



## Fintax Consulting Group (Pty) Ltd

An authorized Financial Services Provider in terms of the Financial Advisory and Intermediary Services Act ("FAIS")  
License No. 642

### Statutory Disclosure Document

*Statutory Disclosures in terms of the Financial Advisory and Intermediary Services Act No. 37 of 2002*

As a valued Fintax client, you have the right to the information contained in this notice. Please familiarize yourself with the contents of this document. Please note that this does not form part of any financial needs analysis conducted by Fintax.

#### Details of the Financial Services Provider

Name	Fintax Consulting Group (Pty) Ltd
Company Registration Number	1982/008940/07
FSB Registration Number	FSP 642
Physical Address	2 Seventh Avenue, Parktown North, Johannesburg
Postal Address	P O Box 521481, SAXONWOLD, 2132
Telephone Number	011 880 7180
Fax number	011 880 1667
Internet Address	<a href="http://www.fintaxgroup.com">www.fintaxgroup.com</a>
Email Address	<a href="mailto:anabel@fintaxgroup.com">anabel@fintaxgroup.com</a> or <a href="mailto:projects@fintaxgroup.com">projects@fintaxgroup.com</a>
Contact Person, Key Individual and Representative	Anabel Mackie, 082 601 0176 or <a href="mailto:anabel@fintaxgroup.com">anabel@fintaxgroup.com</a> . Anabel Mackie is the Chairman and Key Individual of Fintax Consulting Group (Pty) Ltd and is employed to render financial services to clients in terms of Categories 1.3, 1.4, 1.5, 1.7, 1.8, 1.9, 1.12, 1.14, 1.17, 1.18, 1.20, 1.21, 1.22 and 2.11.
Key Individual, Representative	Amédi de Klerk, 071 683 8906 or <a href="mailto:amedi@fintaxgroup.com">amedi@fintaxgroup.com</a> . Amédi de Klerk is employed by Fintax as a key individual and representative to render financial services to clients in terms of Categories 1.3, 1.4, 1.5, 1.7, 1.8, 1.9, 1.12, 1.14, 1.17, 1.18, 1.20, 1.21, 1.22 and 2.11.
Key Individual, Representative	William Michael James Mackie, 082 776 4603 or <a href="mailto:william@fintaxgroup.com">william@fintaxgroup.com</a> . William Mackie is employed by Fintax as a key individual and representative to render financial services to clients in terms of Categories 1.3, 1.4, 1.5, 1.7, 1.8, 1.9, 1.12, 1.14, 1.17, 1.18, 1.20, 1.21, 1.22 and 2.11.
Compliance Officer	Tracey Wright, Masthead Pty Ltd
Compliance Officer Contact Details	Tel: 073 198 0713   011 602 0200 Email <a href="mailto:twright@masthead.co.za">twright@masthead.co.za</a> Website <a href="http://www.masthead.co.za">www.masthead.co.za</a>
Legal Status	<ul style="list-style-type: none"><li>○ A private company established in 1982</li><li>○ A licensed financial services provider, 2004</li><li>○ Fintax does not have any shareholding or financial interest in any other companies</li><li>○ Fintax is independent of any other financial services providers</li><li>○ Fintax is bound by anti-money laundering legislation which requires the reporting of suspicious and unusual transactions to the Financial Intelligence Centre.</li><li>○ Fintax accepts responsibility for the actions of its key individuals and representatives in the rendering of the financial services involved.</li></ul>

