



Dries du Toit Consulting

Independent Investment Consulting

DISCLOSURE NOTICE IN TERMS OF FINANCIAL ADVISORY AND INTERMEDIARY SERVICES

ACT NO. 37 OF 2002 (“FAIS”)

Dear Sir/Madam

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.

Dries du Toit Consult CC was founded in 2002 and became Dries du Toit Consulting (Pty) Ltd in July 2016. Dries du Toit Consulting (Pty) Ltd specialises in providing independent advice, including advisory and intermediary services, focusing on financial and retirement planning. Dries du Toit Consulting (Pty) Ltd Reg. No.: 2016/240073/07 FSP No: 3868 is a licenced financial services provider. A copy of this licence is available on request.

1. Authorised Key Individuals and Representatives

Dries du Toit Consulting (Pty) Ltd have duly authorised the individuals below to render advice and intermediary services as defined in terms of FAIS:

Key Individuals of Dries du Toit Consulting (Pty) Ltd

DRIES DU TOIT	INUS VAN ROOYEN
Dries also is a Representative, for Category 2, of Graviton Financial Partners (a wholly owned subsidiary of the Sanlam Group), a Licensed Financial Services Provider.	

Representatives of Dries du Toit Consulting (Pty) Ltd:

REPRESENTATIVES	QUALIFICATIONS	PRODUCTS	EXPERIENCE IN THE FINANCIAL ENVIRONMENT
Inus van Rooyen	M Comm (University of Pretoria). CFA 1 (Association for Investment Management & Research (AIMR)). Management Advanced Programme (MAP) (Business School - University of the Witwatersrand). Regulatory Examinations: RE1 (Key Individuals) RE5 (Representatives).	Long-Term Insurance subcategory A Long-Term Insurance subcategory B1 Long-Term Insurance subcategory B2 Long-Term Insurance subcategory B2-A Long-Term Insurance subcategory B1-A Structured Deposits Participatory interest in a hedge fund Long-Term Insurance subcategory C Retail Pension Benefits Pension Funds Benefits Shares Money market instruments Debentures and securitised debt Bonds Derivative instruments Participatory interests in a collective investment scheme Long-term Deposits Short-term Deposits	Since 1999

Dries du Toit Consulting (Pty) Ltd 2016/240073/07 VAT no: 4200209767
 Directors: AB du Toit, IM van Rooyen, MJ Duff; J van Dyk
 Authorised Financial Services Provider FSP 3868
 T: +27 (21) 914-0571 C: +27 (82) 444 1061 e-mail: inus@ddtc.co.za
 Tyger Waterfront Office: Unit 203, 2nd Floor, Riverside Place, South Gate, Carl Cronje Drive Bellville
 7530
 Stellenbosch Office: 7 Krige Street, Stellenbosch 7600 www.ddtc.co.za

REPRESENTATIVES	QUALIFICATIONS	PRODUCTS	EXPERIENCE IN THE FINANCIAL ENVIRONMENT
Dries du Toit	MSc in Mathematical Statistics – University of Pretoria and practising since 1 January 1972. Regulatory Examinations: RE1 (Key Individuals) RE5 (Representatives). RE3 (FSP'S and Key Individuals in Categories II & IIA).	Long-Term Insurance subcategory A Long-Term Insurance subcategory B1 Long-Term Insurance subcategory B2 Long-Term Insurance subcategory B2-A Long-Term Insurance subcategory B1-A Structured Deposits Participatory interest in a hedge fund Long-Term Insurance subcategory C Retail Pension Benefits Pension Funds Benefits Shares Money market instruments Debentures and securitised debt Bonds Derivative instruments Participatory interests in a collective investment scheme Long-term Deposits Short-term Deposits	Since 1972
Anita Vermeulen	Certificate in Financial Planning (CFP) - Millpark Business School Office Management (NQF) – UNISA Regulatory Examinations: RE1 (Key Individuals) RE5 (Representatives) RE3 (FSP's and Key Individuals in Categories II & IIA)	Long-Term Insurance subcategory A Long-Term Insurance subcategory B1 Long-Term Insurance subcategory B2 Long-Term Insurance subcategory B2-A Long-Term Insurance subcategory B1-A Structured Deposits Participatory interest in a hedge fund Long-Term Insurance subcategory C Retail Pension Benefits Pension Funds Benefits Shares Money market instruments Debentures and securitised debt Bonds Derivative instruments Participatory interests in a collective investment scheme Long-term Deposits Short-term Deposits	Since 1986

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

No specific exemption was granted to Dries du Toit Consulting (Pty) Ltd by the Registrar.

3. Financial Services and Products

Dries du Toit Consulting (Pty) Ltd has been authorised by the Financial Services Board as a Category I financial services provider. This allows the company to provide advisory and intermediary financial services in respect of the following products:

Long-term insurance: Categories A, B1, B2, B2A, B1A and C; Retail Pension- and Pension Fund Benefits; Derivative Instruments; Shares; Money market instruments; Debentures and securitised debt; Bonds; Participatory interests in one or more collective investment schemes; Short- and Long-term Deposits (as defined in the Banks Act); Structured deposits and Participatory interests in a hedge fund.

