



RI Financial Management Services (PTY) Ltd

Reg No: 2012/217084/07

FSP No: 47004

RI Financial Management Services (PTY) Ltd is an licenced financial services provider and a copy of the licence is available on the website.

Personal Details of Key Individual

Ilse de Klerk

Contact details

Physical Address

Postal Address

PTN 2, Farm Spokie,
Hartbeesfontein, Hekpoort
Magalies 1790

PO Box 184, Damdoryn, 0280

Office number 082 342 4848
Cell number 079 587 6733
Fax number 086 606 4149
E-mail ilse@rifin.co.za

Experience and Qualifications

Ilse de Klerk has experience since 1998 in the financial services industry. Milpark CFP

Personal Details of Representative

Ilse de Klerk is also a Representative

Licence Categories of FSP

Representative Authorised Services

Licence Category	Services	Advice	Representative Authorised Services
1.1 Long Term Insurance : Category A	Services	Advice	Yes
1.2 Short Term Insurance: Personal Lines	Services	Advice	Yes
1.3 Long Term Insurance : Category B1	Services	Advice	Yes
1.20 Long Term Insurance : Category B2	Services	Advice	Yes
1.4 Long Term Insurance : Category C	Services	Advice	Yes
1.5 Retail Pension Benefits	Services	Advice	Yes
1.6 Short Term Insurance : Commercial Lines	Services	Advice	Yes
1.7 Pension Fund Benefits	Services	Advice	Yes
1.14 Participatory Interest in Collective Investment Schemes	Services	Advice	Yes

Compliance Officer

Erika Botha of Infinitus Risk Management Service (Pty) Ltd
Practice registration number: 6172 / 6399
erika@infinitus.co.za / cell 082 413 8579

Contractual Arrangement with product providers / companies

The FSP is contracted with and can market the products of the following institutions:

Momentum	iTransact	SA Underwriters
Old Mutual	Guardrisk	MedQuote
Sanlam	Sygnia	

Remuneration	<p>The adviser is remunerated by way of commission and fees payable by product providers and companies as set out on the quotation provided.</p> <p>The adviser has not received more than 30% of the remuneration in the past financial year from any product provider.</p> <p>The FSP also charge fees for services or advice rendered, ask for fee schedule.</p>
Conflict of Interests	<p>In the event of a potential conflict of interest in the rendering of advice to clients, the FSP will place the interests of the client first. In the event where an ownership interest exists or financial interests are received, it will so be disclosed in the Register of Conflict of Interest, a copy of which is available on request.</p>
Professional Indemnity Insurance	<p>The FSP hold insurance with Ablard as insurer.</p>
Financial Advisor Intermediary Services	<p>The FSP warrants that any adviser that render financial services to a client complies with the fit and proper requirements in terms of the Financial Advisory and Intermediary Services Act. Without in any way limiting and subject to the provisions of the services agreement, the FSP accepts responsibility for the lawful actions of the adviser in rendering financial services within the course and scope of their employment.</p>
Advice	<p>The adviser is required to analyse clients' requirements and needs during the provision of advice. The financial advice provided will be based on the information provided by the client and the FSP will not be held liable for any financial advice that was provided in respect of incorrect, inaccurate or incomplete information provided by the client.</p>
Confidentiality and protection of personal information	<p>All information received from and regarding the client will be treated as confidential by the FSP and its personnel. Such information will only be made available if consent thereto is provided in writing or is required by any law.</p> <p>The Protection of Personal Information (POPI) Act requires us to inform you how we use and disclose personal information we obtain from you. We are committed to protecting your privacy and will ensure that your personal information is used appropriately, transparently and according to applicable law.</p> <p>What information we collect:</p> <p>We collect and process your personal information mainly to provide you with access to the services and products of the providers with whom we have contractual agreements in place and to help us improve our services to you. The type of information we collect will depend on the need for which it is collected and will be processed for that specific purpose only. Where possible, we will inform you what information you are required to provide to us and what information is optional. With your consent, we may also supplement the information that you provide to us with information we receive from other providers in order to offer you a more consistent and personalized experience in your interactions with us. When you elect to take up offerings from our contracted providers they may also require additional information from you and they will be subject to the same privacy regulations as we are subject to.</p>

