



## FINANCIAL SERVICES PROVIDER STATUTORY - DISCLOSURE NOTICE

In terms of the General Code of Conduct of the Financial Advisory and Intermediary Services Act, 2002 (FAIS Act), GrowthHouse (Pty) Ltd is required to disclose the following information in this document to you. You are therefore requested to read through the document carefully and sign the acknowledgement that you have read and understand the contents hereof. If there is anything in this document that you do not understand, please request further information from us. You are entitled to a copy of this document for your own records.

### Business Details

Financial Services Provider (FSP):	GrowthHouse (Pty) Ltd
Registration no:	2021/313421/07
FSP Licence Number:	34792
Physical Address:	1 Discovery Place, 8th Floor, The Ridge Building, Sandton, 2196
Postal Address:	1 Discovery Place, 8th Floor, The Ridge Building, Sandton, 2196
Telephone Number:	0101425490
E-mail Address:	info@growthhouse.co.za
Website:	<a href="http://www.growthhouse.co.za">www.growthhouse.co.za</a>
Financial Adviser:	Gerald Pike
Cellular Phone Number:	072 132 1322
E-mail Address:	gerryyp@growthhouse.co.za

The Financial Adviser is an authorised representative of GrowthHouse (Pty) Ltd (“Provider”) and has been appointed in terms of a written mandate. The Provider accepts responsibility for its own actions and for the actions of the Financial Adviser that may be performed by him/her acting within the course and scope of the written mandate. In terms of the license issued to the Provider by the Registrar, the Financial Adviser is authorised to provide financial services.

Representatives, who currently do not meet the minimum experience and/or qualification requirements as required by the FAIS Act, provide financial services under management supervision, as per the FAIS Act. Your Financial Adviser will inform you if s/he is under supervision for one of the product categories listed below (refer to below).

The advisor is not under supervision.

### Financial Services for which Authorised

The Financial Adviser is an Independent financial adviser and has been in practice for 10 years. The Financial Adviser has training and experience in financial planning and is authorised to advise clients on the below financial product categories:

Estate Planning, Investments, Pension Fund Benefits, Health Service Benefits, Long Term Insurance, Shares, Employee Benefits, Short-Term Insurance

The Financial Adviser has access to and has been accredited to market products from the following product suppliers: Discovery, Momentum, Old Mutual, Liberty Life, Sanlam, Hollard, BrightRock, Bidvest Life, Santam, AC&E, and more. No conditions or restrictions have been imposed by any of the product suppliers.

## **Conflict of Interest Policy**

GrowthHouse is required by law to avoid any potential “Conflict of Interest” as defined in terms of the FAIS Act. If unavoidable, GrowthHouse and your Financial Adviser is required to advise you of such conflict and to take steps to mitigate it. GrowthHouse have adopted and implemented a Conflict of Interest Management policy and it complies with the provisions of FAIS Act, it can be obtained on our website or from our Internal Compliance Department.

## **Remunerations**

The Financial Adviser earns his/her income from commission that the product suppliers pay over to him/her on the products purchased by his/her clients. Neither the Provider nor your Financial Adviser holds directly or indirectly more than 10% of any product supplier’s shares or an equivalent financial interest. The Financial Adviser has not received more than 30% of his/her total remuneration from one product supplier during the preceding 12 months.

In addition to advice-related fees disclosed in your financial planning agreement, your adviser may receive support services or non-advice-related benefits from a third-party company affiliated with GrowthHouse. These may include marketing support, access to educational initiatives and/or rewards for business development achievements. These benefits are not linked to the advice provided to you nor does it influence the financial product recommendation process.

## **Professional Indemnity**

GrowthHouse (Pty) Ltd is insured against claims from professional negligence, errors and omissions on the part of its Representatives, but do not hold any other guarantees. GrowthHouse holds professional indemnity cover of R100,000,000 with Leppard.

## **Compliance Department**

Masthead External Compliance represented by our Compliance Officers  
MRS ANDRIA JUAN HIBBERT (679) ahibbert@masthead.co.za and  
MISS ANRI DIPPENAAR (6412) adippenaar@masthead.co.za

Compliance Officers: Masthead (Pty) Ltd represented by CO’s above  
Tel: M 083 6612 632 T 0124243400

## **Complaint Resolution System and Procedures**

All complaints must be addressed to us in writing. If you wish to learn more about our Complaints Resolution Framework and Policy, please contact our Internal Compliance Department at: [compliance@growthhouse.co.za](mailto:compliance@growthhouse.co.za) or Tel 010 140 1790 or <https://growthhouse.co.za/>. Should a complaint not be resolved to your satisfaction, you may forward such complaint to the Office of the Ombud for Financial Services Providers: The FAIS Ombud PO Box 74571, Lynnwood Ridge, 0040 Telephone No: 0860 FAISOM (0860 324 766) / 012 470-9080 Email: [info@faisombud.co.za](mailto:info@faisombud.co.za).

