

COMPLIANCE WITH LEGISLATION

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Privacy and Security of Information

FAIS Compliance

FAIS regulates how the financial service industry advises and renders intermediary services to clients. In so doing, it protects clients, intermediaries and financial service providers like Keveko Investments. The legal framework of FAIS supports our business model that places you, the client, at the centre of our business. We exist to provide you with comprehensive, affordable products. We distribute our products only through properly accredited sales consultants to help you ensure you have appropriate product knowledge to make informed decisions. We are committed to fairness and transparency in all that we do. FAIS legislation information as well as other compliance requirements and information is available on the FSCA website.

FAIS

Financial Advisory and Intermediary Services Act, 2002: "To regulate the rendering of certain financial advisory and intermediary services to clients; to repeal or amend certain laws; and to provide for matters incidental thereto." FAIS, is legislation that impacts on the financial services industry and aims to regulate the giving of advice and rendering of intermediary services to clients, as well as certain other issues. FAIS impacts on most financial institutions, financial service providers their representatives (such as advisers, direct sellers) and other staff.

The objectives of FAIS are to:

- Protect the clients who use financial services and products.
- Protect the financial services industry.
- Protect intermediaries.

FAIS requires a financial service provider to:

- Determine the financial needs of the clients
- Provide appropriate advice to clients after having established the relevant facts.
- Assist clients to make informed decisions.
- Establish an effective complaints resolution procedure.
- Ensure that intermediaries are competent.
- Ensure that product providers and financial planners act with due care and diligence, and in the interests of the client.

FAIS requires that the Keveko Investments representatives:

Keveko Investments (Pty) Ltd | Company Registration: 2011/009206/07 | Directors: J Ritten & B Toerien | Authorized Financial Services Provider | Licence No. 43268

To comply with the requirements of the Financial Advisory and Intermediary Services Act, 2002, General Code of Conduct, Keveko has adopted and implemented a Conflict of Interest policy, which is accessible on our website www.keveko.com. Should you not have access to the internet, please contact your Financial Planner to obtain a copy.

- Provide clients with trusted and appropriate factual product information and solutions.
- Act with integrity, transparency, and a culture of discipline when dealing with clients.
- Keveko Investments representatives are obliged to document product information-related communications concerning financial services rendered to clients. This will impact on the amount of paperwork required, but ultimately FAIS protects us all. Clients benefit from the legislation as they receive:
 - Protection by means of appropriate and trusted product information, integrity and transparency.
 - Maintenance of high standards by product providers.
 - An effective complaints resolution mechanism.
 - Protection through the continued existence of the FSP.
 - Proper monitoring of sales consultants' actions.
 - Record keeping of product information and communication.
 - Ensuring that sales consultants are competent in accordance with the FAIS Act.

FICA

Financial Intelligence Centre Act, 2001:

"To establish a Financial Intelligence Centre and a Money Laundering Advisory Council in order to combat money laundering activities; to impose certain duties on institutions and other persons who might be used for money laundering purposes; to amend the Prevention of Organised Crime Act, 1998, and the Promotion of Access to Information Act, 2000; and to provide for matters connected therewith."

The Act has been implemented and applies to any known or suspected money laundering activity or related breach of duty, involving not only employees, contractors, temporary employees, consultants, clients, but also shareholders, vendors, outside agencies, and unknown parties. This policy addresses the responsibility of management and employees for: Preventing, detecting, monitoring and reporting confirmed, suspected, detected, or prevented money laundering;

- Client identification and verification ("know your client");
- Record keeping; Money laundering control training;
- Monitoring of accounts, activities, policies, procedures, and plans in terms of FICA.
- All accountable institutions have specific duties to help prevent money laundering. One of these duties is to "Know Your Client".

Information Act

Accessibility policy

The Promotion of Access to Information Act, 2 of 2000 gives persons the right of access to information that is required for the exercise or protection of any rights. Access to information will be granted once certain requirements have been met. The Act also requires private bodies, such as Keveko Investments to compile a manual, which will assist people who want to exercise their right to access to information.

We have compiled a manual in terms of PAIA to help you exercise your rights to access the information.

Click below in the footer to download our PAIA manual, the prescribed form, relevant fees or to Contact Us.