Professional Indemnity Insurance	<p>We hold professional indemnity insurance set out in three separate policies as follows:</p> <p>Key Individual , Anabel Mackie (Policy No. K/ADM/08/0688a) is insured for R10 million in her personal name on behalf of Fintax Consulting Group (Pty) Ltd. The contract is in force 1 November to 31 October annually.</p> <p>The two representatives under supervision, William Mackie (Policy No. K/ADM/08/0866e) and Amédi de Klerk (Policy No. K/ADM/08/0688f) are insured for R2 million each in their respective personal names on behalf of Fintax Consulting Group (Pty) Ltd. William Mackie is also appointed key individual. These contracts are in force 1 November to 31 October annually.</p> <p>A support staff extension is included to cover the Fintax administrative team.</p> <p>Although we may change our representatives, we will always make sure that you receive financial advice in terms of FAIS, and that it is always given by a qualified representative.</p>
Complaints management	<p>All customer complaints must be directed in writing to Anabel Mackie on <a href="mailto:anabel@fintaxgroup.com">anabel@fintaxgroup.com</a> or by post to P.O. Box 521481, Saxonwold, 2132. Should Anabel Mackie not be available, please contact Amédi de Klerk on 011 880 7180 or <a href="mailto:amedi@fintaxgroup.com">amedi@fintaxgroup.com</a> . A copy of our complaints handling process is available on request.</p>
Product Suppliers	<p>As an independent advisory firm, Fintax Consulting Group only markets financial products of external product suppliers. These products vary from time to time, depending on market conditions and the needs of our clients. Fintax Consulting Group does not hold shares either directly or indirectly in any of the product suppliers that are utilized for client investments. A full list of suppliers is marked Annexure A to this document.</p>
Incentives	<p>We are governed by a strict Conflict of Interests policy. We will advise you if there is any conflict of interest in the services provided, including the measures taken to avoid or limit the conflict, in keeping with our Conflict of Interests policy. Our staff are paid a salary and are not rewarded in any other way whatsoever.</p>
Fees	<p>Initial consultations are free, allowing us to formulate an understanding of whether we are able to add value to your financial plan. Under certain circumstances fees may be charged for detailed analysis and written report back but would be agreed upon before commencement of any work. If Fintax is appointed, this fee will be offset against any fees earned. Alternatively, Fintax will undertake the work on risk, recouping the fee once business has been placed. All fees, rebates, commissions etc. are included in our proposals and are disclosed at all times.</p> <p>Please note that during the preceding 12-month period Fintax received more than 30% total remuneration, including commission, from Momentum.</p>

## Details of the Key Individual/Representatives

<b>Name</b>	<b>Anabel Mackie - Key Individual and representative</b>
Designation	Financial Planner and Chairman
Legal Status	Anabel Mackie is mandated by the FSP to render financial services on behalf of the FSP
Qualifications	National Certificate NQF5 (SAQA ID 23973) Financial Services Wealth Management National Certificate NQF6 (SAQA ID 50481) Wealth Management Specialization Chairman of Fintax Consulting Group (Pty) Ltd First Level Regulatory Exams: FSPs and KIs Cat I, II, IIA, III & IV and FSPs and KI's Cat II & IIA First Level Regulatory Exams: Representatives
Experience	Financial Planner providing needs-driven, independent financial solutions for our clients. Commenced trading 1982.
E-mail address	anabel@fintaxgroup.com
<b>Name</b>	<b>Amédi de Klerk – Key individual and representative</b>
Designation	Head of Investment Management, Wealth Planner
Legal Status	Key Individual, Representative and Representative to render financial services on behalf of the FSP
Qualifications	BA Psychology & Sociology BA Honours Psychology B.Com Investment-& Financial Management Chartered Financial Analyst (CFA®) Charterholder Regulatory Exams: FSPs and KIs Cat I, II, IIA, III & IV and FSPs and KI's Cat II & IIA Regulatory Exams: Representatives Regulatory Exams: Key Individuals Cat II
Experience	Financial Service industry experience since 2010. Public and private market equity analyst 2010 – 2015. Joined Fintax 15 October 2015.
Email address	amedi@fintaxgroup.com
Undertaking	As a licensed financial services provider, we aim to provide independent investment and financial advice that is tailored specifically to the particular needs of the client. We strive to serve and protect your best interests, including making sure that our staff meets the requirements of all laws, including the FAIS Act. We aim to provide a service that is professional, world-class and highly competitive. Fintax accepts responsibility for the actions of its Key individual and Representatives/Representatives under supervision in the rendering of financial services.
<b>Name</b>	<b>William Michael James Mackie – Key individual and representative</b>
Designation	Head of Marketing & Operations, Wealth Planner
Legal Status	Key Individual, Representative employed to render financial services on behalf of the FSP
Qualifications	BCom Management and Economics Postgraduate Diploma Financial Planning Certified Financial Planner (CFP®) Regulatory Exams: FSPs and KIs Cat I, II, IIA, III & IV and FSPs and KI's Cat II & IIA Regulatory Exams: Representatives
Experience	Financial Service industry experience since January 2014. Joined Fintax January 2014.
Email address	william@fintaxgroup.com
Undertaking	As a licensed financial services provider, we aim to provide independent investment and financial advice that is tailored specifically to the particular needs of the client. We strive to serve and protect your best interests, including making sure that our staff meets the requirements of all laws, including the FAIS Act. We aim to provide a service that is professional, world-class and highly competitive. Fintax accepts responsibility for the actions

	of its Key individual and Representatives/Representatives under supervision in the rendering of financial services.
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## Details of the FAIS Ombudsman

