

### **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 071 480 4228 WhatsApp:

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



# Section 4: Financial Services and Product Suppliers Offered by the Advisor

Financial services refer to the services offered by the financial advisor, which include financial planning. Financial planning is a process that evaluates your current financial position against your financial goals and objectives and provides feedback to assist you in achieving your goals. The Financial Planner is qualified to provide advice and intermediary services on the following and has been actively doing so since **July 2004** 

Risk (Death, Disability, illness, Income Protector) Estate Planning

Retirement Planning Linked Investments (No Term)

Investment Products (Endowments, Once Offs, Education)

Health Products (Hospital Plans, Medical Aids)

Group Schemes (Medical, Provident Funds, Pension Funds) Commercial Short-Term Insurance

#### **Personal Short-Term Insurance**

The Financial Planner may only recommend products from suppliers mentioned in Section 3 of this document. A product supplier means a company or division that issues financial products under a regulatory authority. These products are risk benefits, savings, investments, retirement funds, linked investments (unit trusts), short-term insurance, healthcare, wills and trusts.

## Section 5: License Categories (A copy of the license is available for inspection upon request)

1.1) Long-Term Insurance: Category A 1.2) Short-Term Insurance: Personal Lines 1.3) Long-Term Insurance: Category B1

1.4) Long-Term Insurance: Category C 1.5) Retail Pension Fund Benefits 1.6) Short-Term Insurance: Commercial Lines

1.7) Pension Fund Benefits 1.8) Securities and Instruments: Shares 1.9 - 1.13) Securities and Instruments

1.14) Collective Investment Schemes 1.15) Foreign Currency Denominated Investments 1.16) Health Service Benefits

1.17) Bank Deposits > 12 Months (Include participatory bonds; fixed deposits for more than 12 months. Including Money Market Accounts)

1.18) Bank Deposits <= 12 Months (Money market accounts and fixed deposits <= 12 months.) 1.19) Friendly Society Benefits

# **Section 6: Professional Indemnity Insurance**

The Financial Advisor is insured for claims against them, arising from professional negligence, errors and omissions on the part of the Financial Advisor.

#### Section 7: Compliance Department (Compliance with the FAIS ACT)

Compliance Officers: Judy Russel-Smith Tel: 083 297 1416

Email: judy@chameleoncompliance.co.za

