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No 3 Annapurna road
Braelyn
East London
5201

INITIAL STATUTORY DISCLOSURES

STATUTORY DISCLOSURES

BUYANA FINANCIAL SERVICES CC
Registration No 2005/126570/23

Business Details

FSP License Number:	23401
Address (Postal & Physical):	No 3 Annapurna Road, Braelyn, east London, 5201
Contact Person:	Makhaya Buyana
Telephone Number:	043 001 1957
Fax Number:	N/A
Cellular phone number:	082 433 1077/072 230 6724
E-mail Address:	info@buyanafs.co.za
Financial Advisor:	Makhaya Buyana
Cellular phone number	082 433 1077
E-mail Address	info@buyanafs.co.za

Legal and Contractual Status

The Financial Service Provider is a Close Corporation and is a duly authorized intermediary of the following product suppliers:

1.	Sanlam
2.	PPS
3.	Hollard
4.	Bidvest
5.	Old Mutual
6.	Liberty
7.	Momentum
8.	Metropolitan
9.	Safrican
10.	RMA
11.	Capital Legacy
12.	Allan Gray
13.	Bonitas
14.	Profmed
15.	Universal Health
16.	Unity Health
17.	Stratum
18.	Santam
19.	Auto & General

No conditions or restrictions have been imposed by any of the above product suppliers.

The financial advisor is an authorized representative of Buyana Financial Services and has been appointed in terms of a written agreement. Buyana Financial Services accepts responsibility for its own actions and for the actions of the financial advisor that may be performed by him or her acting within the course and scope of the written agreement.

Financial Services for which Authorised

In terms of the license issued to Buyana Financial Services by the Authority, the financial advisor is authorised to provide financial services in respect of the following financial product categories:

	Financial Product	Advice	Intermediary Services	Services under Supervision
1.1	Long-Term Insurance subcategory A	✓	✓	
1.2	Short-term insurance Personal lines	✓	✓	
1.3	Long-Term Insurance subcategory B1	✓	✓	
1.4	Long-Term Insurance subcategory C	✓	✓	
1.5	Retail Pension Benefits	✓	✓	
1.6	Short-term insurance Commercial lines	✓	✓	
1.7	Pension Fund Benefits	✓	✓	
1.14	Participatory interests in collective investments schemes	✓	✓	
1.16	Health Service Benefits	✓	✓	
1.19	Friendly Society Benefits	✓	✓	
1.20	Long-term Insurance subcategory B2	✓	✓	
1.21	Long-term Insurance subcategory B2-A	✓	✓	
1.22	Long-term Insurance Subcategory B1-A	✓	✓	
1.23	Short-term Insurance Personal Lines A1	✓	✓	

No conditions or restrictions have been imposed by the FSP.

Compliance Department

The provider has appointed Moonstone Compliance (Practice No 188) as its external compliance practice. The Compliance Officer is Mr. Tim Wiese, Tel: 084 232 3454, Fax: 083 399 1781, Postal Address: PO Box 12662, Die Boord, Stellenbosch, 7613, or

The provider is not required to appoint a Compliance Officer and subscribes to the Moonstone Compliance Protector Service. Moonstone Compliance may be contacted at: Tel: 021 883 8000, Fax: 021 883 8005.

Professional Indemnity

The provider does hold professional indemnity endorsed by AON

Disclosure of Interest and Remuneration

Please note that the provider has established a Conflict-of-Interest Management policy which requires your financial advisor to disclose any actual or potential conflict of interest to you. A copy of the Conflict-of-Interest Management Policy is available to the client at this office during office hours each day. Neither the provider nor your financial advisor holds directly or indirectly more than 10% of any product supplier's shares or an equivalent financial interest. Your financial advisor has received more than 30% of his/her total remuneration, including commission during the preceding 12 months.

In accordance with legislation, we keep an updated Conflict of Interest Management policy and disclosure register. This register informs you, our client, of all financial and ownership interests that I/we may become entitled to and lists the associate and the FSP relationships of the FSP. This document ensures transparency in my/our dealings with our clients and is available for inspection.

The FSP promotes the fair treatment of clients by integrating the guidelines and principles of TCF in its Code of Ethics Policy and in all the FSP's dealings with its clients.

Complaint Resolution System and Procedures

Any complaint against a Representative of The FSP should be sent in writing and addressed to a key person at Unit 3 Schewitz Road, Maxamillion House, Berea East London, 5201 , or it may also be sent electronically to makhaya@buyanafs.co.za .

You are entitled, if you are not satisfied with the manner in which your complaint is handled, to refer your complaint to the FAIS Ombud office. The Ombud has been created as a mechanism to assist you with any financial advice delivered to you and in your opinion inappropriate.

Contact details for the Ombud:

PO Box 74571, Lynnwood Reef 0040 | Tel: 012 470 9080 | Fax: 012 348 3447 | info@faisombud.co.za | www.faisombud.co.za

Signing of Incomplete Documents

You are hereby advised and cautioned that no person acting on behalf of the provider may in the course of the rendering of a financial service request you to sign any written or printed form or document unless all details required to be inserted thereon by you or on your behalf have already been inserted.

Responsibility for Correctness and Completeness of Information

Please be aware when completing any documentation or providing any information, that all material facts must be accurately and properly disclosed. You are entirely responsible for the accuracy and completeness of all answers, statements or other information provided by you or on your behalf.

Please note that all material facts in respect of any application, proposal, order, instruction or other contractual information that is required to be completed for or submitted to a product supplier by or on your behalf that relates to the purchase of or investment in any financial product, including any amendment thereof or variation thereto, must be accurately and properly disclosed.

Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information could result in the cancellation of the transaction by the product supplier.

Waiver of Rights

You are hereby advised that no financial advisor or any other person may ask you or offer any inducement to you to waive any right or benefit conferred on you by or in terms of any provision of the General Codes of Conduct. A copy of the Code of Conduct is available on request.

General

The provider may from time to time receive non-cash incentives from product suppliers or indirect consideration from other persons. The provider will make available specific details should this occur.

All information obtained or acquired from you, the client, will remain confidential unless you provide written consent, or unless we are required by any law to disclose such information.

Signed for and on behalf of the Client

Signature:

Name:

At:

Date: