed with equivalent prominence. MINT does not present an artificially favourable picture of the risk-reward profile of any product.

4.3. MINT uses language that is clear, plain, and comprehensible to the intended audience. Where technical or regulatory language is unavoidable, it is explained. Disclosures are never designed to be difficult to find, read, or understand.

4.4. MINT clearly identifies itself as the advertiser in every advertisement. Where content is produced by a third party on MINT's behalf, including an influencer or affiliate, the commercial nature of that relationship is disclosed prominently and unambiguously in the content itself.

4.5. MINT does not minimise, qualify away, or obscure the risks associated with its products. Risk disclosures are presented with prominence appropriate to the nature of the risk. For digital asset products, risk disclosures are presented with at least equal prominence to the primary marketing message.

4.6. MINT does not, in any advertisement or marketing communication, directly or indirectly represent or imply that any investment product, crypto-asset, or other financial product guarantees a return, protects capital, or eliminates the risk of loss. This standard applies regardless of the qualifying language used and regardless of the channel.

4.7. Where MINT references historical performance in advertising, the figures are accurate, clearly dated, net of material costs where practicable, and accompanied by the disclosure that past performance is not indicative of future results. MINT does not select only favourable time periods or products for inclusion in advertising.

4.8. MINT accurately represents its regulatory status in all advertising. MINT does not claim to offer services beyond the scope of its regulatory authorisations, does not misrepresent the nature or extent of its licences, and does not create the impression that its products are guaranteed, insured, or government-backed where they are not.

4.9. MINT's advertising is consistent with the principle of treating customers fairly. MINT does not use advertising to exploit cognitive biases, time pressure, financial vulnerability, or emotional states to induce customers to make decisions that are not in their best interests.

4.10. MINT sends direct marketing communications only to persons who have provided their consent in accordance with POPIA, or to existing clients in respect of products or services similar to those they already use, and only where those persons have not opted out. Every direct marketing communication provides a clear and functional opt-out mechanism.

5. MANDATORY DISCLOSURES IN MINT'S ADVERTISING

MINT includes the following mandatory disclosures in its advertising, calibrated to the nature of the content:

5.1. Every advertisement that promotes MINT's platform, brand, or general services includes the following disclosure: "MINT Platforms (Pty) Ltd is an authorised Financial Services Provider (FSP 55118) regulated by the Financial Sector Conduct Authority. Digital assets and investments involve risk. The value of your investment may go down as well as up."

5.2. Every advertisement that refers to or promotes any investment product or digital asset available on MINT's platform includes the following additional disclosure: "Investing in digital assets involves a high degree of risk, including the possible loss of the entire amount invested. Digital assets are not legal tender and are not protected by any deposit insurance scheme. Past performance is not indicative of future results. This communication does not constitute financial advice."

5.3. Where any advertisement contains a reference to historical performance or financial returns, the following disclosure is included: "Past performance figures are illustrative only and are not a reliable indicator of future results. Returns are not guaranteed. All investments carry risk."

5.4. Where any advertisement relates to a credit product offered or facilitated through MINT's platform, the following disclosure is included: "MINT Platforms (Pty) Ltd is a registered credit provider (NCRCP22892). Credit is subject to affordability assessment and approval in accordance with the National Credit Act 34 of 2005. Terms and conditions apply."

5.5. Where content is produced or distributed by an influencer, affiliate, or other third party on MINT's behalf, the content includes the disclosure "Paid partnership with MINT Platforms" or equivalent unambiguous language, positioned at the beginning of the content. This disclosure is never buried in hashtags, placed below a read-more threshold, or presented in a manner designed to reduce its visibility.

5.6. All mandatory disclosures are presented in a font size, colour contrast, and position that renders them legible and accessible. Disclosures are never designed or positioned to discourage reading.

