

FAIS COMPANY DISCLOSURE NOTICE

Please read carefully, this notice does not form part of the insurance contract or any other document

Africa First Diversified Financial Services (Pty) Ltd. (AFDS) is registered under the laws of the South African Government. **AFDS** is a licensed Financial Services Provider in terms of the Financial Advisory and Intermediary Services Act (FAIS), License number **5663** authorised to render financial advisory and intermediary services for long-term insurance, short-term insurance and Medical Schemes, Personal and Commercial Lines, Retails Pension Fund benefits, Participatory Interests in collective investment schemes as well as health services benefits.

Physical Address: 14 Harvard Drive, Lansdowne, 7780

Postal Address: PO Box 36085, Glosderry, 7702

Telephone number: (+27) 21 797 0813

Web Address: <https://africafirst.biz/>

Conflict of interest: AFDS will avoid where it is not possible, mitigate and disclose any conflict of interest, the measures taken to avoid or mitigate the conflict and any ownership or financial interest for which AFDS may become eligible. AFDS will disclose any circumstances which may give rise to actual or potential conflict of interest. A copy of the AFDS Conflict of Interest Management Policy is available via the website at <https://africafirst.biz/>

Insurance Covers: AFDS has the required Professional Indemnity Insurance Cover, Fidelity Insurance cover and IGF Guarantee

AFRICA FIRST DIVERSIFIED FINANCIAL SERVICES (PTY) LTD

REG NO: 2013/209511/07/ | VAT NO: 4050192493 | ORG 2387 | FSP 5663

(+27)21 797 0813 | info@africafirst.biz | www.africafirst.co.za

14 Harvard Drive, Wetton, Cape Town, Western Cape, South Africa, 7780

PO Box 36085 Glosderry 7702

Complaints Procedures: Should the Client be dissatisfied with any aspect of the services received, the Client should address its complaint in writing to **info@africafirst.biz**

A copy of the AFDS Complaints Resolution Policy is available on request.

Compliance Officer: Holistic Compliance Management Solutions Pty Ltd.

(+27) 21 906 2189

gburjins@gmail.com

www.masthead.co.za

Rand amount of policy
Fees and commission
Payable:

The FSP's remuneration will be based on as-and-when statutory commission based on the business that has been placed onto the books of the FSP. This will be recurring commission earned on active policies. From the income received the company will cover overhead expenses, reinvest into the company and pay the director for his services. The wellbeing of the company and its clients are at the centre of the FSP's approach and all expenditure will be in line with the company's solvency requirements as put forth by legislation.

Written mandate to act: **AFDS** is in possession of the required written mandates from insurers to collect, hold and pay premiums in terms of Short-Term Insurance Act.

Declaration of Interest and remuneration: **AFDS** does not hold more than 10% of shares issued by any product supplier where **AFDS** is a contracting party and has not received more than 30% of last year's commission and remuneration from any one product supplier.

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Africa First Diversified Financial Services (Pty) Ltd. Contact Person (Representative)

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NAME OF FSP	Africa First Diversified Financial Services (Pty) Ltd.
FSP NUMBER	5663
REGISTRATION NUMBER	2013/209811/07
NAME CONTACT PERSON	Osman Kaprey
EMAIL	osman@africafirst.biz
TELEPHONE NUMBER	(+27) 21 797 0813

AFDS accepts responsibility for the activities performed by its representative in the ordinary course and scope of the representative's duties in respect of the financial products listed below. **AFDS** will not be held liable in terms of any prejudice in respect of services or advice provided by any representative, which falls outside the scope of this authorisation.

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Products Approved

LONG-TERM INSURANCE SUBCATEGORY B2	ADVICE AUTOMATED	ADVICE NON-AUTOMATED	INTERMEDIARY SCRIPTED	INTERMEDIARY OTHER
1. CATEGORY 1		X		X
2. LONG-TERM INSURANCE SUBCATEGORY A		X		X
3. SHORT-TERM INSURANCE PERSONAL LINES		X		X
4. LONG-TERM INSURANCE SUBCATEGORY B1		X		X
5. LONG-TERM INSURANCE SUBCATEGORY B2		X		X
6. LONG-TERM INSURANCE SUBCATEGORY B2-A		X		X
7. LONG-TERM INSURANCE SUBCATEGORY B1-A		X		X
8. SHORT TERM INSURANCE PERSONAL LINES A1		X		X
9. LONG-TERM INSURANCE SUBCATEGORY C		X		X
10. RETAIL PENSION BENEFITS		X		X
11. SHORT TERM INSURANCE COMMERCIAL LINES		X		X
12. PENSION FUNDS BENEFITS		X		X
13. PARTICIPATORY INTERESTS IN COLLECTIVE INVESTMENT SCHEME		X		X
14. HEALTH SERVICE BENEFITS		X		X

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