

# BRUVOS WEALTH

## Bruvos Wealth – FAIS Disclosure

### A. INTRODUCTION

In terms of the General Code of Conduct of the FAIS Act, Bruvos Insurance Brokers CC TA Bruvos Wealth (Registration number 1995/009541/23) is required to disclose the information in this document to you. You are therefore requested to read through the document and if there is anything in this document that you do not understand, please request further information from us. You are entitled to a copy of this document for your own records.

### B. AUTHORIZED FINANCIAL SERVICES PROVIDER

Bruvos Wealth is an authorised financial services provider (FSP number 46088) in terms of Section 8 of the FAIS Act. A copy of our license certificate is available on request.

FSP Name	Bruvos Insurance Brokers CC TA Bruvos Wealth
Registration Number	1995/009541/23
Postal Address	12 Bryanston Glades, Bryanston, 2191
Physical Address	12 Bryanston Glades, Bryanston, 2191
Legal Status of FSP	Close Corporation
Company Contact Person	Robert Bruce
Email	robert@bruvos.co.za
Telephone	+27 824 117 341

### C. COMPLIANCE OFFICER

Name	MastHead
Physical Address	Western Woods Office Park, Jacaranda Place, 145 Western Services Rd, Woodmead, 2191
Postal Address	Same as above
Contact Person	Sharren Bhagwandin
Email	sbhagwandin@masthead.co.za
Telephone	+27 60 823 6502

**D. FINANCIAL SERVICES AND PRODUCTS**

	<b>Financial Product</b>	<b>A. Advice</b>	<b>B. Intermediary service</b>
<b>1.</b>	<b>CATEGORY I</b>		
1.1	Long-term Insurance subcategory A	X	X
1.2	Short-term Insurance Personal Lines	X	X
1.3	Long-term Insurance subcategory B1	X	X
1.4	Long-term Insurance subcategory C	X	X
1.5	Retail Pension Benefits	X	X
1.6	Short-term Insurance Commercial Lines		
1.7	Pension Fund Benefits (excluding retail pension benefits)	X	X
1.8	Securities and Instruments: Shares		
1.9	Securities and Instruments: Money market instruments	X	X
1.10	Securities and Instruments: Debentures and securitised debt		
1.11	Securities and Instruments: Warrants, certificates and other instruments acknowledging, conferring or creating rights to subscribe to, acquire, dispose of, or convert securities and instruments referred to in subcategories 1.8, 1.9 and 1.10 above.		
1.12	Securities and Instruments: Bonds		
1.13	Securities and Instruments: Derivative instruments excluding warrants		
1.14	Participatory Interests in Collective Investment Schemes	X	X
1.15	Forex Investment Business		
1.16	Health Service Benefits	X	X
1.17	Long-term Deposits		
1.18	Short-term Deposits		
1.19	Friendly Society Benefits		
1.20	<b>Long-term Insurance subcategory B2</b>	X	X

**E. INDEMNITY COVER**

Bruvos Wealth holds Professional Indemnity cover with Leppard Underwriting.

**F. CONFLICT OF INTEREST**

Bruvos Wealth has adopted and implemented a conflict of interest management policy that complies with the provisions of the FAIS Act. The conflict of interest management policy is published on the website of Bruvos Wealth at [www.bruvoswealth.co.za](http://www.bruvoswealth.co.za). The conflict of interest management policy can also be obtained from Bruvos Wealth on request to [robert@bruvos.co.za](mailto:robert@bruvos.co.za).

**G. COMPLAINTS**

Should you wish to pursue a complaint against a key individual or representative of Bruvos Wealth, you should address the complaint in writing. If you cannot settle your complaint with us, you are

entitled to refer it to the office of the FAIS Ombud, at [info@faisombud.co.za](mailto:info@faisombud.co.za) or telephone number 0860 324 766. The Ombud has been created to provide you with a redress mechanism for any inappropriate financial advice that you feel may have been given to you by a financial services provider.

#### **H. FINANCIAL INTELLIGENCE CENTRE ACT (FICA)**

In terms of FICA, Bruvos Wealth is an accountable institution. We are required to identify our prospective clients, verify the given information, and keep records of the verifying documents. We are also obliged to report suspicious and unusual transactions that may facilitate money laundering to the authorities.