



STATUTORY DISCLOSURE BY ZCP Konsult (PTY) LTD An Authorized Financial Services Provider (FSP)

This document also serves as the Article 13 confirmation of appointment and authorization to act as a Representative on behalf of this FSP.

This document confirms that:

ZCP Konsult (PTY) LTD is licensed according to the Financial Advisory and Intermediary Services Act (FAIS) Act no. 37 of 2002. **ZCP KONSULT (PTY) LTD** is an Authorized Financial Services Provider.

*This document aims to introduce our business to you and in particular to provide more information about our qualifications and experiences. It is important to note that we are members of the **Financial Intermediaries Associates of South Africa** (<https://fia.org.za/>) and that we are committed to their code of ethics.*

CODE OF ETHICS:

To conduct our business in good faith and with integrity;

To respect the confidentiality of all information, which is transmitted to the Client or otherwise obtained;

To obtain all the necessary information from the client, in the case of matters relating to the consideration or acceptance of any risk by an underwriter, and to convey it accurately to the underwriter

To advise Clients only regarding matters or products about which the Client is informed and knowledgeable;

To never act in any way that could harm the reputation of the FIA or its members;

To comply with this Code, the Constitution of the FIA and any other relevant Law.

Representative & Key Individual information

Full Name of Financial Advisor / Representative and Key Individual

Zacharias Christiaan Pretorius (ZC)

Contact details

Office address: Landros Street 28b, Louis Trichardt 0920

Postal address: PO Box 1082, Louis Trichardt, 0920

Telephone: 015 516 5620 (office)

Cell Phone: 082 493 1133

Email: zc@zcp.co.za

FSCA License number

24709

Entity Registration Number

2016/494708/07

License Categories and Financial Products of the FSP & Financial Advisor

	CATEGORY I	Advice	Intermediary services
1.1	Long-Term Insurance Subcategory A	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.2	Short-Term Insurance Personal Lines	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.3	Long-Term Insurance subcategory B1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.20	Long-term insurance subcategory B2	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.21	Long-term Insurance subcategory B2-A	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.22	Long-term Insurance subcategory B1-A	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.23	Short-term Insurance Personal Lines A1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.4	Long-Term Insurance subcategory C	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.5	Retail Pension Benefits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.6	Short-Term Insurance Commercial Lines	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.7	Pension Funds Benefits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.8	Shares	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.10	Debentures and securitised debt	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.14	Participatory interests in a collective investment scheme	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.16	Health Service Benefits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Fit en Proper Requirements:

The Financial Advisor / Representative's date of appointment to the FSP is:

2003

The Financial Advisor / Representative has experience in providing advisory and intermediary services in the financial services industry since:

1994

The Financial Advisor / Representative meets the fit and proper requirements regarding personal characteristics of honesty and integrity

YES

Qualifications:

HOD, AFP, RFP, RE 1 (Key Individual) & RE5 (Representative)

Full Name of Financial Advisor / Representative and Second Key Individual

Cornelia Jacoba Elizabeth van Staden (Elsabè)

Contact details

Office Address: Landros street 28b, Louis Trichardt 0920

Postal address: PO Box 1082, Louis Trichardt, 0920

Telephone: 015 516 5620 (Office)

Cell phone: 074 960 9234

E-mail address: elsabe@zcp.co.za

Financial Products of the Financial Advisor / Representative

	CATEGORY I	Advice	Intermediary services
1.6	Short-Term Insurance Commercial Lines	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.2	Short-Term Insurance Personal Lines	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.23	Short-term Insurance Personal Lines A1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Fit en Proper Requirements:

The Financial Advisor / Representative's date of appointment to the FSP is:

2012

The Financial Advisor / Representative has experience in providing advisory and intermediary services in the financial services industry since:

2012

The Financial Advisor / Representative meets the fit and proper requirements regarding personal characteristics of honesty and integrity

YES

Qualifications:

RE 1 (Key Individual), RE 5 (Representative), Higher Certificate in Short Term Insurance

Full Name of Financial Advisor / Representative

Anna Maria Pretorius (Ria)

Contact details

Office address: Landros Street 28b, Louis Trichardt 0920

Postal address: PO Box 1082, Louis Trichardt, 0920

Telephone: 015 516 5620 (office)

Cell phone: 082 690 3755

Email: ria@zcp.co.za

Financial Advisor of the Financial Advisor / Representative

Category I	Advice	Intermediary services
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1.16	Health Service Benefits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
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Fit en Proper Requirements:

The Financial Advisor / Representative's date of appointment to the FSP is:

2008

The Financial Advisor / Representative has experience in providing advisory and intermediary services in the financial services industry since:

2008

The Financial Advisor / Representative meets the fit and proper requirements regarding personal characteristics of honesty and integrity

YES

Qualifications:

RE 5 (Representative), RFP1 & RFP2

Full Name of Financial Advisor / Representative / Key Individual

Elsie Sophia Pretorius Venter (Lisa)

