



# Letter of Introduction

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## **INTERMEDIARY DISCLOSURE IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT OF 2002 (“FAIS”)**

In terms of the Financial Advisory and Intermediary Services Act the following information must be disclosed to clients and potential clients. The below individuals are appointed by means of a written agreement / mandate and the FSP takes full responsibility for the actions of these individuals performed within the scope of their mandate.

**Paul Marc Kantor** CFP®  
Portfolio Manager

**Jarred Britany** CA (SA) CFP®  
Portfolio Manager

**Bennie Crouse** CFA  
Portfolio Manager

### **Partners**

- Our partners engaged to distribute our portfolios include various financial institutions with the majority being:
  - Momentum
  - Prescient
  - Swissquote via Momentum Securities
  - NinetyOne
  - Corion Capital

PMK Consulting Services (Pty) Ltd (Registration number 1999/006804/07) is a registered Financial Services Provider (FSP license number 46343) and is authorised for the following license sub-category:

Category Description	Advice Automated	Advice Non-automated	Intermediary Scripted	Intermediary Other
<b>CATEGORY I</b>				
Long-Term Insurance subcategory A		X		X
Short-Term Insurance Personal Lines		X		X
Long-Term Insurance subcategory B1		X		X
Long-term insurance subcategory B2		X		X
Long-term Insurance subcategory B2-A		X		X
Long-term Insurance subcategory B1-A		X		X
Short-term Insurance Personal Lines A1		X		X
Structured Deposits		X		X
Participatory interest in a hedge fund		X		X
Long-Term Insurance subcategory C		X		X
Retail Pension Benefits		X		X
Short-Term Insurance Commercial Lines		X		X
Pension Funds Benefits		X		X
Shares		X		X
Money market instruments		X		X
Derivative instruments		X		X
Participatory interests in a collective investment scheme		X		X
Short-term Deposits		X		X
<b>CATEGORY II - Discretionary FSP</b>				
Long-term Insurance subcategory B1				X
Long-Term Insurance : Category B2-A				X
Long-Term Insurance : Category B1-A				X
Structured Deposits				X
Participatory interest in a hedge fund				X
Long-term Insurance subcategory C				X
Retail Pension Benefits				X
Pension Funds Benefits				X
Shares				X
Money market instruments				X
Debentures and securitised debt				X
Warrants, certificates and other instruments				X
Bonds				X
Derivative instruments				X
Participatory interests in one or more collective investment schemes				X
Long-term Deposits				X
Short-term Deposits				X
Long-term insurance subcategory B2				X

#### **Declaration:**

1. PMK Consulting Services (Pty) Ltd does not own more than 10 % of issued shares directly or indirectly of any Life Assurer or Financial Product provider and is not an associated company of any Life Assurer or product provider. The FSP has a conflict-of-interest management policy which is available at our offices should you wish to see it.
2. PMK Consulting Services (Pty) Ltd earns commission, rebates and/or fees that Financial institutions and Product Providers pay to the company on products and services purchased by clients. PMK Consulting Services (Pty) Ltd may also charge fees for professional services rendered on an hourly basis.
3. PMK Consulting Services (Pty) Ltd and its Representatives are covered by Professional Indemnity Insurance cover.
4. We are committed to complying with FAIS as the purpose of the Act is to protect our clients. In this regard we have detailed procedures which are available for inspection and all complaints will receive immediate attention when received in writing. Complaints can be directed to Jarred Britany (details provided below).
5. We comply with the Protection of Personal Information Act 4 of 2013 (POPIA) when processing your personal information.

#### **Signing of Incomplete Documents**

You are hereby advised and cautioned that no person acting on behalf of the provider may during the rendering of a financial service request you to sign any written or printed form or document unless all details required to be inserted thereon by you or on your behalf have already been inserted.

#### **Responsibility for Correctness and Completeness of Information**

Please be aware when completing any documentation or providing any information, that all material facts must be accurately and properly disclosed. You are entirely responsible for the accuracy and completeness of all answers, statements or other information provided by you or on your behalf.

Please note that all material facts 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, must be accurately and properly disclosed.

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

#### **Waiver of Rights**

You are hereby advised that no financial advisor or any other person may ask you or offer any inducement to you to waive any right or benefit conferred on you by or in terms of any provision of the General Codes of Conduct. A copy of the Code of Conduct is available on request.

#### **General**

The provider may from time to time receive non-cash incentives from product suppliers or indirect consideration from other persons. The provider will make available specific details should this occur. All information obtained or acquired from you, the client, will remain confidential unless you provide written consent, or unless we are required by any law to disclose such information.

**Paul Marc Kantor** CFP®

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**Compliance Officer**

Moonstone Compliance (Pty) Ltd - (FSCA Practice number 188)

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Represented by Nelda de Jager

I hereby acknowledge that I have read and understand the content of the PMK Consulting Services (Pty) Ltd Intermediary Disclosure document.

Client Name \_\_\_\_\_

ID \_\_\_\_\_

Signed at \_\_\_\_\_

Dated \_\_\_\_\_

Client signature \_\_\_\_\_