

DISCLOSURE OF STATUTORY INFORMATION BY THE AUTHORISED FINANCIAL SERVICES PROVIDER ("FSP") AND REPRESENTATIVE

The purpose of this disclosure is to introduce the Representative who will be rendering advice and/or intermediary services and to furnish you with prescribed information about the Representative and the FSP represented.

Business details		License number:	FSP# 45695	Legal Status	
FSP Name and Trading Name:				Reg. No.	
Business Address:	Alfa Financials Pty Ltd			Sole Proprietor	<input type="checkbox"/>
	Suite 16, Katherine & West, 114 West St.,			Partnership	<input type="checkbox"/>
	114 West Street, Sandton, Gauteng, South Africa			Close Corporation	<input type="checkbox"/>
Postal Address:	Alfa Financials Pty Ltd			Company	<input checked="" type="checkbox"/>
	Suite 16, Katherine & West, 114 West St.,			Trust	<input type="checkbox"/>
	114 West Street, Sandton, Gauteng, South Africa				
Tel. No:	010 492 3969		Fax No:	+27 86 427 4410	
Website address:	www.alfafinancials.co.za				

Name and Contact Details of the Representative	Name:	Shaun Kenneth Dunstan			
	Tel. No:	010 492 3969	Cell. No:	+27 10 492 3969	
	Fax. No:	+27 86 427 4410	E-mail:	shaun@alfafinancials.co.za	

Qualifications & experience:	The representative has been active in the financial services industry since 2007				
	The representative is trained and accredited to render advice and intermediary services in respect of products provided by the following suppliers:				
	Category	Sub Category	Category Description	Advice	Intermediary
	1	8	Securities and Instruments :Shares	X*	X
	1	9	Securities and Instruments : Money market instruments	X*	X
	1	10	Securities and Instruments : Debentures and securitised debt	X*	X
	1	11	Securities and Instruments : Warrants, certificates and other instruments	X*	X
	1	12	Securities and Instruments : Bonds	X*	X
	1	13	Securities and Instruments : Derivative instruments	X*	X
	1	17	Deposits Defined in the Banks Act - exceeding 12 months	X*	X
	1	18	Deposits defined in the Banks act - 12 months or less	X*	X
*Kindly note that although the FSP is licensed to render Advice, it will never make any recommendation, guidance or proposal to users. Users make their own trading / investment decision and are encouraged to contact their FAIS approved Financial Advisor should they require any financial advice prior to transacting.					

Declaration in respect of statutory information	
	I am not required to render advice and/or intermediary services under supervision.
	The FSP holds professional indemnity cover on my behalf.

**Name and
Contact Details
of the external
Compliance
Officer**

Name:	Mrs CM van Wyk		
Tel. No:	011 794 1189	Cell. No:	083 262 1436
Fax. No:	086 659 5894	E-mail:	charmaine@ctb.co.za
Office Address	Rock Cottage Office Estate, Cnr Christiaan De Wet & John Vorster Roads Randpark Ridge		
Postal:	P O Box 2577, Honeydew, 2040		

Disclosure of Actual or Potential Conflicts of Interest:

Should any conflict of interest arise, either in general or specific to a particular client, the representative is required to disclose in writing to a client any conflict of interest in respect of that client, including the measures taken to avoid or mitigate the conflict, disclose any ownership interest or financial interest, other than an immaterial financial interest and explain the nature of any relationship or arrangement with a third party that gives rise to a conflict of interest, in sufficient detail to a client to enable the client to understand the exact nature of the relationship or arrangement and the conflict of interest.

The FSP's Conflicts of Interest Management Policy is available at the business premises of the FSP or on request by e-mail to: compliance@alfafinancials.co.za

Complaints Resolution:

Please note that prior to lodging a serious complaint with the authorities (listed below) ideally you should consider lodging a complaint in writing directly with the FSP. Should confirmation be provided by the FSP that they are unable to resolve the complaint you are free to pursue the matter further with the relevant Ombud.

This FSP has established a written internal complaint resolution system with detailed procedures. Access to the Complaints Procedures and a copy of the complaint resolution system is available to clients at the business premises of the FSP each day during office hours or via e-mail request. Should you have any serious complaint, this must be submitted to the FSP in writing and must contain all relevant information. Copies of all relevant documentation must be attached thereto. The FSP welcomes any non-serious complaints to be brought to their attention via telephone or e-mail and which they will gladly assist in resolving to your satisfaction.

Particulars of FAIS Ombud:

P O Box 74571, LYNWOOD RIDGE, 0040
E-mail: info@faisombud.co.za

Tel: (012) 470 9080,
Fax: (012) 348 3447

Particulars of Short Term Insurance Ombud:

PO Box 32334, BRAAMFONTEIN, 2017
E-mail: info@osti.co.za

Tel: 086 072 6890 / (011) 726 8900,
Fax: (011) 762 5501

Particulars of Long Term Insurance Ombud:

Private Bag X45, Claremont, Cape Town, 7735
E-mail: info@ombud.co.za

Tel: 086 066 2837 / (021) 657 5000,
Fax: (021) 674 0951

**Particulars of the Office of the
Pension Fund Adjudicator:**

PO Box 23005, Claremont, 7735
E-mail: enquiries@pfa.org.za

Tel: (011) 884 8454
Fax: (011) 884 1144

Responsibility for Correctness and Completeness of Information:

Please note that in respect of any application, proposal, order, instruction or other contractual information that is required to be completed for, or submitted to a product supplier by or on your behalf that relates to the purchase of or investment in any financial product, including any amendment thereof or variation thereto, all material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by you or on your behalf are your own responsibility;

If any person completes or submits any application, proposal, order, instruction or other contractual information that is required to be completed for, or submitted to, a product supplier by you or on your behalf that relates to the purchase of or investment in any financial product, including any amendment thereof or variation thereto on your behalf, you should be satisfied as to the accuracy and completeness of the details.

Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information could result in the cancellation of the transaction or the non-payment of a benefit by the product supplier.

Signing of Incomplete Documents:

You are hereby advised and cautioned that no person acting on behalf of the FSP may in the course of the rendering of a financial service, request you to sign any written or printed form or document prior to completion thereof.

Waiver of Rights:

No person may ask you or offer any inducement for you to waive any right or benefit conferred on you by or in terms of any provision of the General Code of Conduct of the FAIS Act, of which a copy is available on request.

Rendering of Advice:

Once you have entered into a transaction by purchasing a financial product, the representative is required to provide you with a record of the advice rendered. This document should be kept safe together with all other documentation pertaining to the particular transaction.

Contact Details of Responsible Key Individual / Supervisor (if applicable):

Name:	Shaun Dunstan
Position:	Overseeing Key Individual
Tel. No:	010 492 3969
Cell No:	+27 10 492 3969
E-mail Address:	shaun@alfafinancials.co.za