

Onespark (Pty) Ltd
 Address: 76 Boundary Road, Illovo, Johannesburg, 2196
 Postal address: Client services, PO Box 2960, Randburg, 2125
 Email: ashley@onespark.co.za

**DISCLOSURE NOTICE IN TERMS OF FINANCIAL ADVISORY & INTERMEDIARY SERVICES ACT NO. 37 2002
 “FAIS”**

Dear Sir /Madam

As a prospective client you have the right to information relating to our professional services as required in terms of the FAIS Act. Please note that this is an important document and is to be read carefully. You will be asked to sign an acknowledgement of receipt and understanding.

OneSpark (Pty) Ltd is a licensed Financial Services Provider, license number, **50594**. A copy of the license is available upon request.

1.Authorised Representatives

OneSpark (Pty) Ltd has duly authorised the individuals below to render advice and intermediary services as defined in terms of FAIS in respect of the following FAIS Product Categories:

Key Individuals:

Name	FAIS product categories
Ashley Van Niekerk	Category I - Long Term insurance subcategory A, B1, B2, B1-A and B2-A

Representatives :

Name	FAIS product categories
Greg Smith	Category I - Long Term insurance subcategory A, B1, B2, B1-A and B2-A
Josh Kaplan	Category I - Long Term insurance subcategory A, B1, B2, B1-A and B2-A
Francis Gill	Category I - Long Term insurance subcategory A, B1, B2, B1-A and B2-A
Ricky Kadish	Category I - Long Term insurance subcategory A, B1, B2, B1-A and B2-A

OneSpark (Pty) Ltd has the necessary controls and procedures in place as to ensure that the Key Individuals and Representative comply with the prescribed FAIS Fit and Proper Requirements (includes experience, qualifications, regulatory examinations and honesty and integrity requirements). OneSpark (Pty) Ltd accepts legal responsibility for those activities that the representative performed within the scope of implementing his/her employment contract or mandate.

Note: Greg Smith, Josh Kaplan, Francis Gill and Ricky Kadish are rendering services under supervision as defined in the Determination of Fit & Proper requirements in respect of the following product categories Category I - Long Term insurance subcategory A, B1, B2, B1-A and B2-A. The supervisor is Ashley Van Niekerk.

2. Exemptions with regard to any matter covered by the FAIS Act

No specific exemption was granted to OneSpark (Pty) Ltd by the Registrar.

3. Financial Services and Products

OneSpark (Pty) Ltd is authorised to render advice and recommend financial products in respect of the financial product types listed below:

Category I - Long Term insurance subcategory A

Category I - Long Term insurance subcategory B1

Category I - Long Term insurance subcategory B2

Category I - Long Term insurance subcategory B1-A

Category I - Long Term insurance subcategory B2-A

4. Contracts with Product Suppliers

- We offer financial products from only one product supplier. (Please see Annexure A)

Please see **Annexure A** for the following information of each product supplier: Physical Location, Postal Address, Telephone Contact Details, Names and Contact Details of the relevant compliance & complaints departments.

5. What will you have to pay us for our services?

We will tell you how we get paid, and the amount, before we conclude any business for you.

Commission – OneSpark (Pty) Ltd receives commissions from various product companies with which we interact on your behalf.

6. Compliance with Financial Advisory and Intermediary Services Act “FAIS”

The compliance of OneSpark (Pty) Ltd with the FAIS Act is monitored by **ELZABE BOTHA** of Compli-Serve SA (Pty) Ltd, a licensed Compliance Practice, CO 194 who is contactable on 087 897 6970 or email elzabe@compliserve.co.za

7. Confidentiality

Where applicable all information will be kept by **OneSpark (Pty) Ltd** on a confidential basis and will not be made available to third parties by **OneSpark (Pty) Ltd** unless so authorised by the client beforehand or if **OneSpark (Pty) Ltd** is required to divulge such information in the public interest or under any law.

