

FAIS DISCLOSURE DOCUMENT

INTRODUCTION

In terms of the General Code of Conduct of the FAIS Act, CompliShield Financial Group (Pty) Ltd ('CompliShield') is required to disclose the information in this document to you as an authorised Financial Services Provider ('FSP'). CompliShield is a Private Company registered in the Republic of South Africa under registration number 2023/875870/07. As a licensed Financial Services Provider in terms of FAIS, the FSP accepts responsibility for the actions of its representatives, acting within their mandates, in the rendering of financial services as defined by FAIS. Our representatives either meet the fit and proper requirements as prescribed by FAIS or operate under appropriate supervision in accordance with FAIS, and are qualified to assist you in a professional manner with your financial requirements.

The FSP avails a copy of the FSCA licence for inspection by the client at its place of business. The FSP acknowledges that it does not hold directly or indirectly more than 10% of the shares issued by the product supplier or an equivalent financial interest. The FSP has contractual obligations with authorised product suppliers as indicated in the documents annexed. The services or products rendered by our representatives do not have restrictions and conditions imposed by the product supplier and or FAIS Act.

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 and to request a copy of our FSP license certificate.

FINANCIAL SERVICE PROVIDER, PRODUCTS AND CONTACT DETAILS

The Financial Sector Conduct Authority has duly authorized, CompliShield Financial Group (pty) LTD to render financial services as defined in terms of the FAIS Act in respect of the following financial products.

Should the client require services outside of our licence approval, they may approach other licensed third parties authorised to render services in the desired product categories.

Physical address	TRADE HOUSE 33 IMPALA ROAD CHISELHURSTON, GAUTENG GAUTENG	Postal Address	TRADE HOUSE 33 IMPALA ROAD CHISELHURSTON, GAUTENG GAUTENG
FSP license number	53590	KI email	kevinw@complishield.co.za
Company registration	2023/875870/07		grant@dealers.co.za
Legal status	Private Company		

Category Description	Advice Automated	Advice Non-automated	Intermediary Scripted	Intermediary Other
CATEGORY I				
Shares		X		X
Derivative instruments		X		X

EXEMPTIONS

The FSP was not awarded any exemptions from the Act.

LEGAL STATUS OF KEY INDIVIDUALS AND REPRESENTATIVES

The FSP confirms that its key individual (s) and representative(s) are mandated and entitled to render financial intermediary services to you in terms of FAIS. The Key individuals and Representatives are not fulltime employees of the FSP.

The representatives are remunerated from the product supplier and hereby submit that they do receive more than 30% of the preceding year's commission or remuneration from the Product suppliers.

Our Representatives do not from time to time receive cash, or non-cash incentives from product suppliers in line with our conflicts of interest policy, a list of such details are recorded in a register and available at our offices for your perusal.

CONFLICT OF INTEREST MANAGEMENT POLICY

In accordance with the FSP's Conflicts of Interest Management Policy, the FSP places a high priority on its clients' interests. As conflicts of interest could undermine the integrity and professionalism of the FSP and its employees, any potential or recognized instance must be identified as early as possible. Potential conflicts of interest are inherent in any business and therefore it is not the aim of the FSP to avoid all conflicts. If conflict situations cannot be avoided, the FSP will manage equitably and in the client's interest as an integral part of the FSP's duties and obligations. The FSP maintains an active Conflicts of Interest Management Policy, which is available on request.

INDEMNITY COVER

CompliShield Financial Group (Pty) Ltd holds Professional Indemnity and Fidelity cover.

COMPLIANCE OFFICER

Name	Oracle Compliance (Pty) Ltd (Registration number 2004/009368/07) Practise number 6929
Physical address	3 rd Floor, 34 Whiteley Road, Melrose Arch, Birnam, Johannesburg, 2196
Contact person	Mr Leonardo d' Onofrio
Telephone number	011 100 2551
E-mail	leonardo@oraclecompliance.com or info@oraclecompliance.com

COMPLAINTS

If you feel that your rights have been prejudiced, or you have been aggrieved in any way, you have the right to lodge a complaint. Our complaints process is available on the website. You may additionally contact the compliance department via email on info@oraclecompliance.com. If you are unsatisfied with the internal process.

If you cannot settle your complaint with us, you are entitled to refer it to the office of the FAIS Ombud:

Telephone number	0860 066 3274
E-mail	info@faisombud.co.za
Physical Address	125 Dallas Ave, Menlyn Central, Pretoria

The Ombud has been created to provide you with a redress mechanism for any inappropriate financial advice that you feel may have been given to you by a financial services provider.

OTHER MATTERS OF IMPORTANCE

a. FINANCIAL INTELLIGENCE CENTRE ACT (“FICA”)

In terms of FICA, CompliShield Financial Group (Pty) Ltd is an accountable institution. We are required to identify our prospective clients, verify the given information and keep records of the verifying documents. We are also obliged to report suspicious and unusual transactions that may facilitate money laundering to the authorities.

b. DISCLAIMER

You should note that there are risks involved in buying or selling any financial product, and past performance of a financial product is not necessarily indicative of the future performance. The value of financial products can increase as well as decrease over time, depending on the value of the underlying securities and market conditions. Hedge Funds are collective investment schemes to which the prescribed provisions of the Collective Investment Schemes Control Act (Act 45 of 2002) apply. It is important that you are absolutely sure that the product and transactions meet your needs and that you feel you have all the information you need before making a decision.

Waiver of rights: You are hereby advised that no representatives of the provider or any other person may ask you, or offer any inducement to you, to waive any right or benefit conferred on you by or in terms of any provision of the FAIS Act. Note further that no representative has a right to enter into any contractual obligation on the client's behalf, or to restructure portfolios without the client's prior written consent.

The client authorises the FSP to access any relevant information required pertaining to the client to enable the FSP to adequately provide the necessary financial service or advice. Any client information obtained by our representatives shall remain confidential and shall not be disclosed to third parties unless otherwise required by a legal obligation or with your prior consent.

CLIENT UNDERSTANDING & CONFIRMATION

1. The client agrees to provide the FSP with the necessary information and written consent required to effect the client's mandate.
2. The client consents to provide the FSP with any information relating to the client's change in financial circumstance to enable the FSP to make the necessary adjustments to the financial plan.
3. The client understands that they have an obligation to provide the FSP with accurate information, material facts or statements relating to the completion of any transaction, and that they assume the sole responsibility for any damage incurred as a result of their failure to accurately disclose information.
4. It shall be the sole responsibility of the client to decide whether a product or financial decision is appropriate for their needs, objectives and circumstances, should the client elect to pursue a transaction contrary to the recommendation of the FSP.
5. I confirm I have read this document and have received a copy of this notice.