



FAIS Disclosure Notice

This disclosure notice is provided in compliance with the Financial Advisory and Intermediary Services (FAIS) Act, 2002. It is intended to help clients understand the financial services offered by Advice Matters, the nature of our relationships, and the way in which we are remunerated.

1. Licensing Information

- Financial Services Provider (FSP): Advice Matters (Pty) Ltd
- FSP Licence No.: 14060
- Key Individual(s): [Insert names of key individuals]
- Authorised Services: Advice Matters is authorised by the Financial Sector Conduct Authority (FSCA) to render financial services in the following categories:
 - [List the applicable categories and subcategories of financial products e.g., Long-term Insurance (Category B1, B2, B2-A, etc.), Investments, Collective Investment Schemes, Retirement Annuities, etc.]
- A copy of the FSP licence is available on request.

2. Product Supplier Relationships

- Advice Matters has agreements in place with a range of product suppliers, including but not limited to:
 - Old Mutual, Liberty, Allan Gray, Brightrock, Momentum, Hollard, Discovery
 - Old Mutual Insure, CIB, OneSure, Santam, Safire, Hollard, Rodel, Zestlife, Kaelo Xelus
- No product supplier holds more than 10% of the shares in Advice Matters, and Advice Matters holds no ownership interest in any product supplier.
- No product supplier provides Advice Matters with incentives that would compromise the objectivity of advice given.

3. Professional Indemnity Cover

- Advice Matters holds adequate Professional Indemnity Insurance, Fidelity Guarantee Insurance, and Contingent Liability Cover as required under FAIS to protect clients against financial loss caused by negligence, fraud, or misrepresentation.

4. Remuneration and Fees

- Advice Matters is remunerated through:
 - Commission received from product suppliers on the sale of financial products, in line with legislated commission structures.
 - Advice fees and/or service fees agreed to in writing with clients before services are rendered.
- All fees and commissions are disclosed in detail before any product is recommended or advice is given.

5. Conflict of Interest Management

- Advice Matters has adopted a Conflict of Interest Management Policy, which ensures:
 - That advisors always act in the best interest of clients.
 - That any potential conflicts are disclosed, managed, or avoided where possible.
 - That no gifts or inducements are accepted that may compromise objectivity.
- A copy of the Conflict of Interest Policy is available on request.

6. Complaints Process

Advice Matters is committed to treating clients fairly. If you are dissatisfied with our service, you may lodge a complaint as follows:

1. Submit your complaint in writing to:
 - Email: brian@advicematters.co.za / megan@advicematters.co.za
 - Telephone: 033 342 0330
 - Postal Address: 3 Forest Lane, Hilton, 3245
2. Your complaint will be acknowledged in writing within 48 hours of receipt.
3. The complaint will be reviewed and responded to within 6 weeks.
4. If you are not satisfied with the outcome, you may escalate your complaint to the:
 - FAIS Ombud
 - Address: P.O. Box 74571, Lynnwood Ridge, 0040
 - Tel: +27 (12) 762 5000 / 086 066 3274
 - Email: info@faisombud.co.za
 - Website: www.faisombud.co.za