How we use your information:

We will use your personal information only for the purposes for which it was collected and agreed to with you. This may include:

- Providing products or services to you and to carry out the transaction you requested;
- For underwriting purposes;
- Assessing and processing claims;
- Conducting credit reference searches or verification;
- Confirming and verifying your identity;
- For credit assessment and credit management;
- For purposes of claims history;
- For the detection and prevention of fraud, crime, money laundering or other malpractice;
- Conducting market or customer satisfaction research;
- For audit and record keeping purposes;
- In connection with legal proceedings.
- Providing our services to you, to carry out the services you requested and to maintain and constantly improve our relationship with you;
- Providing you with communications in respect of the FSP and regulatory matters that may affect you;
- In connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law.

Disclosure of your information:

We may disclose your personal information to our providers whose services or products you elect to use. We have agreements in place to ensure that they comply with our privacy terms and conditions. We may also share your personal information with, and obtain information about you from third parties for the purposes listed above.

We may also disclose your information where we have a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect our rights.

Safeguarding your information:

The POPI Act requires us to adequately protect the personal information we hold and to avoid unauthorised access and use of your personal information. We will continuously review our security controls and processes to ensure that your personal information is secure. If we need to transfer your personal information to another country for processing or storage we will ensure that any party to whom we pass on your personal information will treat your information with the same level of protection as required from us.

Your rights to access and correction of your personal information:

You have the right to access the personal information we hold about you. You also have the right to ask us to update, correct or delete your personal information. We will take all reasonable steps to confirm your identity before providing details of your personal information or making changes to your personal information. You can contact us at the numbers or addresses listed herein and request the information you would like.

Changes to this Notice

Please note that we may amend this notice from time to time. Please check our website periodically to inform yourself of any changes. In case we do not have a website we will inform you of material changes to this notice.

Financial Intelligence Centre Act	The FSP is registered as an accountable institution with the Financial Intelligence Centre and shall be obliged to record and verify client information in the manner prescribed by FICA. The FSP is also required to report unusual and suspicious financial activities where so obligated by FICA.
Complaints	Any queries and complaints are to be addressed to the Key Individual as per the contact details provided. A copy of the FSP's complaints procedure is available on request. Should a complaint not be addressed to the satisfaction of the client, it may be referred to the offices of the relevant Ombud, as per the details herein contained.
Contact Details for FAIS Ombud	Sussex Office Park, Ground Floor, Block B, C/o Lynnwood Road & Sussex Avenue, Lynnwood, Pretoria. Tel: 012 470 9080 Fax: 012 348 3447 Email: info@faisombud.co.za Website www.faisombud.co.za
Contact Details for Ombud for Life Insurance	Sunclare Office Building, 20 Dreyer Street, Claremont, Cape Town. Tel 021 657 5000 Fax 021 674 0951 Email: info@ombud.co.za Website: www.ombud.co.za
Contact Details for Ombud for Short-Term Insurance	Sunnyside Office Building, Fifth Floor, Building D, Princess of Wales Terrace, Parktown, Johannesburg. Tel 011 726 8900 Fax 011 726 5501 Email: info@osti.co.za Website: www.osti.co.za
Contact Details for Council for Medical Schemes	Block A, Echo Glades 2 Office Building, 420 Witch-Hazel Avenue, Eco Park, Centurion. Tel 012 431 0500 Fax 012 430 7644 Email: information@medicalschemes.com Website: www.medicalschemes.com
Contact Details for Financial Services Board	River Walk Office Building, Building B, 41 Matroosberg Road, Garsfontein, Pretoria. Tel 012 428 8000 Fax 012 346 6941 Email: info@fsb.co.za Website: www.fsb.co.za

KEY INDIVIDUAL SIGNATURE

REPRESENTATIVE SIGNATURE