

# FAIS DISCLOSURE CERTIFICATE

EasyEquities

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## Contents

1. INTRODUCTION .....	3
2. INFORMATION .....	3
3. FINANCIAL PRODUCTS AND SERVICES .....	5
4. GENERAL LICENSING CONDITIONS .....	6
5. EASYEQUITIES DECLARATION .....	6
6. CLIENT DECLARATION.....	6

## FAIS DISCLOSURE CERTIFICATE

### 1. INTRODUCTION

1.1. In terms of the Financial Advisory and Intermediary Services Act 37 of 2002 and the subordinate legislation thereto (the “**FAIS Act**”), as amended from time to time, a financial services provider (“**FSP**”) is required to make certain disclosures to its prospective and existing clients in accordance with the provisions therein. This disclosure certificate is available at [www.easyequities.co.za](http://www.easyequities.co.za) at all times and includes information about us as the authorised FSP, the financial products and services for which we are licensed, the product suppliers of the financial products we offer to clients and conflicts of interest (actual, potential, or perceived). We are committed to rendering financial services with honesty, fairness, due care, and diligence, and to meeting the requirements of the FAIS Act. A copy of our FAIS licence certificate, including the conditions of the licence, is available on request by submitting a ticket via the EasyEquities support portal [here](#).

### 2. INFORMATION

Authorised FSP	
Authorised FSP full name	First World Trader (Proprietary) Limited trading EasyEquities (“ <b>EasyEquities</b> ”)
FSP licence number	22588
FAIS approval date	7/11/2006
Company registration number	1999/021265/07
Physical business addresses	16 <sup>th</sup> Floor, 25 Owl Street, Auckland Park, Johannesburg 2092
Postal address	Postnet Suite 247, Private Bag X1, Melrose Arch, 2196
Contact details	<b>Telephone:</b> 010 141 2101 <b>Support portal:</b> <a href="https://support.easyequities.co.za/support/tickets/new">https://support.easyequities.co.za/support/tickets/new</a> <b>Website:</b> <a href="https://www.easyequities.co.za/">https://www.easyequities.co.za/</a> Clients must please use the EasyEquities support portal for all queries.
Nature of business	Financial services
Compliance officers	Vorlaufer Compliance (Pty) Ltd (approval number 6692) Represented by Gigi Vorlaufer (approval number 4808) Address: 12 Constantia Avenue, Alan Manor, 2091 Telephone: +27 82 780 8473 Email: <a href="mailto:gigi@vorlaufer-compliance.co.za">gigi@vorlaufer-compliance.co.za</a> Website: <a href="http://www.vorlaufer-compliance.co.za">www.vorlaufer-compliance.co.za</a> Estian Goosen Address: 16th Floor, 25 Owl Street, Auckland Park, Johannesburg 2092 Telephone: +27 79 319 8290 Email: <a href="mailto:egoosen@purplegroup.co.za">egoosen@purplegroup.co.za</a>
Information officer	Nicola Comminos Address: 16th Floor, 25 Owl Street, Auckland Park, Johannesburg 2092 Telephone: 010 141 2132 Email: <a href="mailto:nicola@purplegroup.co.za">nicola@purplegroup.co.za</a>
Complaints	EasyEquities aims to treat all clients fairly. It has a complaints resolution process. The complaints policy and procedure is available on the website.
Ombud for FSPs	Telephone: +27 12 762 5000 or +27 12 470 9080 Fax: +27 86 764 1422 or +27 12 348 3447 Postal address: P O Box 74571, Lynnwood Ridge, 0040

	<p>Physical address: Sussex Office Park, Ground Floor, Block B, 473 Lynnwood Road, Lynnwood, 0081</p> <p>Email: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a></p> <p>Website: <a href="http://www.faisombud.co.za">www.faisombud.co.za</a></p>
<b>Information regulator</b>	<p>Postal address: P.O Box 31533, Braamfontein, Johannesburg, 2017</p> <p>Physical address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001</p> <p>Email (complaints): <a href="mailto:complaints.IR@justice.gov.za">complaints.IR@justice.gov.za</a></p> <p>Email (general): <a href="mailto:inforeg@justice.gov.za">inforeg@justice.gov.za</a></p> <p>Website: <a href="https://www.justice.gov.za/inforeg/index.html">https://www.justice.gov.za/inforeg/index.html</a></p>
<b>Remuneration of representatives</b>	<p>EasyEquities' employee representatives participate in the same salary, and incentive, structures as other employees. Sign-on bonuses are not offered to representatives. Representatives are not remunerated:</p> <ol style="list-style-type: none"> <li>1. where the financial interest is determined with reference to the quantity of business secured for EasyEquities, without giving due regard to the delivery of fair outcomes for clients;</li> <li>2. for giving preference to a specific product supplier, where a representative may recommend more than one product supplier to a client; or</li> <li>3. for giving preference to a specific financial product of a product supplier, where a representative may recommend more than one financial product of that product supplier to a client.</li> </ol>
<b>Conflicts of interest</b>	<p>The conflicts of interest management policy is available on the website. EasyEquities maintains a conflict of interest register, which reflects all financial interests received, financial interests offered, personal account trading (personal investing for your own account), outside business interests, and any other actual, or potential, conflicts of interest.</p>
<b>Governance</b>	<p>EasyEquities has appropriate governance structures in place, based on its size, and complexity. The board of directors consists of executive directors and non-executive directors. A selected, and skilled, executive and management team, is responsible for the daily management of the business.</p>
<b>Empowerment</b>	<p>In accordance with the Department of Trade and Industry (DTI) generic codes for Broad-Based Black Economic Empowerment (BBB-EE), FWT is a level four contributor.</p>
<b>Confidentiality</b>	<p>All information obtained, or received, from clients, remains confidential, unless the client provides written consent, or unless EasyEquities is required by law, to disclose information. Our privacy policy is available on the website.</p>
<b>Waiver of rights</b>	<p>EasyEquities may not, in any way, request, or induce, a client to waive any right, or benefit, conferred on the client by the FAIS Act, or recognise, accept, or act on, any waiver by the client.</p>
<b>Insurance</b>	<p>EasyEquities holds suitable professional indemnity, and fidelity insurance cover, which cover is above the minimum requirements stipulated in terms of the FAIS Act.</p>
<b>Document storage</b>	<p>EasyEquities keeps all legal documents, and records of communication, for the financial services provided to clients, on record for the relevant legislated periods. Electronic copies and/or hard copies, are kept on record. Daily back-ups of electronic records are made, and</p>