Contact details

Office Address: Landros street 28b, Louis Trichardt 0920

Postal address: PO Box 1082, Louis Trichardt, 0920

Telephone: 015 516 5620 (Office)

Cell phone: 076 7973252

E-mail address: medical@zcp.co.za

Financial Products of the Financial Advisor / Representative

	CATEGORY I	Advice	Intermediary services
1.1	Long-Term Insurance Subcategory A	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.2	Short-Term Insurance Personal Lines	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.3	Long-Term Insurance subcategory B1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.20	Long-term insurance subcategory B2	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.21	Long-term Insurance subcategory B2-A	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.22	Long-term Insurance subcategory B1-A	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.23	Short-term Insurance Personal Lines A1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.4	Long-Term Insurance subcategory C	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.5	Retail Pension Benefits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.7	Pension Funds Benefits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.8	Shares	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.10	Debentures and securitised debt	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.14	Participatory interests in a collective investment scheme	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.16	Health Service Benefits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Fit en Proper Requirements:

The Financial Advisor / Representative's date of appointment to the FSP is:

2019

The Financial Advisor / Representative has experience in providing advisory and intermediary services in the financial services industry since:

2017

The Financial Advisor / Representative meets the fit and proper requirements regarding personal characteristics of honesty and integrity

YES

Qualifications:

B.com Economics and Risk management, RE5 (Representative), RE1 (Key individual)

Full Name of Financial Advisor / Representative

Helena de Jager

Contact details

Office address: Landros Street 28b, Louis Trichardt 0920

Postal address: PO Box 1082, Louis Trichardt, 0920

Telephone: 015 516 5620 (office)

Email: ktv@zcp.co.za

Financial Advisor of the Financial Advisor / Representative

	CATEGORY I	Advice Under Supervision	Intermediary services Under Supervision
1.6	Short-Term Insurance Commercial Lines	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.2	Short-Term Insurance Personal Lines	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
1.23	Short-term Insurance Personal Lines A1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Fit en Proper Requirements:

The Financial Adviser date of appointment to the FSP is:

2021

The Financial Advisor / Representative has experience in providing advisory and intermediary services in the financial services industry since:

2026

The Financial Advisor / Representative meets the fit and proper requirements regarding personal characteristics of honesty and integrity

Yes

Qualifications:

RE 5 (Representative) & Bachelor of Commerce Majoring in Short-term Insurance

Contractual Arrangement with Product Suppliers / Companies

No product supplier or investment company holds any shares in the FSP nor is the FSP associated with any such institution.

The FSP is contracted with and can market the products of the following institutions:

- ◆ **Life Insurance:** Discovery Life, Hollard, Momentum, Sanlam, Liberty, Brightrock, FMI, PPS, Old Mutual & Capital Legacy.
- ◆ **Investments:** Discovery Invest, Momentum, Sanlam, Allan Gray, AIMS, Liberty, Clientele Life, Ninety-One, PSG, Glacier and Fedgroup.
- ◆ **Short Term Insurance:** Santam, Discovery Insure, Momentum, Cross Country, Auto & General, Hollard, MiWay, Smit & Kie Brokers (*Bryte, Bryte Engineering, C&G, CIB, Camargue, EnviroSure, FDM Engineering, Guardrisk, Leppard, Merx, Old Mutual Insure, PetroSure, Renasa, RSUM, SAFire, SHA, Senate, VAPS, Zennith ens.*) VAPS, Travel Insurance Consultants (TIC), Guardrisk.
- ◆ **Gapcover:** Zestlife, Sirago, Stratum, Guardrisk
- ◆ **Pension fund:** Acravest, Discovery, Momentum, Sanlam, Allan Gray
- ◆ **Medical Schemes:** Discovery Health, Momentum, Bestmed, Profmed, Medihelp, Fedhealth, Bonitas

For more information, terms / conditions, addresses and Contact details regarding these companies, please refer to the quotes, appendices or disclosures, as provided with your product.

Remuneration

The FSP and the Financial Adviser / Representative is remunerated by way of commission and fees payable by product suppliers and companies as set out on the quotation provided to clients.

The FSP has received more than 30% of its remuneration in the preceding 12 months from the following product supplier(s)/companies

Discovery

We do not own more than 10% of issued shares directly or indirectly from any Life Insurer or Financial Product Provider.

We are not an associate of any life insurer or product provider.

Conflict of Interest

In the event of a potential conflict of interest in the rendering of financial services to clients, the FSP will place the interests of the client first. In the event where an ownership interest exists or financial interests are received, it will so be disclosed in the Register of Conflict of Interest, a copy of which is available on request.

