



**DISCLOSURE NOTICE IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES
(FAIS) ACT 37 OF 2002
STATUTORY DISCLOSURE AND OTHER LEGAL REQUIREMENTS**

1. PARTICULARS OF THE FINANCIAL SERVICES PROVIDER			
FSP Entity Name:	Altvest Wealth (Pty) Ltd	Registration Number:	2015/038780/07
Physical Address:	Block B, 66 Rivonia Road, Chislehurst, Sandton, Johannesburg, 2146	Postal Address:	Block B, 66 Rivonia Road, Chislehurst, Sandton, Johannesburg, 2146
FAIS Registration:	Altvest Wealth (Pty) Ltd is an authorised Financial Services Provider with FSP number: 45810. A copy of the FSP license is available upon request.		
FAIS Authorisation:	In terms of the FSP license, Altvest Wealth (Pty) Ltd is authorised to give advice and render intermediary services for product(s): CATEGORY I:- Long-term Insurance subcategory A; Long-term Insurance subcategory B1; Long-term Insurance subcategory B2; Long-term Insurance subcategory B1-A; Long-term Insurance subcategory B2-A; Long-term Insurance subcategory C; Retail Pension Benefits; Pension Funds Benefits; Participatory interests in a collective investment scheme; Short Term Insurance Personal Lines; Short Term Insurance Personal Lines A1 and Short Term Insurance Commercial Lines.		
Professional Indemnity Cover:	Altvest Wealth (Pty) Ltd has Professional Indemnity cover in place.		
Key Individual:	Warren Wheatley Email: warren@altvestcapital.co.za		
External Compliance Officers:	ComplyEeze (Pty) Ltd (CO1245) Email: admin@complyeeze.co.za Liza Hietbrink (CO6237) Natalie Schimper (CO7374)		
2. PARTICULARS OF THE JURISTIC REPRESENTATIVE			
JR Entity Name:	Altvest Securities (Pty) Ltd	Registration Number:	2022/388673/07
Physical Address:	Block B, 66 Rivonia Road, Chislehurst, Sandton, Johannesburg, 2146	Website:	www.altvestsecurities.co.za
3. SECTION 13 AUTHORISATION			
Akshay Karan is authorized to give advice and render intermediary services as mandated by the FSP and stipulated below. Altvest Wealth (Pty) Ltd takes responsibility for the actions of their Representatives insofar as those actions fall within the scope of their Mandate.			
CATEGORY 1 Subcategories:	Advice	Intermediary (Other)	Services under Supervision
1.1	Long Term Insurance subcategory A	X	X
1.2	Short Term Insurance Personal Lines		
1.3	Long Term Insurance subcategory B1	X	X
1.4	Long Term Insurance subcategory C	X	X
1.5	Retail Pension Benefits	X	X
1.6	Short Term Insurance Commercial Lines		
1.7	Pension Funds Benefits	X	X
1.14	Participatory interests in a collective investment scheme	X	X
1.20	Long Term Insurance subcategory B2	X	X
1.21	Long Term Insurance subcategory B2-A	X	X
1.22	Long Term Insurance subcategory B1-A	X	X
1.23	Short Term Insurance Personal Lines A1		

4. INDEPENDENT STATUS OF THE FSP

Altvest Wealth (Pty) Ltd has agreements with various product providers and is authorised to place business with any of them: **The product provider list is available on request.**

5. COMMISSIONS PAYABLE

Refer to relevant documentation completed as part of the Advice process, e.g. the relevant product quotations. Remuneration is based on regulatory commission paid to the FSP and Representative from the providers. Altvest Wealth (Pty) Ltd did not receive more than 30% of the total remuneration from one product provider in the previous 12 months.

6. FINANCIAL INTELLIGENCE CENTRE ACT (FICA)

In terms of the Financial Intelligence Centre Act (FICA) Altvest Wealth (Pty) Ltd is obliged to report suspicious and unusual transactions that may facilitate money laundering, to the authorities.

7. PROTECTION OF PERSONAL INFORMATION ACT (POPIA)

I confirm that I have been informed and gave my consent for the collection and processing of my personal information and financial product information – including fiduciary product information – to the financial services provider and third parties related to the financial service to be provided by Altvest Wealth (Pty) Ltd.
For more information about the processing of your information, please refer to our privacy policy.

8. CONFLICT OF INTEREST

Altvest Wealth (Pty) Ltd has a conflict-of-interest management policy in place, which is available on request. There is currently no conflict of interest to disclose.

9. COMPLAINTS

Should you wish to pursue a complaint, please address your complaint to the Key Individual. If we, the FSP, are unable to address your concerns to your satisfaction, you may proceed to lodge a complaint with the relevant Ombudsman, whose details appear below.

10. PARTICULARS OF THE NATIONAL FINANCIAL OMBUD SCHEME

Telephone Number:	+27-86-080-0900	WhatsApp Number:	+27-66-473-0157
Email Address:	info@nfosa.co.za	Website:	www.nfosa.co.za

11. PARTICULARS OF THE FAIS OMBUDSMAN

Telephone Number:	+27-12-762-5000 / +27-86- 066-3247	Facsimile Number:	+27-12-348-3447 / +27-86-764-1422
Email Address:	info@faisombud.co.za	Website:	www.faisombud.co.za

12. CLIENT DECLARATION

I, the undersigned hereby acknowledge receipt of this Disclosure Notice from Altvest Wealth (Pty) Ltd and have read and understand the terms and conditions contained herein.

Name of Client:		Signature of Client:	
Date of Signature:		Place of Signature:	