

# BRUVOS WEALTH

## Bruvos Wealth – Code of Conduct

### **The interest of the client**

The interest of the client always remains foremost in our business. We treat all our clients with the same respect, honesty and dignity. We make sure that our advice, assistance and the methods imparted through our training take cognisance of ethical considerations when dealing with our clients.

### **Confidentiality**

We are committed to maintain the highest degree of integrity in all our dealing with our current and past clients. We strictly adhere to the Protection Personal Information Act in terms of which our clients information is always kept confidential.

### **Conflict of Interest**

Due to the sensitive nature of our industry, we abide by the Conflict of Interest requirements as determined by the FAIS Act. A copy of our Conflict of Interest Management policy, signed by all of our employees, can be viewed on our website [www.bruvoswealth.co.za](http://www.bruvoswealth.co.za).

### **Contracts**

Your insurance policy which forms the basis of your contract with your insurer will always be sent to you at the commencement of your policy and on the annual renewal thereof. We will always complete a needs analysis with you in order to determine that the products recommended to you are in line with your wishes, objectives and financial situation. We will ensure that the quotation we provide to you is competitive and complies with your financial needs and requirements. The quality of our service and the value of our support provide the only true basis for the continuity of our relationship with you and we will always provide you with the best attention at all times.

### **Equality and discrimination**

We always strive to be fair and objective in our advice and actions, and we are never influenced in our decisions, actions or recommendations by issues of gender, race, creed, colour, age or personal disability.

### **Respect in the workplace**

All employees will respect their colleagues and we will not allow any discriminatory behaviour, harassment or victimization. Employees must conform with our equal opportunity policy in all aspects of their work. Employees must always dress appropriately and follow our dress code in order to portray professionalism at all times.

**Remuneration**





Our fees and commissions are regulated by the Financial Services Board and Short-Term and Long-Term Insurance Acts. We always ensure that all fees that are Payable by you the client and commissions earned from insurers will be always be declared to you. Any fee that we charge will always be fair and market related.

**Quality assurance**

Consistency and continuity of excellent service is a requirement of a successful business. We will always maintain a commitment to the quality of what we do through constant ongoing review of our client’s policies with them to ensure that their aims, objectives and, outcomes are always met in the most cost-effectiveness manner. Our staff continually undergoes training in order to improve their ability to pass on updated information and knowledge to our clients. We regularly review employee’s progress through ongoing meetings and provision of regular progress reports.

**ACCEPTANCE**

I acknowledge that I have read and understood the contents of this document and Board Notice 58 or 2010.

Employee	Signature	Date
Robert Bruce		13/10/2022
Karin Bruce		13/10/2022
Candyce Bruce		13/10/2022
Zenande Memela		13 / 10 / 2022