STATUTORY DISCLOSURE AND INTRODUCTION BY

Fibonacchi Financial Solutions (Pty.) Ltd.

"An Authorised Financial Services Provider" 48700

PERSONAL DETAILS OF ADVISER	André Johan Bezuidenhout	
CONTACT DETAILS OF THE FSP:	Physical address: 581 Breyten Street Faerie Glen 0043 Tel: 082 881 6562 E-mail: andre@fibo.co.za	Postal address: 581 Breyten Street Faerie Glen 0043
PERSONAL DETAILS OF KEY INDIVIDUAL	André Johan Bezuidenhout	
FSP LICENCE NUMBER	48700	
LICENCE CATEGORIES		**CATEGORY I**
	1.1	Long Term Category A
	1.2	Short Term Insurance: Personal Lines
	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 Fund Benefits
	1.16	Health service benefits
	1.20	Long-term Insurance subcategory B2
	1.21	Long-term Insurance subcategory B2-A
	1.22	Long-term Insurance subcategory B1-A
	1.6	Short-term Insurance Commercial lines
	1.23	Short term insurance Personal Lines
	1.7	Pension Fund Benefits Excluding retail
	1.14	Collective Investment Schemes
COMPLIANCE OFFICER	PIETER MOLLER of INFINITUM COMPLIANCE (Pty) Ltd Practice registration number: 6406 pmoller@infcompliance.co.za cell 082 368 6915/ louise@infcompliance.co.za 0828908063	
EXPERIENCE AND QUALIFICATION	The adviser has experience since April 1990 in the rendering of advice and intermediary services in the financial services industry. The adviser holds the following qualification: MBP Northwest University. RE1 & RE5 Exams completed.	
CONTRACTUAL ARRANGEMENT WITH PRODUCT PROVIDERS/COMPANIES	No product provider 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:	
REMUNERATION	The adviser is remunerated by way of commission and fees payable by product providers and companies as set out on the quotation provided. The adviser has/has not received more than 30% of the remuneration in the past financial year from the following product provider:	
CONFLICT OF INTERESTS	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.	
PROFESSIONAL INDEMNITY INSURANCE	The FSP holds insurance with Snyman van der Vyver policy no CN2658 as insurer.	
FINANCIAL ADVISOR INTERMEDIARY SERVICES	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.
ADVICE	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.
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.
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 THE 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@fsca.co.za Website: www.fsca.co.za

CLIENT SIGNATURE

KEY INDIVIDUAL SIGNATURE