8. Conflicts of Interest

In accordance with **OneSpark (Pty) Ltd** conflicts management policy, **OneSpark (Pty) Ltd** places a high priority on its clients' interests. As conflicts of interest affecting clients could undermine the integrity and professionalism of our business, any instances must be identified as early as possible. If conflict situations cannot be avoided, they must be managed equitably and in the client's interest. Detecting potential or recognised conflicts of interest that could compromise the interest of its clients and managing and limiting the impact of conflicts of interest therefore constitute an integral part of **OneSpark (Pty) Ltd** duties and obligations.

Potential conflicts of interest are inherent in any business and therefore it is not the aim of **OneSpark (Pty) Ltd** to avoid all conflicts but rather to take steps to identify and manage conflicts of interest to ensure that our clients are not unduly prejudiced.

OneSpark (Pty) Ltd maintains an active Conflicts of Interest Management Policy which can be obtained online:

[https://onespark-public-static-assets.s3.af-south-](https://onespark-public-static-assets.s3.af-south-1.amazonaws.com/terms_and_policies/Conflict+of+Interest+Management+Policy.pdf)

[1.amazonaws.com/terms_and_policies/Conflict+of+Interest+Management+Policy.pdf](https://onespark-public-static-assets.s3.af-south-1.amazonaws.com/terms_and_policies/Conflict+of+Interest+Management+Policy.pdf)

Annexure B highlights our current conflicts.

9. Complaints

In the event that you are dissatisfied with any aspect of our service you may contact our offices at the address shown at the head of this letter.

Should you wish to pursue a complaint against an authorised representative of **OneSpark (Pty) Ltd**, you should address your complaint in writing to Ashley Van Niekerk, a registered key person of **OneSpark (Pty) Ltd** again at the address shown at the head of this letter.

If you cannot settle your complaint with us, you are entitled to refer it to the FAIS Ombud. The Ombud has been created to provide you with a redress mechanism for any inappropriate financial advice that may have been given to you.

Contact particulars of the Ombud: PO Box 74571 , Lynnwood Ridge 0040 , Tel 012 470 9080

Fax 012 348 3447 , info@faisombud.co.za , www.faisombud.co.za

10. Professional Indemnity-, Fidelity Insurance or Guarantees

OneSpark (Pty) Ltd holds professional indemnity/fidelity (amend as appropriate) insurance underwritten by Santam.(The South African National Trust and Assurance Company Limited)

11. Basis of Advice

In order for us to provide you with appropriate advice and financial products it is important that you give us sufficient particulars of your financial affairs. Failure to make a full disclosure could result in our advice being compromised and may result in you thus making a financial commitment to a product inappropriate to your needs and objectives.

In order to help ensure that you make a financial commitment to a product that is appropriate to your needs you are strongly advised to ensure that you have all the necessary documentation and information that you require from your advisor before you make a final decision.

12. Advice Documentation

You are hereby advised and cautioned that, unless otherwise agreed, any advice, quotation, recommendation or variation thereof that you receive in writing from **OneSpark (Pty) Ltd** or its representatives "the Advice Documentation" is given to you on the understanding that it shall not be used as a basis of advice subsequently concluded with another Financial Services Provider.

In the event that you elect to present the Advice Documentation to another Financial Service Provider, **OneSpark (Pty) Ltd** takes no responsibility for the appropriateness of the final advice offered by any subsequent advisor to your financial needs and circumstances.

13. Financial Intelligence Centre Act (FICA) -

Please note that in terms of the Financial Intelligence Centre Act (FICA), **OneSpark (Pty) Ltd** is obliged to report suspicious and unusual transactions that may facilitate money laundering to the authorities.

Annexure A

Guardrisk Life Limited

Address: :PO Box 786015, Sandton, 2146

Email: :LifeClaims@guardrisk.co.za or info@guardrisk.co.za

Tel: :011 669 1000

Complaints:

Email: :complaints@guardrisk.co.za

Tel: :0860 333 361

Annexure B

No Conflicts of Interest exist.

Our Conflict of Interest Management Policy is available on request from our website www.onespark.co.za or by contacting us on info@onespark.co.za.