4. Contracts with Product Suppliers

We offer the financial products of a variety of product suppliers (please see Annexure A). This annexure contains the following information of each product supplier: Physical Location, Postal Address, Telephone Contact Details, Names and Contact Details of the relevant Compliance & Complaints departments.

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7530
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None of the above listed product suppliers have imposed any conditions or restrictions with regards to the type of financial products or services that may be provided or rendered by Dries du Toit Consulting (Pty) Ltd.

Dries du Toit Consulting (Pty) Ltd does not own more than 10% of shares direct or indirect in any insurer or Financial Product Supplier. Dries du Toit Consulting (Pty) Ltd have earned more than 30% of its total commission from Sanlam (Glacier) over the past 12 months. The income Dries du Toit Consulting (Pty) Ltd earns from product suppliers i.e., commission and fees, are for financial services rendered with regards to their products.

On 16 February 2018, Sanlam Investment Holdings acquired 49% shareholding in Dries du Toit Consulting (Pty) Ltd.

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

We will disclose details of how we are to be paid, and the amount, before we conclude any business with you.

Commission: Dries du Toit Consulting (Pty) Ltd receives commissions from various product companies with which we interact on your behalf.

Fees: Dries du Toit Consulting (Pty) Ltd reserves the right to charge you a fee for analysing your financial needs and circumstances. Fees may also be levied for the maintenance and servicing of your business with us.

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

The compliance of Dries du Toit Consulting (Pty) Ltd with the FAIS Act is monitored by Lanél Bekker of Moonstone, a licensed Compliance Practice, no. 188. She can be contacted at 0799186923 or by e-mail at: lanelbekker@moonstonecompliance.co.za

Confidentiality

Where applicable, all personal information will be kept by Dries du Toit Consulting (Pty) Ltd on a confidential basis and will not be made available to third parties by Dries du Toit Consulting (Pty) Ltd unless so authorised by the client beforehand or if Dries du Toit Consulting (Pty) Ltd is required to divulge such information in terms of the law. Personal information will be processed, stored and disclosed only as prescribed and allowed in terms of the Protection of Personal Information Act and the regulations.

7. Conflicts of Interest

Potential conflicts of interest are inherent in any business and therefore it is not the aim of Dries du Toit Consulting (Pty) Ltd to avoid all conflicts, but rather to take steps to identify and manage conflicts of interest to ensure our clients are not unduly prejudiced. Dries du Toit Consulting (Pty) Ltd may, from time to time, accept indirect remuneration from a product provider. A gift register will be kept. The Conflict-of-Interest Management Plan is available on request.

8. 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 bottom of this letter.

Should you wish to pursue a complaint against an authorised representative of Dries du Toit Consulting (Pty) Ltd, you should address your complaint in writing to Dries du Toit, a registered key person of Dries du Toit Consulting (Pty) Ltd, again at the address shown at the bottom 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.

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Stellenbosch Office: 7 Krige Street, Stellenbosch 7600 www.ddtc.co.za

Contact particulars of the Ombud: PO Box 74571, Lynnwood Ridge 0040; Tel.: 012 470 9080; Fax: 012 348 3447; info@faisombud.co.za; www.faisombud.co.za.

9. Professional Indemnity Insurance, Fidelity Insurance or Guarantees

Dries du Toit Consulting (Pty) Ltd do have professional indemnity insurance and fidelity cover insurance underwritten by Snyman Van der Vyver as required by the Financial Advisory and Intermediary Services Act, 2002 (Act no. 37 of 2002).

10. Basis of Advice

In order for us to provide you with appropriate advice and financial products, it is important that you furnish us with your personal information and full 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.

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 obtain all the necessary documents and information you require from your advisor before you make a final decision.

11. Advice Documents

You are hereby advised and cautioned that, unless otherwise agreed, any advice, quotation, recommendation or variation thereof ("the Advice Documents") that you receive in writing from Dries du Toit Consulting (Pty) Ltd, or their representatives is given to you on the understanding that it shall not be used as a basis of advice for business subsequently concluded with another Financial Services Provider

In the event that you elect to present the Advice Documents to another Financial Service Provider, Dries du Toit Consulting (Pty) Ltd takes no responsibility for the appropriateness of the final advice offered by any subsequent advisor to your financial needs and circumstances.

12. Financial Intelligence Centre Act (FICA)

Please note that in terms of the Financial Intelligence Centre Act (FICA), Dries du Toit Consulting (Pty) Ltd is obliged to report to the authorities any suspicious and unusual transactions that may facilitate money laundering.

Dries du Toit Consulting (Pty) Ltd is registered with FIC, as prescribed by law.

13. Protection of Personal Information Act (POPIA)

All personal information provided will be dealt with in terms of POPIA and Dries du Toit Consulting (Pty) Ltd will only use, process and store the personal information as is required by law. Should you have any enquiries, concerns and complaints, they should be directed to the Information Officer at Dries du Toit Consulting (Pty) Ltd, Inus van Rooyen at inus@ddtc.co.za or at telephone number +27 (21) 914-0571.

ACKNOWLEDGEMENT OF RECEIVING A COPY OF THE DISCLOSURE NOTICE IN TERMS OF FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT NO. 37 OF 2002 ("FAIS")

DATE: _____	SIGNATURE: _____
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