



## **Statement A: Conflict of Interest**

The General Code of Conduct for the FAIS Act broadly covers conflict of interest and requires that intermediaries disclose to their clients the existence of actual or potential conflicts of interest. This means any situation in which an intermediary or representative has an interest that may influence the objective performance of his obligations to his client or may prevent an intermediary from rendering an unbiased financial service.

We have adopted and implemented a Conflict-of-Interest Management Policy to ensure that we comply with the act and we confirm that, if there is a potential conflict of interest in respect of the service rendered or the advice provided, the interest of our client will be accorded priority over our own interests.

A full copy of our Conflict-of-Interest Management Policy can be obtained from our offices upon written request to Jean-Mari Joubert ([jean-mari@resolutewealth.co.za](mailto:jean-mari@resolutewealth.co.za))

## **Statement B: Complaints Resolution**

In the event that you are dissatisfied with any aspect of the advice or intermediary service provided by a representative of Resolute Wealth Management, your first course of action will be to contact Quinton Ralph ([quinton@resolutewealth.co.za](mailto:quinton@resolutewealth.co.za)) in writing with full details of the problem you have encountered.

If your complaint cannot be resolved internally then you are entitled to refer the complaint to the FAIS Ombudsman whose offices have been established to provide clients with a redress mechanism for any inappropriate financial advice or intermediary services that may have been given. The details of the FAIS Ombud's office: FAIS OMBUD, Kasteel Park, Orange Park, 2nd Floor, 546 Joechemus Street, Erasmuskloof, Pretoria. Tel: (012) 762 5000, [www.faisombud.co.za](http://www.faisombud.co.za)

## **Statement C: Compliance officer information**

Justin Joannides from Crux Compliance Practitioners, Duxbury House, Sunninghill Business Village, 15 Tana Road

Email: [justin@cruxconsulting.co.za](mailto:justin@cruxconsulting.co.za)

Website: [www.cruxconsulting.co.za](http://www.cruxconsulting.co.za)

Telephone: 011 234 4921/91

## **Statement D: The Promotion of Access to Information Act**

The Promotion of Access to Information Act gives effect to the constitutional right of access to any information held by the state and any information that is held by another person and that is required for the exercise or protection of any rights. A copy of our PAIA Manual is available on request from Jean-Mari Joubert ([jean-mari@resolutewealth.co.za](mailto:jean-mari@resolutewealth.co.za))

## **Statement E: Privacy Statement**

We collect and process client's personal information mainly to provide our clients with financial planning and other financial services with whom we have business relationships with. The type of information we collect may depend on the need for which it is collected and will be processed for that specific purpose only. Where possible, Resolute Wealth will inform the client what information is required to be provided to us and what information is optional.

Resolute Wealth may require the client's consent; we may also supplement the information that is provided to us with information we receive from other sources for us to offer a more consistent and personalized experience in interactions with us. Our contracted service providers may also require additional information from you, and they will be subject to the same privacy regulations as we are subject to.