



FAIS DISCLOSURE

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1 INTRODUCTION

In terms of the General Code of Conduct of the Financial Advisory and Intermediary Services Act 37 of 2002 (hereinafter referred to as “the Act”), STOICFX (PTY) LTD bearing company registration number 2022/803033/07, is mandated to provide you, as an authorized Financial Services Provider (hereinafter referred to as “FSP”), with the information contained in this document.

We kindly request that you review this document thoroughly. Upon completion of your review, please sign the acknowledgment form indicating that you have read and understood the contents herein. Should you find any aspect of this document unclear or require further clarification, we encourage you to reach out to us for additional information.

Furthermore, you are entitled to retain a copy of this document for your records. You may also request a copy of our Financial Services Provider license certificate for your reference. Your understanding and acknowledgment of these terms are important to ensure compliance with applicable regulatory requirements.

Thank you for your attention to this matter.

2 THE REPRESENTATIVE

Name and Surname	Michael Talento
Capacity (NP/JR)	NP
Email address	

STOICFX (PTY) LTD accepts full responsibility for the activities of the Representative insofar as it is performed within the scope of the contractual agreement between STOICFX (PTY) LTD and the Representative.

The Representative is currently rendering financial services under supervision:

(please select the appropriate response below)

Yes No

3 FINANCIAL SERVICE PROVIDER, PRODUCTS AND CONTACT DETAILS

The Financial Sector Conduct Authority (“FSCA”) has duly authorised STOICFX (PTY) LTD to render financial services as defined in terms of the FAIS Act in respect of the following financial products:

Category Description	Advice Automated	Advice Non-automated	Intermediary Scripted	Intermediary Other
CATEGORY I				
Shares		X		X
Money market instruments		X		X
Warrants, certificates and other instruments		X		X
Derivative instruments		X		X
Long-term Deposits		X		X
Short-term Deposits		X		X

Physical address	4 Haven Lane, Malvern, Queensburgh, Durban, Kwa-Zulu Natal, 4093, South Africa	Postal Address	4 Haven Lane, Malvern, Queensburgh, Durban, Kwa-Zulu Natal, 4093, South Africa
FSP license number	53079	Telephone	031 100 2202
Company registration	2022/803033/07		
Legal status	PTY LTD		

4 EXEMPTIONS

STOICFX (PTY) LTD confirms that it has not been granted any exemptions under the Financial Advisory and Intermediary Services Act 37 of 2002. As a fully compliant entity, we operate within the regulatory framework established by this legislation, which governs the conduct of financial services providers in South Africa.

Our adherence to the FAIS Act reflects our commitment to upholding the highest standards of professionalism and integrity in all aspects of our operations. By not seeking or receiving any exemptions, we ensure that our clients benefit from the full range of protections and obligations intended by the Act. This includes our responsibility to act in the best interests of our clients, maintain transparency in our dealings, and provide quality financial advice that meets regulatory requirements.

We believe that compliance with the FAIS Act is essential for building trust and credibility with our clients, and we remain dedicated to fostering a transparent and accountable business environment. Should you have any questions regarding our compliance status or the implications of the FAIS Act, please do not hesitate to contact us for further information. Your understanding of our regulatory framework is important to us, and we are here to support you.

5 **PRODUCT SUPPLIERS**

STOICFX (PTY) LTD markets the products of various product suppliers. By collaborating with multiple product suppliers, we are able to present our clients with an array of options, ensuring they have the flexibility to choose solutions that align with their investment strategies. This multi-supplier approach not only enhances our service offering but also fosters a competitive environment that can lead to better value and performance for our clients.

We are committed to conducting thorough due diligence on all product suppliers to ensure that the financial products we market meet the highest standards of quality and reliability. Our aim is to provide clients with comprehensive information and guidance, empowering them to make informed decisions regarding their investments.

If you have any questions about the specific products we offer or the suppliers we partner with, please feel free to reach out to us for more detailed information. Your financial success is our priority, and we are here to assist you every step of the way.

6 **CONFLICT OF INTEREST MANAGEMENT POLICY**

STOICFX (PTY) LTD has adopted and implemented a comprehensive Conflict of Interest Management Policy (also referred to as “*the Policy*” for the purposes of this clause) that adheres to the provisions set forth in the Financial Advisory and Intermediary Services (“*FAIS*”) Act. This Policy is designed to identify, manage, and mitigate any potential conflicts of interest that may arise in the course of our business activities.

Our Conflict of Interest Management Policy outlines the procedures and guidelines that govern the ethical conduct of our employees and representatives, ensuring transparency and integrity in all client interactions. It serves to protect the interests of our clients while upholding our commitment to ethical business practices.

For your convenience, the full text of our Conflict of Interest Management Policy is readily accessible on our website at <https://stoicfx.com/>. We encourage you to review this document to gain a comprehensive understanding of the measures we have put in place to manage conflicts of interest effectively.

