



## Disclosure Notice / Letter of Introduction

Information that you, as a potential client, should be aware of:

In the spirit of transparency and to ensure that you have the information necessary to make an informed decision in terms of our role as your adviser, we would like to provide you with some background information regarding us and our business, as well as information required in terms of the FAIS Act no 37, 2002.

| Our Company Details          |  |
|------------------------------|--|
| Full Trading Name            | Onevest Wealth cc  |
| Registration Number          | 1996/056346/23   |
| VAT Registration Number      | 4220181939   |
| FSP Number                   | 18930  |
| FAIS Categories & Conditions | Category 1: Long Term Assurance Category A, B1, B2, B2-A, B1-A & C, Retail Pension Benefits, Pension Fund Benefits, Participatory Interests in Collective Investment Schemes, Health Services Benefits, Forex Investment, Warrants, certificates and other instruments |
| Business Address             | Sinosteel Plaza, 159 Rivonia Road, Morningside, Sandton, 2196  |
| Telephone Number             | 010 591 8180   |
| Website Address              | <a href="http://www.onevest.co.za">www.onevest.co.za</a>   |
| Compliance Officer           | ISS Compliance (Pty) Ltd – CO 28 <a href="mailto:compliance@nfsgroup.co.za">compliance@nfsgroup.co.za</a>   031 832 0300   |

| Authorised Representatives |  |  |  |
|----------------------------|--|--|--|
| Full Name                  | <b>Mark Alan Feldman</b>                                   | <b>Debra Anne Coltman</b>                                    | <b>Mauro AF Morson</b>                                       |
| Cell phone Number          | 083 231 6004   | 083 456 8976   | 082 901 9292   |
| Email Address              | <a href="mailto:mark@onevest.co.za">mark@onevest.co.za</a> | <a href="mailto:debra@onevest.co.za">debra@onevest.co.za</a> | <a href="mailto:mauro@onevest.co.za">mauro@onevest.co.za</a> |
| Qualifications             | BCom Financial Advisor                                     | Financial Adviser  | Financial Adviser  |
| Experience                 | 40+ years  | 35+ years  | 30+ years  |
| Legal Capacity             | Member   Representative   Key Individual                   | Member   Representative   Key Individual                     | Member   Representative   Key Individual                     |
| FAIS Category              | All above (excluding Health Services)                      | All above  | All above  |

## Basis of advice

Onevest Wealth ensures that its representatives are always fit and proper and takes full responsibility for the financial services rendered by them within the scope of their authorisation. 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 making a financial commitment to a product inappropriate to your needs and objectives. 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 adviser before you make a final decision.

You are advised and cautioned that unless otherwise agreed, any advice, quotation, recommendation or variation that you receive in writing from Onevest Wealth or its representatives "the Advice Documentation" is given to you on the understanding that it hasn't been used for the basis of advice subsequently concluded with another Financial Services Provider.

If you elect to present the Advice Documentation to another Financial Service Provider, Onevest Wealth takes no responsibility for the appropriateness of the final advice offered by any subsequent adviser to your financial needs and circumstances.

## Financial intelligence centre act (FICA):

Please note that in terms of the Financial Intelligence Centre Act (FICA), Onevest Wealth is obliged to report suspicious and unusual transactions that may facilitate money laundering to the authorities.

## Exemptions regarding any matters covered by the FAIS Act:

No specific exemption was granted to Onevest Wealth CC by the Registrar.

## Contracts with product suppliers:

The company has entered into written agreements with the following Product Providers, allowing us to market their products:

Allan Gray, Glacier, Ninety-One, Old Mutual Wealth, PPS Investments, Stanlib, Sanlam, Momentum Wealth, Health & Life, Old Mutual, Capital Legacy, Hollard, Liberty Life, PPS, Discovery Life & Wealth, Profmed.

The CC has earned more than 30% of its total remuneration from Allan Gray.

## Professional Indemnity

To protect our clients, Onevest Wealth holds Professional Indemnity Insurance.

## Fees and / or Commission

All fees and commission due to the CC will be paid to the company by the Product Providers. Such remuneration will be disclosed to you.

Where fees are charged, this will be agreed upon upfront in terms of our Proposal.

## Complaints

Should you as the client be dissatisfied with services rendered by us, a complaint may be lodged in writing - with copies of relevant documentation - and addressed to:

Mark Feldman, Key Individual

Tel: 010 591 8180 or via email: mark@onevest.co.za

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 with the FAIS Ombud. You are entitled to request a copy of our complaints policy and procedure from any of our representatives' offices.

| FAIS Ombud Contact Details for FAIS advice related complaints  |  |
|--|--|
| 125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria, 0010<br>PO Box 41, Menlyn, 0063  | Tel: 086 066 3274<br>e-mail: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a><br>Website: <a href="http://www.faisombud.co.za">www.faisombud.co.za</a> |
| National Financial Ombud details for all short-term and long-term insurance complaints   |  |
| 110 Oxford Road, Houghton Estate, Johannesburg, 2198   | Tel: 0860 800 900<br>e-mail: <a href="mailto:info@nfosa.co.za">info@nfosa.co.za</a>  |
| 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 recognized, accepted or acted upon. |  |

### Conflict of Interest

Onevest Wealth CC, their employees, business associates, representatives or its employees have contractual relationships with the companies who are product providers and financial service providers. Potential and actual conflicts of interest are inherent in any business and therefore it is not the aim of Onevest Wealth 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 as a result thereof. A full copy of our Conflict-of-Interest policy is available on request, or an abbreviated version can be accessed via our website: [www.onevest.co.za](http://www.onevest.co.za).

### Non-cash Incentives

We declare that Onevest Wealth does not receive any non-cash incentives from any product suppliers with which we interact on your behalf. These incentives could include reward programs that facilitate gifts, holidays, seminars and entertainment.

### Confidentiality

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

## Communications opt-in

Please indicate below your preference in respect of being on our communication distribution list and receiving our newsletter and other relevant financial and general communications.

|                       |   |
|-----------------------|---|
| <input type="radio"/> | I consent to being on the company communication distribution list which means that I will be sent the company newsletter and from time to time, other relevant financial and general communications.<br><br>Note: you can opt-out of receiving financial and general communications at any stage by clicking the unsubscribe link that will appear on all email correspondence, or by contacting us directly. |
| <input type="radio"/> | I do not want to be on the company communication distribution list which means I do not want to receive the company newsletter or any other relevant financial and general communications.  |

|                  |  |                   |  |
|------------------|--|-------------------|--|
| Client Name      |  | Adviser Name      |  |
| Client Signature |  | Adviser Signature |  |
| Date             |  | Date              |  |

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