## **Signing of Incomplete Documents**

No person acting on behalf of GrowthHouse may during the rendering of a financial service request you to sign any written or printed form or document unless all details required to be inserted thereon by you or on your behalf have already been inserted.

## Responsibility for Correctness and Completeness of Information

You are entirely responsible for the accuracy and completeness of all answers, statements or other information provided to GrowthHouse by you or on your behalf. All material facts in respect of any application, proposal, agreement, instruction, or other contractual information that is required to be completed for or submitted to a product provider by or on your behalf that relates to any financial product, including any amendment thereof or variation thereto, must be accurately and properly disclosed. Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information could result in the cancellation of the transaction by the product provider.

## Financial Intelligence Centre Act 38 of 2001 (FICA)

GrowthHouse is an accountable institution under the Financial Intelligence Centre Act, 38 of 2001, as amended and is obligated to comply with the requirements in accordance with risk management principles prescribed by the Financial Intelligence Centre Act, 38 of 2001, as amended.

## Waiver of Rights

No representative of GrowthHouse or any other person may ask you, nor in any way induce you, to waive any right or benefit conferred on you by or in terms of any provision of the FAIS Act.

## General

All information obtained or acquired from you, the client, will remain confidential unless you provide written consent or unless we are required by any law to disclose such information.

## GrowthHouse is authorised to provide advice and intermediary services on the following:

Category Description	Advice automated	Advice non-automated	Intermediary Scripted	Intermediary Other
<b>Category 1</b>				
Long-Term Insurance subcategory A	X			X
Short-Term Insurance Personal Lines	X			X
Long-Term Insurance subcategory B1	X			X
Long-Term Insurance subcategory B2	X			X
Long-Term Insurance subcategory B2-A	X			X
Long-Term Insurance subcategory B1-A	X			X
Short-Term Insurance Personal Lines A1	X			X
Structured Deposits		X		X
Long-Term Insurance subcategory C	X			X
Retail Pension Benefits	X			X
Short-Term Insurance Commercial Lines	X			X
Pension Funds Benefits	X			X
Shares	X			X
Debentures and securitised debt		X		X
Derivative Instruments		X		X
Participatory interests in a collective investment scheme		X		X
Health Service Benefits	X			X
Long-Term Deposits		X		X
Short-Term Deposits		X		X

## PROTECTION OF PERSONAL INFORMATION ACT (POPIA)

GrowthHouse cares about your privacy. In order to provide you with our services, we and our product providers have to process the personal information you provide us with by completing this form. We will treat this information with care and have put reasonable security measures in place to protect it.

### POPIA Declaration

- I/we hereby give consent to the FSP and I authorize the FSP and any of its authorized financial advisers or employees in their official capacity to collect all personal information necessary via any medium directly from the relevant financial service providers and/or product suppliers (which include, but is not limited to, any long-term insurer, investment company, non -life insurer, medical aid scheme, unit trust manager, manager of collective investment schemes, linked investment services providers) and/or from the Financial services Exchange proprietary limited, trading as Astute FSE, I/we hereby give consent to the release of such personal information by all the relevant financial service providers, financial product suppliers and/or Astute FSE. I/we confirm that I have mandated the authorized FSP, advisers and employee to act on my/our behalf and in my/our best interest and I/we therefore waive any right to privacy exclusively for purposes of providing the advisory and intermediary services to me/us as stated above.
- I/we hereby give consent that the FSP, any of its authorized financial advisers and/or employees in their official capacity may process the personal information as obtained herein for the purpose of providing financial advisory and/or intermediary services to me/us. I/we understand that the processing of my/our personal information collected is subject to the FSP's privacy policy/statement which is available on request and published online at [www.growthhouse.co.za](http://www.growthhouse.co.za). The privacy statement explains how the FSP process any personal information they collect as responsible parties.
- Where I/we provide the FSP with the personal information of other persons such as a controlling person, a beneficial owner, or any other authorized person, I/we warrant that I/we have the necessary authority to do so.
- I/we consent to the sharing of personal information within the GrowthHouse Group of companies, as may be necessary for business purposes, and in accordance with POPIA

Client Name & Surname:

Client Signature:

Place

Date