

FAIS DISCLOSURE

In terms of the Financial Advisory and Intermediary Services Act, 37 of 2002 (hereinafter referred to as FAIS), Optimum Financial Services Group (hereinafter referred to as Optimum) is required to provide you with the following pertinent information. Please read through the document and should you have any queries please speak to your Representative or the Compliance Officers mentioned below.

FINANCIAL SERVICES PROVIDER

OPTIMUM

Optimum Professional Financial Planning (Pty) Ltd, registration number 2009/001944/07 is an authorised financial services provider, FSP no. 8143. Optimum Employee Benefits (Pty) Ltd, registration number 2012/145987/07 is an authorised financial services provider, FSP no. 51031. Optimum Insure Consulting (Pty) Ltd, registration number 2009/020712/07 is an authorised financial services provider, FSP no. 44659. The providers accept responsibility for those activities of the representatives performed within the scope of, or in the course of business.

Key Individuals: Anu Ananmalay (OEB) | Robin Smith (OIC & OPFP) | Kobus Herholdt (OEB & OPFP)

COMPLIANCE OFFICERS

MOONSTONE COMPLIANCE

Represented By: Charl Groenewald | Herman Hesse
Physical Address: 25 Quantum Street, Technopark, Stellenbosch
Email Address: cgroenewald@moonstonecompliance.co.za | hhesse@moonstonecompliance.co.za
Contact Details: Tel: (021) 883 8000 | Charl: 082 464 3422 | Herman: 082 411 4410

CODE OF CONDUCT

OPTIMUM'S REPRESENTATIVE:

1. Act in the interest of their clients at all times;
2. Conduct their business with integrity, always acting honestly and fairly and with due diligence and care;
3. Comply with all applicable legal requirements;
4. Provide their clients with professional and appropriate advice by:
 - Disclosing all relevant and required information to clients,
 - Obtaining all appropriate and applicable information from clients, and subsequently analysing this information to ensure that their clients are provided with the most suitable advice and products for their needs,
 - Treating all information provided by clients with respect and confidentiality,
 - Keeping adequate records of all transactions, communications and other relevant information,
 - Handling any complaints from clients in the proper manner,
 - Acting with the utmost care when collecting funds from clients on behalf of product providers,
 - Abstaining from using misleading marketing methods.
5. Act in the interest of Optimum;
6. Act in such a way that the integrity of the financial services industry is never compromised.
7. All information obtained or acquired from you shall remain confidential unless you provide written consent, or unless the FSP is required by law to disclose such information.
8. To provide the client with the relevant FNA and advice in 14 days

COMPLAINTS

Optimum values the support of our clients and places a strong emphasis on maintaining a long-lasting relationship that is fair and transparent. Clients feeling that their rights have been prejudiced, are encouraged to use the formalised complaints procedure to ensure that the issue is resolved timeously and to the client's satisfaction.

A copy of the FSP's Complaints Policy and Conflict of Interest Management Policy is available at our office on request.

Complaints Report : www.optimumgroup.co.za – if not satisfied with the result a complaint can be lodged at the FAIS OMBUD, P.O. Box 74571, Lynnwood Ridge, 0040 (Tel: 086 032 4766)