

## Financial Services Provider Statutory Disclosure Notice

In terms of the General Code of Conduct of the Financial Advisory & Intermediary Services Act ("FAIS"), Sasfin Financial Advisory Services (Pty) Ltd is required to disclose the following information to you. You are therefore requested to read through the document carefully and sign the acknowledgement that you have read and understand the contents hereof. If there is anything in this document that you do not understand, please request further information from us. You are entitled to a copy of this document for your own records.

### Statutory Disclosure in terms of the Financial Advisory and Intermediary Services Act, 2002 (FAIS Act)

Financial Services Provider	Sasfin Financial Advisory Services (Pty) Ltd ("SFAS")
FSP Number	FSP No. 5711 (CMS Accreditation – ORG544) - A copy of our license/CMS certificate is available on request.
Registration No	1997/010819/07
Physical address	140 West Street, 6th Floor, Sandton, Johannesburg, 2196
Postal address	PO Box 95104, Grant Park, Johannesburg, 2051
Telephone No	011 809 7500
Facsimile No	011 887 6167
Email address	info@sasfin.com / healthcare@sasfin.com
Website site	www.sasfin.com
Indemnity Cover	Sasfin Financial Advisory Services (Pty) Ltd is insured against claims from professional negligence, errors and omissions on the part of its Representatives, but do not hold any other guarantees. Sasfin Holdings Limited and subsidiaries holds professional indemnity cover of R150 000 000 with The Hollard Insurance Company Limited.
Key individual Responsible	Mr Johan Gouws   Head of Advice   Email: Johan.Gouws@sasfin.com Mrs Charleen Rix   Head of Healthcare Consulting   Email: charleen.rix@sasfin.com Mr Flynn Robson   Head of Private Clients   Email: Flynn.Robson@sasfin.com
Complaints and Compliance Department	All complaints must be addressed to us in writing. If you wish to learn more about our Complaints Resolution Policy, please contact our Internal Compliance Department at: WealthCompliance@sasfin.com or Tel 011 524 9106 or www.sasfin.com  Should a complaint not be resolved to your satisfaction, you may forward such complaint to the Office of the Ombud for Financial Services Providers: The FAIS Ombud PO Box 74571, Lynnwood Ridge, 0040 Telephone No: 0860 FAISOM (0860 324766) / 012 470-9080 Email: info@faisombud.co.za  The Council for Medical Schemes: Telephone: 0861 123 267 / 012 431-0500, Fax 012 430-7644, Email: complaints@medicalschemes.com, Website: www.medicalschemes.com

**Statutory Disclosure in terms of the Financial Advisory and Intermediary Services Act, 2002 (FAIS Act)**

Conflict of Interest Policy	SFAS is required by law to avoid any potential or actual "Conflict of Interest" as defined in terms of the FAIS Act. If unavoidable, SFAS is required to advise you of such conflict and to take reasonable steps to mitigate it. SFAS have adopted and implemented a Conflict of Interest Management policy and it complies with the provisions of the FAIS Act, and can be obtained from Internal Compliance Department.
Financial Intelligence Centre Act 38 of 2001 (FICA)	SFAS is an accountable institution under the Financial Intelligence Centre Act, 38 of 2001, as amended and is obligated to comply with the requirements in accordance with risk management principles prescribed by the Financial Intelligence Centre Act, 38 of 2001, as amended.
Remunerations	SFAS receives legislated commission and fees for the advice and intermediary services which it renders to all clients. SFAS does not hold more than 10% of the shares issued by any product provider. SFAS does not receive more than 30% of its total remuneration from any product provider. SFAS employees are paid commissions from the product provider(s) and/or a basic remuneration plus incentive-based remuneration based on individual and company performance.
Signing of Incomplete Documents	No person acting on behalf of SFAS may during the rendering of a financial service request you to sign any written or printed form or document unless all details required to be inserted thereon by you or on your behalf have already been inserted.
Responsibility for Correctness and Completeness of Information	You are entirely responsible for the accuracy and completeness of all answers, statements or other information provided to SFAS by you or on your behalf. All material facts in respect of any application, proposal, agreement, instruction, or other contractual information that is required to be completed for or submitted to a product provider by or on your behalf that relates to any financial product, including any amendment thereof or variation thereto, must be accurately and properly disclosed. Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information could result in the cancellation of the transaction by the product provider.
Waiver of Rights	No representative of SFAS or any other person may ask you, nor in any way induce you, to waive any right or benefit conferred on you by or in terms of any provision of the FAIS Act.

**Sasfin Financial Advisory Services Pty Ltd is authorized to Provide Advice And Intermediary Services For The Following Sub-Categories**

**Category 1**

1.1 Long-Term Insurance subcategory A	1.7 Pension Funds Benefits
1.2 Short-Term Insurance Personal Lines	1.8 Shares
1.3 Long-Term Insurance subcategory B1	1.9 Money market instruments
1.4 Long-Term Insurance subcategory C	1.10 Debentures and securitised debt
1.5 Retail Pension Benefits	1.12 Bonds
1.6 Short-Term Insurance Commercial Lines	1.14 Participatory interests in a collective investment scheme



**Category 1**

1.16 Health Service Benefits	1.21 Long-term Insurance subcategory B2-A
1.17 Long-term Deposits	1.22 Long-term Insurance subcategory B1-A
1.18 Short-term Deposits	1.23 Short-term Insurance Personal Lines A1
1.20 Long-term insurance subcategory B2	

**Client Acknowledgement**

I  hereby acknowledge having received, read, and understood the contents of the above Disclosure Notice:

Signed at  on this  day of  year

Client Signature