Professional Indemnity Insurance

The FSP holds insurance with:

RisQ Services Africa (Pty) Ltd Underwriting on behalf of Infiniti Insurance Limited

Rendering of Financial Services

The FSP warrants that any Financial Adviser / Representative that renders financial services (advice and/or intermediary services) to a client complies with:

- The Fit and Proper requirements in terms of the Financial Advisory and Intermediary Services Act insofar as the personal character qualities of honesty and integrity, competence regarding experience, qualifications and knowledge tested through regulatory examinations as well as applicable continuous professional development, unless otherwise indicated that such person is rendering services under supervision for finalisation of any of the competence requirements; and
- Possess the necessary operational ability, processes and procedure to render financial services.

Without in any way limiting and subject to the provisions of the services agreement, the FSP accepts responsibility for the lawful actions of the Financial Adviser / Representative in rendering financial services within the course and scope of his/her employment.

Analysis

The Financial Adviser / Representative is required to analyse clients' requirements and needs during the provision of advice. The financial advice provided will be based on the information provided by the client and the FSP will not be held liable for any financial advice that was provided in respect of incorrect, inaccurate or incomplete information provided by the client.

Business Continuity Plan

We always have our clients' best interests at heart and wish to ensure that all our clients have uninterrupted access to financial services, at all reasonable times. We can confirm that we have implemented a Business Continuity Plan that provides for the following:

- A business continuity plan that outlines arrangements to reduce the impact of business disruptions;
- A disaster recovery plan that sets out steps to be taken to resume operations following a disaster; and
- A succession plan that sets a strategy for passing a key leadership role within the FSP to someone else in such a way that the business continues to operate after the key leader is no longer in control.

In nominating a successor we have identified a person who is like-minded, with similar experience and thinking to what our clients have grown accustomed to. We aim to provide for a similar style, values and culture in terms of dealing with clients and employees, to ensure an immediate and seamless transition of all business responsibilities. A client is of course always free to make alternative arrangements should they so wish.

Treating Clients Fairly (TCF)

TCF is a set of principles introduced by the Financial Sector Conduct Authority (FSCA) to aid and underpin existing financial services legislation aimed at the protection of consumers and clients. The FSP values its relationship with its clients and acknowledges that without any clients it would not have a business. The TCF principles are embedded in the culture of the FSP and it continuously strives to enhance the quality of its service offering to clients and through its interaction with contracted product suppliers. The TCF principles are the following:

1. Clients/consumers can be confident that they are dealing with a service supplier where the fair treatment of customers is central to the corporate culture.
2. Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly.
3. Clients are provided with clear information and are kept appropriately informed before, during and after the point of sale.
4. Where clients receive advice, the advice is suitable and takes account of their circumstances.
5. Clients/consumers are provided with products that perform as the company or service supplier have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.
6. Clients/consumers to not face unreasonable post-sale barriers imposed by the company or service supplier to change product, switch supplier, submit a claim or make a complaint.

Confidentiality and Protection of Personal Information

All information received from and regarding the client will be treated as confidential by the FSP and its personnel. Such information will only be made available if consent thereto is provided in writing or is required by any 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.

What information we collect:

We collect and process your personal information mainly to provide you with access to the services and products of the suppliers 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, 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 suppliers 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 suppliers 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 suppliers 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 we have a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect our rights.

Safeguarding your information:

The POPI Act requires us to adequately protect the personal information we hold and to 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.

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.

Changes to this Notice

Please note that we may amend this notice from time to time. Please check our website periodically to inform yourself of any changes. In case we do not have a website we will inform you of material changes to this notice.

Financial Intelligence Centre Act

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.

The FSP is also required to report unusual and suspicious financial activities where so obligated by FICA.

External Outsourced Compliance Officer

Erika Botha of Infinitus Risk Management Service (Pty) Ltd
Practice registration number: 6172 / 6399

Complaints

Any queries and complaints are to be addressed to the Key Individual as per the contact details provided.

A copy of the FSP's complaints procedure is available on request.

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.

Contact Details for FAIS Ombud

Telephone: 012 762 5000

Sharecall: 086 066 3247

E-mail: info@faisombud.co.za

Website: www.faisombud.co.za

Enquiries on status of complaints: enquiries@faisombud.co.za

Contact details for Council for Medical Schemes

Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion

Tel: 012 431 0500 Share Call: 0861 123 267

E-mail: information@medicalschemes.co.za

Website: www.medicalschemes.co.za

Contact details for Financial Sector Conduct Authority

River Walk Office Park, Building B, 41 Matroosberg Road, Ashlea Gardens, Pretoria

Tel: 012 428 8000 Contact Centre: 0800 20 37 22

E-mail: info@fsc.co.za Website: www.fsc.co.za

Contact details for National Financial Ombudsman Scheme South Africa (NFOSA) / "NFO"

Johannesburg

110 Oxford Rd, Houghton Estate, Johannesburg, Gauteng, 2198

Cape Town

Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Western Province, 7700

Tel: 0860 800 900

Email: info@nfosa.co.za Website: www.nfosa.co.za