

881 Old Farm Road
Old Farm Office Park
Block D
Faerie Glen
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No 57
2nd Avenue
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Cape Town



Reg Number: 2014 /259028 / 07
An Authorised Financial Services Provider
Level 2 B-BBEE Contributor

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Office Fax: +27 [86] 692-7437

Website: www.xpertholdings.co.za

E-Mail: info@xpertholdings.co.za

FSP No: 51670
Accreditation No: ORG 50546
Vat No: 4930296456

DISCLOSURE NOTICE IN TERMS OF FINANCIAL ADVISORY & INTERMEDIARY SERVICES ACT NO. 37 2002 "FAIS"

As a prospective client you have the right to information relating to our professional services as required in terms of the FAIS Act. Please note that this is an important document and is to be read carefully. You will be asked to sign an acknowledgement of receipt and understanding.

XPERT HOLDINGS is a licensed Financial Services Provider, license number, **51670**. A copy of the license is available upon request.

Physical Address:

881 Old Farm Road
Old Farm Office Park
Faerie Glen
Pretoria

Postal Address:

P.O. Box 50480
Moreleta Village
Moreletapark
0097

Contact Numbers:

012-111 0910
012-980 5020

1. Authorised Representatives

XPERT HOLDINGS has duly authorised the individuals below to render advice and intermediary services as defined in terms of FAIS:

Key Individuals

- Pierre le Roux
- Marius le Roux

Representatives

- Pierre le Roux
- Marius le Roux
- Johan Schönken
- Armand du Toit
Under Supervision
- Retha Schönken
Under Supervision

2. Exemptions with regard to any matter covered by the FAIS Act

No specific exemption was granted to XPERT HOLDINGS by the Registrar.

3. Financial Services and Products

XPERT HOLDINGS is authorised to render advice and recommend financial products in respect of the financial product types listed below:

SHORT-TERM INSURANCE PERSONAL LINES / A1		ADVICE AND INTERMEDIARY SERVICES
SHORT-TERM INSURANCE COMMERCIAL		ADVICE AND INTERMEDIARY SERVICES
RETAIL PENSION BENEFITS		ADVICE AND INTERMEDIARY SERVICES
PENSION FUND BENEFITS		ADVICE AND INTERMEDIARY SERVICES
PARTICIPATORY INTEREST IN COLLECTIVE INVESTMENT SCHEMES		ADVICE AND INTERMEDIARY SERVICES
HEALTH SERVICE BENEFITS		ADVICE AND INTERMEDIARY SERVICES
LONG TERM INSURANCE CAT B1 / B1A		ADVICE AND INTERMEDIARY SERVICES

LONG TERM INSURANCE CAT B2 / B2A		ADVICE AND INTERMEDIARY SERVICES
LONG TERM INSURANCE CAT C		ADVICE AND INTERMEDIARY SERVICES
SHARES		ADVICE AND INTERMEDIARY SERVICES
DEBENTURES AND SECURITISED DEBT		ADVICE AND INTERMEDIARY SERVICES
LONG TERM DEPOSITS		ADVICE AND INTERMEDIARY SERVICES
SHORT TERM DEPOSITS		ADVICE AND INTERMEDIARY SERVICES
STRUCTURED DEPOSITS		ADVICE AND INTERMEDIARY SERVICES
PARTICIPATORY INTEREST IN HEDGE FUNDS		ADVICE AND INTERMEDIARY SERVICES

COUNCIL OF MEDICAL SCHEMES REGISTRATION NUMBERS: **ORG 50546**

4. Contracts with Product Suppliers

SEE ANNEXURE “A” HERETO

None of the above listed product suppliers imposed any conditions or restrictions with regard to the type of financial products or services that may be provided or rendered by XPERT HOLDINGS.

5. What will you have to pay us for our services?

Commission / Advice Fee – XPERT HOLDINGS receives commissions from the various product companies with which we interact on your behalf. This commission is included in the premiums which you will pay and is paid monthly.

FEES – XPERT HOLDINGS reserves the right to charge additional fees for our services. This will be agreed with you in writing.

6. Compliance with Financial Advisory and Intermediary Services Act “FAIS”

The compliance of **XPERT HOLDINGS** with the FAIS Act is monitored by **Elzabé Botha** of Compli-Serve SA (Pty) Ltd, a licensed Compliance Practice, CO 194 who is contactable on 082 5777 805 or email elzabe@compliserve.co.za

7. Confidentiality

Where applicable all information will be kept by **XPERT HOLDINGS** on a confidential basis and will not be made available to third parties by **XPERT HOLDINGS** unless so authorized by the client beforehand or if **XPERT HOLDINGS** is required to divulge such information in the public interest or under any law.

8. Conflicts of Interest

In accordance with **XPERT HOLDINGS** conflicts of interest management policy, **XPERT HOLDINGS** places a high priority on its clients’ interests. As conflicts of interest affecting clients could undermine the integrity and professionalism of our business, any instances must be identified as early as possible. If conflict situations cannot be avoided, they must be managed equitably and in the client’s interest. Detecting potential or recognised conflicts of interest that could compromise the interest of its clients and managing and limiting the impact of conflicts of interest therefore constitute an integral part of **XPERT HOLDINGS** duties and obligations. Potential conflicts of interest are inherent in any business and therefore it is not the aim of **XPERT HOLDINGS** to avoid all conflicts but rather to take steps to identify and manage conflicts of interest to ensure that our clients are not unduly prejudiced.

