



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

PTN 2, Farm Spokie,
Hartbeesfontein, Hekpoort
Magalies 1790

Postal Address

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

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

Personal Details of Representative / Financial Adviser

Ilse de Klerk is also a Financial Adviser

Contact details

Physical Address

PTN 2, Farm Spokie,
Hartbeesfontein, Hekpoort
Magalies 1790

Postal Address

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

Fit & Proper Requirements

The Financial Adviser date of appointment by this FSP is: 2016

The Financial Adviser has experience in the rendering of advice and intermediary services in the financial service industry since: 1998

The Financial Adviser complies with the fit and proper requirements relating to personal character qualities of honesty and integrity. Yes

The Financial Advisor is rendering services under supervision in order to meet the competence requirements relating to either experience (as indicated below), qualification or completion of regulatory examinations: Yes

Licence Categories of FSP

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

External Outsourced 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 No product supplier or investment company holds any shares in the FSP nor is the FSP associated with any such institution. The FSP is contracted with and can market the products of the following institutions:

Momentum	iTransact	SA Underwriters	MiWay
Old Mutual	Guardrisk	MedQuote/Optinvest	
Sanlam	Sygnia	Hollard	

Remuneration The adviser is remunerated by way of commission and fees payable by product providers and companies as set out on the quotation provided to clients.
The adviser has not received more than 30% of the remuneration in the past financial year from any product provider.
The FSP also charge fees for services or advice rendered, ask for fee schedule.

Conflict of Interests In the event of a potential conflict of interest in the rendering of financial services 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.

Professional Indemnity Insurance The FSP hold insurance with Leppard Underwriting.

Rendering of Financial Services The FSP warrants that any financial adviser that render financial services (advice and/or intermediary services) to a client complies with:

- The Fit and Proper requirements in terms of the Financial Advisory and Intermediary Services Act insofar as the personal character qualities of honesty and integrity, competence regarding experience, qualifications and knowledge tested through regulatory examinations as well as applicable continuous professional development, unless otherwise indicated that such person is rendering services under supervision for finalisation of any of the competence requirements; and
- Possess the necessary operational ability, processes and procedure to render financial services.

Without in any way limiting and subject to the provisions of the services agreement, the FSP accepts responsibility for the lawful actions of the Financial Adviser / Representative in rendering financial services within the course and scope of his/her employment.

Analysis 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.

Treating Customers
Fairly (TCF)

TCF is a set of principles introduced by the Financial Services Board (FSB) to aid and underpin existing financial services legislation aimed at the protection of consumers and clients. The FSP values its relationship with its clients and acknowledges that without any clients it would not have a business. The TCF principles are embedded in the culture of the FSP and it continuously strives to enhance the quality of its service offering to clients and through its interaction with contracted product suppliers. The TCF principles are the following:

1. Clients/consumers can be confident that they are dealing with a service supplier where the fair treatment of customers is central to the corporate culture.
2. Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly.
3. Clients are provided with clear information and are kept appropriately informed before, during and after the point of sale.
4. Where clients receive advice, the advice is suitable and takes account of their circumstances.
5. Clients/consumers are provided with products that perform as the company or service supplier have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.
6. Clients/consumers to not face unreasonable post-sale barriers imposed by the company or service supplier to change product, switch supplier, submit a claim or make a complaint.

Confidentiality and
protection of
personal information

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.

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.

What information we collect:

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.

Confidentiality and
protection of
personal information
(Continue)

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

IN CONFIRMATION AND ACCEPTANCE OF THE ABOVE:

CLIENT

DATE:



KEY INDIVIDUAL SIGNATURE



REPRESENTATIVE SIGNATURE