

SDC Wealth Management (Pty) Ltd Introduction and Disclosure

<p>License Categories</p>	<p>CATEGORY I Long-Term Insurance subcategory A Short-Term Insurance Personal Lines Long-Term Insurance subcategory B1 Long-term insurance subcategory B2 Long-term Insurance subcategory B2-A Long-term Insurance subcategory B1-A Short-term Insurance Personal Lines A1 Long-Term Insurance subcategory C Retail Pension Benefits Short-Term Insurance Commercial Lines Pension Funds Benefits Shares Debentures and securitised debt Participatory interests in a collective investment scheme Health Service Benefits Long-term Deposits Short-term Deposits</p> <p>CATEGORY IV Assistance business FSP</p>																												
<p>Compliance Officer</p>	<p>Etude Risk Management Service (Pty) Ltd: Mr LeRoux van Wyk leroux@etude.co.za</p>																												
<p>Key Individual</p>	<p>Jan Harm Eloff, janharm@sdcwealth.co.za</p>																												
<p>Contractual Arrangement with Product Providers/Companies</p>	<p>No product provider or investment company holds any shares in the FSP nor is the FSP associated with any such institution. We have agreements with various product suppliers or their authorised Underwriting Management Agencies, listed below is not exhaustive.</p> <table border="1" data-bbox="534 1711 1380 1939"> <tr> <td>AC&E</td> <td>Auto & General</td> <td>Bidvest</td> <td>BrightRock</td> </tr> <tr> <td>Bryte</td> <td>Budget</td> <td>Capital Legacy</td> <td>CIA</td> </tr> <tr> <td>Discovery</td> <td>DotSure</td> <td>First for Woman</td> <td>Genric</td> </tr> <tr> <td>Hollard</td> <td>King Price</td> <td>Mirabilis</td> <td>MiWay</td> </tr> <tr> <td>Momentum</td> <td>New National</td> <td>Old Mutual</td> <td>ONE</td> </tr> <tr> <td>Origen</td> <td>PPS</td> <td>Renasa</td> <td>Santam</td> </tr> <tr> <td>Senate</td> <td>Virseker</td> <td>VAPS</td> <td>Western</td> </tr> </table>	AC&E	Auto & General	Bidvest	BrightRock	Bryte	Budget	Capital Legacy	CIA	Discovery	DotSure	First for Woman	Genric	Hollard	King Price	Mirabilis	MiWay	Momentum	New National	Old Mutual	ONE	Origen	PPS	Renasa	Santam	Senate	Virseker	VAPS	Western
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Remuneration	<p>The adviser is remunerated by way of commission and fees payable by product providers and companies as set out on the quotation provided.</p> <p>The FSP does not hold more than 10% shares in any product provider, and thus, it does not earn more than 30% of its income from a single provider.</p>
Conflict of Interests	<p>In the event of a potential conflict of interest in rendering advice to clients, the FSP will prioritize the client's interests. The Conflict-of-Interest manual can be made available upon request.</p>
Professional Indemnity Insurance	<p>The FSP holds cover with AC&E, limited to R5 000 000.</p>
Financial Advisor Intermediary Services	<p>The FSP warrants that any adviser rendering financial services to a client complies with the fit and proper requirements of the Financial Advisory and Intermediary Services Act.</p> <p>Without limiting and subject to the provisions of the services agreement, the FSP accepts responsibility for the adviser's lawful actions in rendering financial services within the course and scope of their employment.</p>
Advice	<p>The adviser is required to analyse clients' requirements and needs while providing advice. The financial advice provided will be based on the information provided by the client. The FSP will not be held liable for any financial advice provided in respect of incorrect, inaccurate, or incomplete information provided by the client.</p>
Confidentiality and protection of personal information	<p>The FSP and its personnel will treat all information received from and regarding the client as confidential. Such information will only be made available if consent is provided in writing or is required by 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.</p> <p>What information we collect:</p> <p>We collect and process your personal information mainly to provide you with access to the services and products of the providers with whom we have contractual agreements in place and to help us improve our services to you. The type of information we collect will depend on the need for which it is collected and will be processed for that specific purpose only. Where possible,</p>



WEALTH MANAGEMENT

SDC Wealth Management (Pty) Ltd
An Authorised Financial Services Provider (FSP no. 49659)

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✉ info@sdcwealth.co.za

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we will inform you what information you are required to provide to us and what information is optional. With your consent, we may also supplement the information that you provide to us with information we receive from other providers in order to offer you a more consistent and personalized experience in your interactions with us. When you elect to take up offerings from our contracted providers they may also require additional information from you and they will be subject to the same privacy regulations as we are subject to.

How we use your information:

We will use your personal information only for the purposes for which it was collected and agreed to with you. This may include:

- Providing products or services to you and to carry out the transaction you requested;
- For underwriting purposes;
- Assessing and processing claims;
- Conducting credit reference searches or verification;
- Confirming and verifying your identity;
- For credit assessment and credit management;
- For purposes of claims history;
- For the detection and prevention of fraud, crime, money laundering or other malpractice;
- Conducting market or customer satisfaction research;
- For audit and record keeping purposes;
- In connection with legal proceedings.
- Providing our services to you, to carry out the services you requested and to maintain and
- constantly improve our relationship with you;
- Providing you with communications in respect of the FSP and regulatory matters that may affect you;
- In connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law.

Disclosure of your information:

We may disclose your personal information to our providers whose services or products you elect to use. We have agreements in place to ensure that they comply with our privacy terms and conditions. We may also share your personal information with, and obtain information about you from third parties for the purposes listed above. We may also disclose your information where

SDC WEALTH MANAGEMENT (PTY)Ltd

Registration no: 2016/367582/07

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24 ACHTER ROAD, PAULSHOF, SANDTON, 2191

DIRECTOR: D J GIBHARD



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	<p>we have a duty or a right to do so under applicable legislation or the law or where it may be necessary to protect our rights.</p> <p>Safeguarding your information: The POPI Act requires us to adequately protect our personal information and avoid unauthorised access and use of your personal information. We will continuously review our security controls and processes to ensure that your personal information is secure. If we need to transfer your personal information to another country for processing or storage we will ensure that any party to whom we pass on your personal information will treat your information with the same level of protection as required from us.</p> <p>Your rights to access and correction of your personal information: You have the right to access the personal information we hold about you. You also have the right to ask us to update, correct or delete your personal information. We will take all reasonable steps to confirm your identity before providing details of your personal information or making changes to your personal information. You can contact us at the numbers or addresses listed herein and request the information you would like.</p>
Financial Intelligence Centre Act	<p>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.</p> <p>The FSP is also required to report unusual and suspicious financial activities where so obligated by FICA.</p>
Complaints	<p>Any queries and complaints are to be addressed to the Key Individual as per the contact details provided.</p> <p>A copy of the FSP’s complaints procedure is available on request.</p> <p>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.</p>
Contact Details for FAIS Ombud	<p>Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria, 0010.</p> <p>Tel: 012 470 9080 Sharecall : 086 066 3274</p> <p>Email: info@faisombud.co.za Website www.faisombud.co.za</p>

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Contact Details for Ombud for Short Term Insurance	110 Oxford Road, Houghton Estate, Johannesburg,2198. Tel: 0860 800 900 Email: info@nfosa.co.za Website: www.nfosa.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: 086 112 3267 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: 0800 20 37 22 Website: www.fsca.co.za

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