Name	Ms. Noluntu Bam
Physical Address	Sussex Office Park, Ground Floor, Block B, 473 Lynnwood Road, Cnr. Lynnwood Road and Sussex Avenue, Lynnwood, 0081
Postal Address	P O Box 74571, Lynnwood Ridge, 0040
Telephone Number	012 470 9080/99 or 012 762 5000 or 0860 3247 66 (sharecall)
Fax Number	012 348 3447 or 086 764 1422
Email Address	info@faisombud.co.za
Website	www.faisombud.co.za

## Details of Financial Products

CATEGORY	SUB CATEGORY	CATEGORY DESCRIPTION	ADVICE	INTERMEDIARY	SERVICES UNDER SUPERVISION
1	3	Long-Term Insurance: Category B1	√	√	
1	20	Long-Term Insurance: Category B2	√	√	
1	4	Long-Term Insurance: Category C	√	√	
1	5	Retail Pension Benefits	√	√	
1	7	Pension Funds Benefits (excluding retail)	√	√	
1	8	Securities and Instruments: Shares	√	√	
1	9	Securities and Instruments: Money Market Instruments	√	√	
1	12	Securities and Instruments: Bonds	√	√	
1	14	Participatory interests in Collective Investment Schemes	√	√	
1	17	Deposits defined in the Banks Act – exceeding 12 months	√	√	
1	18	Deposits defined in the Banks Act – 12 months or less.	√	√	
1	21	Long-term insurance subcategory B2-A	√	√	
1	22	Long-term insurance subcategory B1-A	√	√	
2	11	Participatory interests in collective Investment Schemes		√	

## Client Matters of Importance

1. Do not sign any blank or partially completed documentation of any nature.
2. Complete all documentation in ink.
3. Please ensure that you read and understand all documentation that is provided to you by any representative of Fintax Consulting Group (Pty) Ltd
4. Retain all records handed to you.
5. Record all verbal disclosures made to you by a representative in writing.

6. You are under no obligation to accept any advice or disclosures made to you by any representative.
7. Please ensure that you are satisfied with the financial advice given to you and that such financial advice is suitable to your needs before you enter into a mandate with us.
8. Should you elect to conclude a transaction that differs from that recommended by us or elect to receive less information or advice than that offered, then:
  - you may be exposed to risks; and
  - you should take particular care, taking into consideration whether any product selected is appropriate in the light of your needs, objectives and circumstance.
9. Please ensure that all material facts are accurately and properly disclosed.
10. Should a full analysis not be performed, please take particular care to consider the appropriateness of our advice given your objectives, financial situation and needs.
11. Our representatives receive ongoing training to meet the highest professional standards and at times may be acting under supervision.
12. Services of the representatives are carried out in line with the FAIS Act.
13. Any complaints received will be logged and recorded
14. Our conflict of interest manual is available on request at our business premises.

ANNEXURE A

PRODUCT SUPPLIER LIST WITH WHOM WE HAVE SERVICE LEVEL AGREEMENTS.

Allan Gray Investment Services (Pty) Ltd and Allan Gray Life Limited  
Cidel (Pty) Ltd  
Coronation Asset Management (Pty) Ltd  
Foord Asset Management (Pty) Ltd  
Imara Asset Management SA (Pty) Ltd  
Investec Asset Management Guernsey Ltd  
Investec Investment Management Services (Pty) Ltd  
Investec Securities Limited and Investec Bank  
Melville Douglas Investment Management (Pty) Ltd  
MMI Group Limited, Momentum Wealth (Pty) Ltd, Momentum Global Investment Management Ltd,  
Momentum Wealth International and Momentum Life  
Morningstar Investment Management Pty Ltd  
Odyssey Capital Managers (Pty) Ltd  
Old Mutual Investment Group (South Africa) (Pty) Ltd  
PortfolioMetrix Pty Ltd  
Sanlam Life Insurance Ltd  
Sanlam Private Wealth (Pty) Ltd  
Stanlib Wealth Management Limited  
Stenham Advisers Limited