Should you have any questions or require further clarification regarding the specifics of our Conflict of Interest Management Policy, please do not hesitate to contact us. We are dedicated to maintaining open lines of communication and ensuring that our clients feel informed and confident in their dealings with us.

7 **INDEMNITY COVER**

STOICFX (PTY) LTD maintains comprehensive Professional Indemnity and Fidelity insurance coverage to safeguard both our operations and the interests of our clients.

Our Professional Indemnity insurance provides protection against claims arising from alleged negligence, errors, or omissions in the provision of our professional services. This coverage ensures that in the event of a dispute regarding the services we offer, we are equipped to address any legal claims effectively, thereby mitigating potential financial losses for our clients and our organization.

In addition, our Fidelity insurance offers a layer of protection against fraudulent activities and dishonest acts committed by employees or third parties. This coverage is crucial in preserving the integrity of our financial practices and instilling confidence in our clients regarding the safety of their investments and transactions.

By holding both Professional Indemnity and Fidelity insurance, we demonstrate our commitment to maintaining high standards of professional conduct and risk management. This not only enhances our credibility as a reputable financial services provider but also reinforces our dedication to protecting the interests of our clients. Should you have any questions regarding the specifics of our insurance coverage or how it may benefit you as a client, please do not hesitate to reach out for further information.

8 COMPLIANCE OFFICER

Name	Outsourced Compliance Services (Pty) Ltd (Registration number 2017/394441/07 and Practice number 7154)
Physical address	<p>JHB address: 377 Rivonia Blvd, Rivonia, Johannesburg, Gauteng, 2128</p> <p>CPT address: Dock Road Junction, Cnr Stanley & Dock Road, Waterfront, Cape Town, Western Cape, 8001</p>
Contact person	Lourens De Jongh
Telephone number	011 568 0925
E-mail	info@outsourcedcompliance.co.za

9 COMPLAINTS

Should you wish to pursue a complaint, please address the complaint in writing to admin@stoicfx.com.

If you cannot settle your complaint with us, you are entitled to refer it to the office of the FAIS Ombud:

Telephone number	0860 324 766
E-mail	info@faisombud.co.za

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.

10 FINANCIAL INTELLIGENCE CENTRE ACT (“FICA”)

Pursuant to the provisions of the Financial Intelligence Centre Act (hereinafter referred to as “FICA”), STOICFX (PTY) LTD is designated as an accountable institution. This classification necessitates that we undertake specific obligations in our dealings with prospective clients.

As part of our compliance with FICA, we are required to identify our prospective clients thoroughly, which includes the verification of all information provided. We maintain comprehensive records of the documentation associated with this process to ensure adherence to regulatory standards.

Furthermore, we have a legal obligation to monitor and report any suspicious or unusual transactions that may potentially facilitate money laundering or the financing of terrorism. Such reporting must be directed to the appropriate authorities as stipulated by FICA.

We are committed to upholding the highest standards of compliance and integrity in our operations. Therefore, we encourage you to cooperate fully during the identification and verification process, as it is a crucial component of our collective responsibility to combat financial crime and promote transparency in the financial system.

If you have any questions regarding these obligations or the measures we implement to comply with FICA, please feel free to contact us for further clarification.

11 DISCLAIMER

Please be advised that engaging in the purchase and/or sale of any financial product(s) entails inherent risks. It is important to understand that the historical performance of a financial product is not necessarily indicative of its future performance. The value of financial products

may fluctuate, potentially increasing and/or decreasing over time, influenced by various factors including the performance of the underlying securities and prevailing market conditions.

Moreover, it is essential to recognize that Hedge Funds are classified as collective investment schemes, and as such, they are subject to the provisions set forth in the Collective Investment Schemes Control Act (Act 45 of 2002). This legislation outlines specific regulatory requirements and protections for investors participating in such schemes.

We strongly encourage you to carefully consider your investment objectives and risk tolerance prior to engaging in any financial transactions. Should you require further clarification regarding the risks associated with specific financial products or the regulatory framework governing Hedge Funds, please contact your personal financial advisor. Your informed decision-making is paramount to navigating the complexities of financial investments.

12 CLIENT'S ACKNOWLEDGMENT

The client acknowledges and confirms that they have read and understood the contents of this FAIS Disclosure as a whole.

13 DETAILS OF PRODUCT SUPPLIER

Physical Address	
Postal Address	
Contact Number	
Contact Detail of Compliance Department	
Contact Details of Complaints Department	
Contractual Relationship with the Product Supplier	
Conditions or restrictions imposed by the Product Supplier with regard to types of financial products and/or services that may be provided or rendered by the FSP	
Does the FSP hold more than ten percent (10%) of the Product Supplier’s shares and/or has any equivalent substantial financial interest in the Product Supplier?	
Has the FSP received more than thirty percent (30%) of the total remuneration, including commission, from the Product Supplier during preceding twelve (12) months?	