XPERT HOLDINGS has no shareholding in any product supplier. **XPERT HOLDINGS** has not earned more than 30% of its total commission from any product supplier during the preceding financial year.

9. Complaints

In the event that you are dissatisfied with any aspect of our service you may contact our offices at the address shown at the head of this letter. Should you wish to pursue a complaint against an authorised representative of **XPERT HOLDINGS**, you should address your complaint in writing to Marius le Roux a registered key person of **XPERT HOLDINGS** again at the address shown at the head of this letter.

If you cannot settle your complaint with us, you are entitled to refer it to the FAIS Ombud. The Ombud has been created to provide you with a redress mechanism for any inappropriate financial advice that may have been given to you.

Contact particulars of the Ombud: PO Box 74571, Lynnwood Ridge 0040, Tel 012 470 9080
Fax 012 348 3447, info@faisombud.co.za , www.faisombud.co.za

10. Professional Indemnity-, Fidelity Insurance or Guarantees

XPert HOLDINGS holds professional indemnity insurance underwritten by New National Assurance Co. Ltd.

11. Basis of Advice and Indemnification

In order for us to provide you with appropriate advice and financial products it is important that you give us sufficient particulars of your financial affairs. Failure to make a full disclosure could result in our advice being compromised and may result in you thus making a financial commitment to a product inappropriate to your needs and objectives.

In order to help ensure that you make a financial commitment to a product that is appropriate to your needs you are strongly advised to ensure that you have all the necessary documentation and information that you require from your advisor before you make a final decision.

The client confirms that he/she received the necessary business information from XPert Holdings / the advisor.

The advice and/or intermediary service offered by the financial services provider (XPert Holdings) in terms of this campaign, electronic medium, request and/or instruction is limited to the information contained in this document.

Unless, and in the event that you (the client) instruct us, the adviser/intermediary, *not* to do a comprehensive financial needs analysis, but to render a specific financial service, or provide financial advice, and by accepting this information provided to you, you (the client) understand that:

- A full analysis will not be undertaken by the adviser, which is in accordance with your, the client's instructions and/or implied request;
- As a result, there may be limitations on the appropriateness of the advice provided to you, the client; and
You, the client, should take particular care to consider on your own whether the advice is appropriate considering your objectives, financial situation and particular needs.

To the fullest extent permitted by law, the client agrees to indemnify, defend, and hold harmless XPert Holdings, its employees, agents, and affiliates, from any and all claims, damages, losses, liabilities, and expenses arising from or related to information / documentation supplied by the client or actions and / or decisions made by the Product Providers. This indemnity shall not apply to any claim arising from the sole negligence or wilful misconduct of XPert Holdings."

12. Advice Documentation

You are hereby advised and cautioned that, unless otherwise agreed, any advice, quotation recommendation or variation thereof that you receive in writing from **XPert HOLDINGS** or its representatives "the Advice Documentation" is given to you on the understanding that **XPert HOLDINGS** shall conclude any resulting transaction in relation to a financial product with you and it shall not be used as a basis of advice subsequently concluded with another Financial Services Provider.

In the event that you elect to present the Advice Documentation to another Financial Service Provider **XPert HOLDINGS** takes no responsibility for the appropriateness of the final advice offered by any subsequent advisor to your financial needs and circumstances.

13. Financial Intelligence Centre Act (FICA) -

Please note that in terms of the Financial Intelligence Centre Act (FICA), **XPERT HOLDINGS** is obliged to report suspicious and unusual transactions that may facilitate money laundering, terrorist financing and proliferation financing to the authorities.

ANNEXURE A

We offer financial products from a variety of product suppliers:

MEDICAL SCHEMES

Bestmed Medical Scheme		Medihelp Medical Scheme		Bonitas Medical Scheme
Momentum Medical Scheme		Discovery Health		Medshield Medical Scheme
Umvuzo Health		MMI Holdings Limited		Sizwe Medical Scheme
Fedhealth Medical Scheme				

SHORT-TERM INSURERS

SASTUA		SANTAM		HOLLARD
RENASA		KING PRICE		OMI SURE
DISCOVERY INSURE		GENRIC		TRA GAP COVER
STRATUM GAP COVER		GUARDRISK		BRYTE
CROSS COUNTRY		B&B		RENASA VAPS
HCV		SIRAGO GAP COVER		

OTHER PRODUCT

<u>PROVIDERS</u>		SANLAM		GUARDRISK
OLD MUTUAL		MOMENTUM		LIBERTY
SAFRICAN CORONATION		NINETY-ONE		DISCOVERY
ELEVATE		GENRIC		PPS
AC&E		Allan Gray		PRIME INVESTMENTS
AIMS		CORION		DISCOVERY INVEST
SANLAM GLACIER INT.		MOMENTUM WEALTH INT.		