222 Atholl Street
Highlands North, 2192
P.O Box 9117, Edenglen 1613
011 440 1975
info@privefs.co.za
www.privefs.co.za

Statutory Disclosures

PRIVÉ FINANCIAL SERVICES (PTY) LIMITED
AN AUTHORISED FINANCIAL SERVICES PROVIDER
DISCLOSURES REQUIRED IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002

1. Status of Financial Services Provider in terms of the FAIS Act

Privé Financial Services is an authorised Financial Service Provider, FAIS License number 5310. Ely Aluf is the key individual of the FSP and as such participates in the decision-making and management of the organisation.

2. Contact Particulars of the FSP & Key Individual

Physical Address: 222 Athol Street Highlands North 2192	Telephone No: 011 440 1975 | E-mail: Ely@privefs.co.za

3. Contact Particulars for Key Individual

Telephone No: 011 440 1975

4. Product Providers

The FSP has contracts with the following insurers:

AC&E;	Brightrock;	Cross Country;	Garagesure;	Liberty;	Old Mutual Insure;	Santam;
Admin Plus;	Bryte;	Discovery;	Glacier;	Lombard;	One;	Stalker Hutchinson Admiral;
AIG SA;	Camargue;	Echelon;	Global Alliance;	Merx;	Osprey UM;	Stanlib;
Allan Gray;	Capital Legacy;	Envirosure;	Guardrisk;	Mirabilis;	Petrosure;	Sygnia;
Alex Forbes;	CIA;	F&I;	Hollard;	Momentum;	Phishield;	TerraMarine;
Alpha Insure;	CIB;	Fedhealth;	iToo;	MUA;	PPS;	Tradesure;
Ambledown;	Consort;	Firedart;	Kaelo;	Nautical;	Renasa;	Turnberry;
AON;	Coronation;	Frontline;	Leppard;	Navigate;	Sanlam;	Western National;

5. Professional Indemnity Insurance

The FSP does have professional indemnity insurance

6. Authorisation

As a Category I FSP, Privé authorised to render advisory and intermediary services for the following sub-categories:

Long-term A, B1, B1-A, B2, B2-A and C

Short-term Personal Lines plus A1

Short-term Commercial Lines

Retail Pension Benefits

Pension Fund Benefits

Participatory interests in a collective investment scheme

Health Service Benefits

7. Complaints Procedures & Conflict of Interest Policy

If you have a complaint, please contact Ely Aluf who will assist you to address the concerns you have. Please note that in terms of the FAIS act, all complaints must be addressed to us in writing. Should we not be able to address the concerns to your satisfaction, you may wish to lodge a complaint with any of the Ombudsmen whose details appear below, but in particular with the FAIS Ombud. You are entitled to request a copy of our complaints policy and procedure from any of our representatives' offices. The FSP takes note of Board Notice 58 of 2010 regarding FAIS Conflict of Interest. In line with this the following disclosures are made:

1. The FSP does not have any shares in any product provider
2. The FSP does not receive more than 30% of its commission from any of the above product providers
3. The FSP and its representatives do not receive any other financial benefit other than as stipulated in Section 3A(1)(a) of the code of conduct, thus only statutory commission is received

The FSP has adopted a conflict-of-interest management policy in terms of Section3A(2)(a) of the General Code of Conduct, a copy of which is available on request.

8. FSP Compliance Practice Details

ISS Compliance (Pty) Ltd Compliance practice number: 28	Telephone No: +27 031 832 0300	E-mail: compliance@nfsgroup.co.za

9. FAIS Ombud Details for all FAIS advice related complaints

125 Dallas Avenue Menlyn Central, Waterkloof Glen, Pretoria, 0010	Telephone No: 0860 663 247 PO Box 41, Menlyn, 0063	E-mail: info@faisombud.co.za

10. National Financial Ombud details for all short-term and long-term insurance complaints

110 Oxford Road Houghton Estate, Johannesburg, 2198	110 Oxford Road Houghton Estate, Johannesburg, 2198	110 Oxford Road Houghton Estate, Johannesburg, 2198

11. Waiver of Rights

In terms of Section 21 of the FAIS General Code of Conduct, no client will be requested or induced in any manner to waive any rights or benefits conferred on this client, by or in terms of any provision of this code, nor shall any waiver be recognised, accepted or acted upon.