

881 Old Farm Road
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Faerie Glen
Pretoria

No 57
2nd Avenue
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Belville
Cape Town



2024 / 376648 / 07
An Authorised Financial Services Provider
Consultancy of choice, a leader in
quality service!
Level 2 B-BBEE Contributor

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FSP No: 36994
Accreditation No: ORG 3405
Vat No: 4750258420

DISCLOSURE NOTICE IN TERMS OF FINANCIAL ADVISORY & INTERMEDIARY SERVICES ACT NO. 37 2002 "FAIS"

As a prospective client you have the right to information relating to our professional services as required in terms of the FAIS Act. Please note that this is an important document and is to be read carefully. You will be asked to sign an acknowledgement of receipt and understanding.

XPERT HEALTH is a licensed Financial Services Provider, license number, **36994**. A copy of the license is available upon request.

Physical Address:

881 Old Farm Road
Old Farm Office Park
Faerie Glen
Pretoria

Postal Address:

P.O. Box 50480
Moreleta Village
Moreletapark
0097

Contact Numbers:

012-111 0910
012-111 0913
012-111 0916
012-111 0917

1. Authorised Representatives

XPERT HEALTH has duly authorised the individuals below to render advice and intermediary services as defined in terms of FAIS:

<u>Key Individuals</u>	-	<u>Representatives</u>	-	<u>Representatives</u>
	-	Pierre le Roux	-	Pierre le Roux
	-	Marius le Roux	-	Marius le Roux
	-	Sibongile Legong	-	Sibongile Legong

2. Exemptions with regard to any matter covered by the FAIS Act

No specific exemption was granted to XPert Health by the Registrar.

3. Financial Services and Products

XPert Health is authorised to render advice and recommend financial products in respect of the financial product types listed below:

HEALTH SERVICE BENEFITS		ADVICE AND INTERMEDIARY SERVICES
LONG TERM INSURANCE CAT B1		ADVICE AND INTERMEDIARY SERVICES
LONG TERM INSURANCE CAT B2		ADVICE AND INTERMEDIARY SERVICES
RETAIL PENSION FUNDS		ADVICE AND INTERMEDIARY SERVICES
PENSION FUNDS BENEFITS EXCL RETAIL		ADVICE AND INTERMEDIARY SERVICES
SHORT TERM INSURANCE LINES		ADVICE AND INTERMEDIARY SERVICES

COUNCIL OF MEDICAL SCHEMES REGISTRATION NUMBERS: **ORG 3405 AND BR 3886**

Directors: Marius Le Roux (B-Proc) | Pierre le Roux
Operations Manager: S Legong
Consultant Strategic: R Barry (BA - BTH - MTH) (Cape Town)
Consultants: S Legong | M Le Roux | P Le Roux
Associate Consultants: JWR Risk Services (R Barry - Cape Town) | Wentzel Consulting (K Wentzel - Cape Town)
Assistants: J Matamela | B De Jongh | V Moeng
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4. Contracts with Product Suppliers

We offer financial products from a variety of product suppliers:

Bestmed Medical Scheme		Medihelp Medical Scheme		Bonitas Medical Scheme
Momentum Medical Scheme		Discovery Health		Medshield Medical Scheme
Umvuzo Health		MMI Holdings Limited		Sizwe Medical Scheme
Fedhealth Medical Scheme				

None of the above listed product suppliers imposed any conditions or restrictions with regard to the type of financial products or services that may be provided or rendered by XPERT HEALTH.

5. What will you have to pay us for our services?

Commission – XPERT HEALTH receives commissions from the various product companies with which we interact on your behalf. This commission is included in the premiums which you will pay and is paid monthly.

Fees – XPERT HEALTH reserves the right to charge a fee for our services. This will be agreed with you in writing.

6. Compliance with Financial Advisory and Intermediary Services Act “FAIS”

The compliance of XPERT HEALTH with the FAIS Act is monitored by **Elzabe Botha** of Compli-Serve SA (Pty) Ltd, a licensed Compliance Practice, CO 194 who is contactable on 082 5777 805 or email elzabe@compliserve.co.za

7. Confidentiality

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

8. Conflicts of Interest

In accordance with XPERT HEALTH conflicts of interest management policy, XPERT HEALTH places a high priority on its clients' interests. As conflicts of interest affecting clients could undermine the integrity and professionalism of our business, any instances must be identified as early as possible. If conflict situations cannot be avoided, they must be managed equitably and in the client's interest. Detecting potential or recognised conflicts of interest that could compromise the interest of its clients and managing and limiting the impact of conflicts of interest therefore constitute an integral part of XPERT HEALTH's duties and obligations. Potential conflicts of interest are inherent in any business and therefore it is not the aim of XPERT HEALTH 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.

XPERT HEALTH has no shareholding in any product supplier. XPERT HEALTH earned more than 30% of its total commission from Bestmed during the preceding financial year.

9. Complaints

In the event that you are dissatisfied with any aspect of our service you may contact our offices at the address shown at the head of this letter. Should you wish to pursue a complaint against an authorised representative of XPERT HEALTH, you should address your complaint in writing to Marius Le Roux a registered key person of XPERT HEALTH again at the address shown at the head of this letter.

If you cannot settle your complaint with us, you are entitled to refer it to the FAIS Ombud. The Ombud has been created to provide you with a redress mechanism for any inappropriate financial advice that may have been given to you.

Contact particulars of the Ombud: PO Box 74571, Lynnwood Ridge 0040, Tel 012 470 9080

10. Professional Indemnity-, Fidelity Insurance or Guarantees

XPERT HEALTH holds professional indemnity insurance underwritten by Lombard Limited.

11. Basis of Advice

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 thus making a financial commitment to a product inappropriate to your needs and objectives.

In order 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 advisor before you make a final decision.

The client confirms that he/she received the necessary business information from XPert Health / the advisor.

The advice and/or intermediary service offered by the financial services provider (XPert Health) in terms of this campaign, electronic medium, request and/or instruction is limited to the information contained in this document. Unless, and in the event that you (the client) instruct us, the adviser/intermediary, *not* to do a comprehensive financial needs analysis, but to render a specific financial service, or provide financial advice, and by accepting this information provided to you, you (the client) understand that:

- A full analysis will not be undertaken by the adviser, which is in accordance with your, the client's instructions and/or implied request;
 - As a result there may be limitations on the appropriateness of the advice provided to you, the client; and
- You, the client, should take particular care to consider on your own whether the advice is appropriate considering your objectives, financial situation and particular needs.

12. Advice Documentation

You are hereby advised and cautioned that, unless otherwise agreed, any advice, quotation recommendation or variation thereof that you receive in writing from **XPERT HEALTH** or its representatives "the Advice Documentation" is given to you on the understanding that **XPERT HEALTH** shall conclude any resulting transaction in relation to a financial product with you and it shall not be used as a basis of advice subsequently concluded with another Financial Services Provider.

In the event that you elect to present the Advice Documentation to another Financial Service Provider **XPERT HEALTH** takes no responsibility for the appropriateness of the final advice offered by any subsequent advisor to your financial needs and circumstances.

13. Financial Intelligence Centre Act (FICA) -

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

This document/disclosure was downloaded via electronic media