6. CRYPTO-ASSET ADVERTISING STANDARDS

The advertising of crypto-asset products and services requires particular care given the volatility of digital assets, the evolving regulatory environment, and the potential for retail investors to misunderstand the nature and risk profile of these products. MINT applies the following additional standards to all crypto-asset advertising:

6.1. Risk disclosures in all crypto-asset advertising are presented with equal or greater prominence than the primary marketing message. Risk information is never relegated to footnotes, end-screens, or secondary pages in crypto-asset content.

6.2. No crypto-asset advertisement presents or implies that any crypto-asset is a stable, low-risk, or capital-protected investment. Where an advertisement references volatility, it does so accurately and without minimising the risk of significant or total loss.

6.3. Every crypto-asset advertisement clearly discloses that crypto-assets are not legal tender in South Africa, are not bank deposits, and are not insured or protected by any governmental deposit protection scheme.

6.4. No crypto-asset advertisement featuring specific digital assets is constructed in a manner that constitutes a recommendation to purchase, hold, or sell any specific crypto-asset. Where specific crypto-assets are featured to illustrate platform functionality, this is stated clearly.

6.5. MINT complies at all times with any guidance, direction, or conduct standard issued by the FSCA specifically governing the advertising of crypto-asset services or products.

7. STANDARDS FOR INFLUENCERS, AFFILIATES, AND REFERRAL PARTNERS

MINT bears full regulatory and reputational accountability for all content published about it by third parties acting on its behalf, including influencers, affiliates, and referral partners. The following standards govern every such arrangement.

7.1. No influencer, affiliate, or referral partner may produce or publish any content relating to MINT or its products and services without a formal written agreement with MINT and the prior written approval of MINT's Marketing function for all content before publication.

7.2. All content produced by third parties on MINT's behalf must comply with this Statement and MINT's internal Advertising Policy in full. Third-party advertisers may not make any claim, representation, or statement about MINT, its products, or its performance that has not been approved in writing by MINT.

7.3. The commercial nature of the relationship between MINT and any third-party advertiser must be disclosed clearly and prominently in every piece of content, using unambiguous language positioned at the beginning of the content.

7.4. Third-party advertisers are prohibited from making guaranteed return claims, misrepresenting MINT's regulatory status, making unlicensed financial advice, or creating the false impression that any of MINT's products are risk-free or government-backed.

7.5. Where a third-party advertiser publishes content that has not been approved or that breaches these standards, MINT will direct the immediate removal of the content and will assess whether the arrangement should be terminated.

7.6. Members of the public who become aware of content relating to MINT that appears to breach these standards are encouraged to report it to compliance@mymint.co.za.

8. HOW TO MAKE A COMPLAINT ABOUT MINT'S ADVERTISING

MINT welcomes feedback on its advertising and marketing communications. If you believe that any MINT advertisement is inaccurate, misleading, inappropriate, or in breach of applicable standards, you may raise a concern through any of the following channels.

8.1. Internal complaints may be submitted to compliance@mymint.co.za or by post to 3 Gwen Lane, Sandown, Sandton, 2031. All advertising complaints are handled in accordance with MINT's Complaints Policy, which is available at www.mymint.co.za.

8.2. If you are not satisfied with MINT's response to your advertising complaint, or if your complaint relates to financial services rendered by MINT as an authorised FSP, you may refer the matter to the FAIS Ombud at www.faisombud.co.za.

8.3. Complaints about the content or standards of advertising may also be referred to the Advertising Regulatory Board at www.arb.org.za.

8.4. Complaints regarding MINT's data processing activities in connection with direct marketing may be referred to the Information Regulator of South Africa at www.inforegulator.org.za.

8.5. Where a complaint relates to MINT's compliance with the Financial Sector Laws, it may be referred to the FSCA at www.fsca.co.za.

9. REVIEW AND AMENDMENT OF THIS STATEMENT

This Statement will be reviewed by MINT's Legal, Risk and Compliance function at least quarterly and updated to reflect material changes in applicable law, regulatory requirements, MINT's advertising activities, or MINT's business model. Material amendments are approved by the Board of Directors. The current version of this Statement is published on MINT's website at www.mymint.co.za and constitutes the authoritative version.

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