

FAIS Disclosures



The purpose of this document is to introduce our Independent Financial Advisors (IFAs) and to clarify their roles as required in terms of the Financial Advisory and Intermediary Services Act. (Act 37 of 2002).

Our Independent Financial Advisors are:

- **Johannes Burger CFP®**
Cell No: 082 427 4969
Email: johannes@obin.co.za
- **Yvon Heyns**
Cell No: 084 259 5555
Email: yvon@obin.co.za
- **Allan Geldenhuys CFP®**
Cell No: 072 386 0034
Email: allan@obin.co.za

OBIN Wealth Management is an Authorised Financial Services Provider (FSP) with license number 49230. A copy of this license is available for inspection on request and is displayed at the below mentioned business address. Apart from the general exemptions published, no exemptions, conditions or restrictions are applicable to the license.

Our Independent Financial Advisors are employees of OBIN Wealth Management and act as Representatives of the FSP. None of our Representatives are rendering services under supervision. They are authorised to provide advice and intermediary services in the following categories:

- 1.1 Long-Term Insurance: Category A
- 1.2 Short-Term Insurance Personal Lines
- 1.3 Long-Term Insurance: Category B1
- 1.4 Long-Term Insurance: Category C
- 1.5 Retail Pension Benefits
- 1.7 Pension Fund Benefits
- 1.14 Participatory Interests in Collective Investment Schemes
- 1.16 Health Service Benefits*
- 1.17 Long-Term Deposits
- 1.18 Short-Term Deposits
- 1.20 Long-Term Insurance: Category B2
- 1.21 Long-term Insurance subcategory B2-A
- 1.22 Long-term Insurance subcategory B1-A
- 1.23 Short-term Insurance Personal Lines A1*

* Johannes Burger is the Key Individual for all the above mentioned categories, except for categories 1.16 & 1.23 for which Yvon Heyns acts as Key Individual.

OBIN's IFAs have authority and are accredited to market the product ranges of the following product providers:

- Allan Gray • Bestmed • Bidvest Life • Discovery • Glacier • Hollard • Kaelo Gap • Liberty • Momentum • Nedgroup Investments • Ninety One • Old Mutual • PPS • Profmed • Sanlam • Sirago • Stratum Benefits • Western Gap

OBIN Wealth Management does not hold more than 10% of the shares issued by any product supplier. We hold professional indemnity insurance.

The FSP received more than 30% of last year's revenue from the following product supplier: • Allan Gray

All fees related to any financial service provided will be disclosed by our IFAs. These may include:

- Commission on long-term insurance policies
- Initial fees
- Annual management fees

The commission on policies should be indicated on the policy schedule. The amount will fluctuate according to the premium payable and the product chosen. Our Representatives may from time to time receive non-cash incentives from product suppliers or indirect consideration from other persons.

We have a structured complaint system. Should you have any complaints about the FSP or any of its personnel, please contact Johannes Burger or alternatively our Compliance Officer.

Compliance with the FAIS Act is monitored by: **Etude Compliance Service (Pty) Ltd**, a compliance practice approved by the Financial Sector Conduct Authority (FSCA).

- **Postal address:** P.O Box 315, Somerset Mall, 7137
- **Tel:** 087 550 1115 • **Email:** info@etude.co.za

All FAIS advice related complaints: **The FAIS Ombudsman**

- The FAIS Ombudsman, Kasteel Park Office Park, Orange Building, 2nd Floor, c/o Nossob & Jochemus Street, Erasmus Kloof, Pretoria, 0081 • P.O. Box 74571, Lynwood Ridge, 0040.
- **Tel:** 012 470 9080 • **Fax:** 012 348 3447,
- **Email:** info@faisombud.co.za • **www.faisombud.co.za**.

All Long-Term insurance complaints: **Long-Term Ombud**

- 3rd Floor Sanclare Building, 21 Dreyer Street, Claremont, 7000 • Private Bag X45, Claremont, 7735
- **Tel:** 021 657 5000 • **Fax:** 021 674 0951
- **Email:** info@ombud.co.za • **www.faisombud.co.za**.

We provide Financial Advice and Intermediary Services in the following areas: Death and Disability Planning, Retirement Planning, Investment Planning, Medical Aid and Estate Planning.

OBIN wishes to advise that all information obtained or acquired about you shall remain confidential unless you provide written consent, or unless we are required by any law to disclose such information.

In terms of the Financial Intelligence Centre Act (Act 38 of 2001), OBIN Wealth Management is an accountable institution and is registered as such with the Financial Intelligence Centre. This requires us to identify our prospective and existing clients, verify the information they provide and to keep this verification on record. Furthermore, we have an obligation to report to the relevant authorities any suspicious or unusual transactions or behaviour that may constitute money laundering.

Note: OBIN Wealth Management does not take any responsibility for advice given on products that were implemented through another FSP.

Client's Name & Surname

Date:

Signature