	are sent offsite. Business continuity, and disaster recovery, policies and procedures are in place.
<b>Product suppliers</b>	EasyEquities is a product supplier itself and the entities that EasyEquities uses as product suppliers can be accessed via the website. The product suppliers hold the required licenses for the financial products that they issue, and EasyEquities, where applicable, is remunerated according to the agreed upon terms. EasyEquities does not hold 10%, or more, of the issued shares of any of the other product suppliers.
<b>Financial products</b>	The mandatory detailed information for each relevant, specific financial product offered by EasyEquities, is provided to the client via the EasyEquities Platform and/or website. The general financial products and services for which FWT is licensed, and for which the representative is authorised, are listed in the financial products and services section of this disclosure certificate.

### 3. FINANCIAL PRODUCTS AND SERVICES

Category I	FSP		
Subcategory	Advice Automated	Advice Non-automated	Intermediary Service
Long-Term Insurance subcategory A	x	x	x
Short-Term Insurance Personal Lines	x	x	x
Long-Term Insurance subcategory B1	x	x	x
Long-term Insurance subcategory B2-A	x	x	x
Long-term Insurance subcategory B1-A	x	x	x
Short-term Insurance Personal Lines A1	x	x	x
Structured deposits		x	x
Participatory interest in a hedge fund		x	x
Long-Term Insurance subcategory C	x	x	x
Retail Pension Benefits	x	x	x
Pension Funds Benefits	x	x	x
Shares	x	x	x
Money market instruments	x	x	x
Debentures and securitised debt	x	x	x
Warrants, certificates and other instruments	x	x	x
Bonds	x	x	x
Derivative instruments	x	x	x
Participatory interests in a collective investment scheme	x	x	x
Short-term Deposits	x	x	x
Category II	FSP		
Subcategory	Advice	Advice Non-automated	Intermediary Service
Participatory interest in a hedge fund	N/A	N/A	x
Shares	N/A	N/A	x
Money market instruments	N/A	N/A	x
Debentures and securitised debt	N/A	N/A	x
Warrants, certificates and other instruments	N/A	N/A	x
Bonds	N/A	N/A	x
Derivative instruments	N/A	N/A	x
Participatory interests in one or more collective investment schemes	N/A	N/A	x
Category III	FSP		

Subcategory	Advice	Advice Non-automated	Intermediary Service
Shares	N/A	N/A	x
Money market instruments	N/A	N/A	x
Debentures and securitised debt	N/A	N/A	x
Warrants, certificates and other instruments	N/A	N/A	x
Bonds	N/A	N/A	x
Participatory interests in one or more collective investment schemes	N/A	N/A	x

#### 4. GENERAL LICENSING CONDITIONS

- 4.1 EasyEquities must inform the registrar of the Financial Services Conduct Authority (the “**Registrar**”) in writing in an appropriate electronic format, within 15 days of any change in respect of business information of EasyEquities as provided in form which is prescribed by the Registrar.
- 4.2 EasyEquities must maintain the services of a key individual who comply with the fit and proper requirements as contemplated in the FAIS Act and ensure full compliance with the FAIS Act.
- 4.3 EasyEquities must maintain a representative register and regularly update such register in the event of any changes to representatives or key individuals; and
- 4.4 EasyEquities must not change the name of the business as reflected on the license, unless certain conditions are met and the Registrar has issued an appropriately amended license.
- 4.5 EasyEquities must at all times ensure that any financial product which it renders or intend to render financial services of, qualifies as a financial product as contemplated in the FAIS Act, or is or will be lawfully issued by the relevant product supplier by virtue of an authority, approval or right granted to such supplier under a law as contemplated in the definition of product supplier in terms of the FAIS Act.

#### 5. EASYEQUITIES DECLARATION

EasyEquities hereby confirms that it accepts responsibility for the activities performed by it and the activities performed by its representatives, within the representatives’ employment/mandate obligations, and that, to the best of our knowledge, our representatives meet the fit and proper requirements, including personal character qualities of honesty and integrity, good standing, competence, continuous professional development, operational ability, and financial soundness requirements.

#### 6. CLIENT DECLARATION

By using the EasyEquities services and agreeing to the EasyEquities Terms and Conditions, you hereby confirm that you have read and understood the contents of this disclosure certificate.