



FSP Disclosure Document (FAIS Section 4–8 Notice)

Confiance Wealth (Pty) Ltd FSP No.: 55171

This document provides mandatory disclosures required under the FAIS Act.

1. Contact Details

Trading Name: Confiance Wealth and Advisory

Business Address: 2 Stonevillage Close, Stonehurst Mountain Estate, Westlake, 7945

Email: hello@confiancewealth.com

2. Regulatory Status

Confiance Wealth (Pty) Ltd is an authorised Financial Services Provider in terms of the Financial Advisory and Intermediary Services Act, 2002 (FAIS).

FSP Number: 55171

Key Individual: Geneé Taylor Bennett

Authorisation and Licensing:

Confiance Wealth (Pty) Ltd is an authorised Financial Services Provider (FSP No. 55171) licensed by the Financial Sector Conduct Authority (FSCA) to provide advice and intermediary services in respect of the following classes and categories of business:

Class of Business: Long-Term Insurance; Short-Term and Long-Term Deposits; Structured Deposits; Investments; Forex Investments

Categories:

- 1.1 Long-Term Insurance subcategory A
- 1.3 Long-Term Insurance subcategory B1
- 1.4 Long-Term Insurance subcategory C
- 1.5 Retail Pension Fund Benefits
- 1.8 Shares
- 1.9 Money Market Instruments
- 1.10 Debentures and Securitised Debt

- 1.11 Warrants, Certificates and Other Instruments
- 1.12 Bonds
- 1.13 Derivative Instruments
- 1.14 Participatory Interests in Collective Investments
- 1.17 Long-Term Deposits
- 1.18 Short-Term Deposits
- 1.20 Long-Term Insurance subcategory B2
- 1.24 Structured Deposits
- 1.25 Securities and Instruments
- 1.26 Participatory Interest in a Hedge Fund

Compliance Officer: Abigail Jacobs, Compli-Serve Cape (Pty) Ltd, Building M, Greenford Office Estate

3. Nature of Services

Confiance Wealth (Pty) Ltd provides independent financial advisory and intermediary services, including but not limited to:

- Investment advisory and asset allocation guidance
- Strategic balance sheet structuring
- Liquidity and risk planning
- Estate and legacy planning coordination
- Offshore structuring coordination
- Multi-party professional liaison and governance oversight

The practice operates as an independent advisory firm and is not contractually bound to any product supplier.

4. Remuneration Model

Confiance Wealth & Advisory operates on a transparent fee-based model.

Remuneration may include:

4.1. Advisory Retainer

An agreed fixed monthly or annual advisory fee for ongoing strategic oversight, coordination and governance support.

4.2. Asset-Based Advisory Fee

An agreed percentage-based fee calculated on assets under ongoing advice, where applicable.

4.3. Once-Off Advisory or Transaction Fee

A fixed or time-based fee for specific advisory engagements or implementation work.

4.4. Commission

Where legislatively permissible, commission may be received from product providers. Any such commission will be disclosed in writing prior to implementation.

All fees are agreed in writing prior to execution of services.

5. Ongoing Advisory Framework

Where clients engage Confiance Wealth (Pty) Ltd on a retained basis, services may include:

- Periodic portfolio review and rebalancing oversight
- Ongoing asset allocation monitoring
- Coordination with investment managers and custodians
- Liaison with tax advisors, accountants and fiduciary specialists
- Monitoring of structural and liquidity considerations
- Proactive identification of risks and strategic opportunities
- Intergenerational planning input where applicable

The scope and fee structure of retained services are governed by a separate written agreement.

6. Conflicts of Interest

Confiance Wealth & Advisory maintains a Conflict of Interest Management Policy in accordance with FAIS.

The practice does not hold ownership interests in product suppliers and does not receive production-based incentives.

The policy is available upon request.

7. Professional Indemnity Cover

Confiance Wealth & Advisory maintains Professional Indemnity and Fidelity Cover in accordance with regulatory requirements.

8. Complaints Procedure

Should you have a complaint regarding financial services provided, please contact:

Complaints

Email: hello@confiancewealth.com

If the complaint is not resolved satisfactorily, it may be escalated to:

The Office of the FAIS Ombud

Website: www.faisombud.co.za

Tel: 012 762 5000

9. Record of Advice

A Record of Advice will be provided for all financial advice rendered in accordance with Section 9 of the General Code of Conduct under FAIS.

Clarity. Structure. Stewardship.