



Disclosure Document

All the Information about me and Network Trust you may need from time to time

Section 1: Financial Advisor

Name: Paul Georghiou Christoforou ID No: 7811175122087
 Cell: 082 786 4782 Email: paul@networktrust.co.za

The financial advisor is a representative of Network Trust and satisfies the FAIS Fit & Proper requirements as prescribed by the FAIS Act & subordinate legislation

Section 2: Brokerage Represented

Name: NT Financial Advisors CC T/As Network Trust FSP License No: 40231
 Head Office: 29 6th Street Parkhurst 2193 Postal Address: PO Box 151, Bergbron, 1712
 Tel: 011 477 7777 / 9074 WhatsApp: 071 480 4228
 Email: service@networktrust.co.za Web: www.networktrust.co.za

Section 3: Contractual Relationship

- i) A service contract exists between Network Trust and the Financial Advisor, in terms of which the Financial Advisor is authorised to represent Network Trust.
- ii) Network Trust accepts responsibility for the financial services rendered by its representatives.
- iii) The Financial Advisor has a contractual relationship and is remunerated by the following companies: (where a * appears this is to indicate that more than 30% of the advisor's total remuneration in the last twelve months was paid by these companies).
- iv) We have a Conflict of Interests Management Policy Available on our website for your information

Momentum*	268 West Avenue, Centurion; Compliance: 086 066 9876	client@momentum.co.za Complaints: 086 066 9876	012 671 8911
Old Mutual	Mutual Square, 93 Grayston Drive, Sandton; Compliance: 011 217 1000	PO Box 781897, Sandton, 2146; Complaints: 011 217 1000	0860 506 070
Alt Risk/Hollard Life	Burnside Island, 410 Jan Smuts Ave, Craighall; Compliance: 011 329 7000	customerservice@hollard.co.za Complaints: 011 329 7000	011 351 5000
Discovery	16 Fredman Drive, Sandton, 2146 Compliance: 011 529 2888	healthinfo@discovery.co.za Complaints: 011 529 2888	0860 998 877
Mutual & Federal*	75 President Street, Johannesburg; Compliance: 011 374 9111	callmf@mf.co.za Complaints: 011 374 9111	0860 225 563
Santam*	1 Sportica Crescent, Tyger Valley, 7530; Compliance: 021 915 7000	info@santam.co.za Complaints: 011 621 9000	0860 102 725
Liberty Life	1 Ameshoff Street, Braamfontein, JHB Compliance: 011 408 3911	info@liberty.co.za Complaints: 0860 456 789	0860 456 789
PPS	6 Anerley Rd, Parktown, JHB Compliance: 011 644 4400	info@pps.co.za Complaints: 0861 777 146	0861 777 146
Brightrock	1 st Floor, Building D, Sunnyside Office Park, JHB Compliance: 0860 007 744	service@brightrock.co.za Complaints: 0860 007 744	0860 007 744

- iv) All Product suppliers have furnished us with their contact details as prescribed by the General Code of Conduct under the FAIS act.
- v) Judgment is exercised objectively by the advisor when recommending products from various product suppliers.
- vi) Where different Products or Product Suppliers, are compared, the different characteristics being compared will be made clear. The Advisor will not give inaccurate, unfair or unsubstantial criticism of any financial product or product supplier.
- vii) Please note that in accordance with legislation we keep an updated Conflict of Interest register. This register informs you, our client of all financial and ownership interests that I/ we may become entitled to and lists the business relationships that I/we have with the product suppliers. This document ensures transparency in my/our dealings with our customers and is available for inspection.
- viii) Neither Network Trust nor the Advisor hold more than a 10% share in any of the abovementioned product suppliers.



