

STATUTORY DISCLOSURE NOTICE

(In terms of the Financial Advisory and Intermediary Services Act, 37 of 2002 – “FAIS”)

1. Company Details

Registered Name:

FIVESTONES CONSULTANTS (PTY) LTD

Company Registration Number:

2025/666605/07

Trading Name:

Fivestones

Registered Address:

Unit 103, Block 2
Waterfront Terraces
Tyger Waterfront
Cape Town
Western Cape
7530

Website:

www.fivestones.co.za

Email Address:

info@fivestones.co.za

Financial Services Provider (FSP):

Category 1 Financial Services Provider

Sub-Category	Product Description
Long-Term Insurance A	Assistance policies (e.g., funeral cover) with low benefits, providing cover for specific events.
Short-Term Insurance Personal	Covering personal assets (motor, household contents, buildings) against defined risks (theft, damage, loss).
Long-Term Insurance B1	Risk policies (e.g., pure life, disability, dread disease) that only provide risk benefits and carry no investment value.
Long-Term Insurance B2	Investment policies that guarantee a minimum return or guarantee a minimum annuity, or risk policies with a guaranteed investment value.

Long-Term Insurance B2-A	Policies as in B2, where the policyholder cannot select or change the underlying portfolio managed by the product supplier.
Long-Term Insurance B1-A	Policies as in B1, requiring no or limited underwriting.
Short-Term Insurance Personal A1	A specific subcategory of personal short-term policies (typically low-premium, high-volume insurance).
Long-Term Insurance C	All other long-term insurance policies, typically investment policies without a minimum guarantee or policies not covered by A, B1, or B2.
Retail Pension Benefits	Products like Retirement Annuities (RAs) and Preservation Funds, where benefits are defined by the value of underlying assets.
Short-Term Insurance Commercial	Policies covering commercial assets and business risks (e.g., business interruption, public liability, commercial vehicles).
Pension Fund Benefits	Services related to Occupational Pension and Provident Fund benefits (excluding Retail Pension Benefits).
Participatory Interest in CIS	Investments in Unit Trusts and other Collective Investment Schemes (CIS), providing diversified investment exposure.
Health Service Benefits	To cover clients against hospitalization and medical costs through medical fund schemes registered with the Council of Medical Schemes.

2. Authorisation and Regulatory Status

FIVESTONES CONSULTANTS (PTY) LTD is an authorised Financial Services Provider in terms of the Financial Advisory and Intermediary Services Act, 2002 (FAIS Act).

The company is authorised to provide financial advice and intermediary services in respect of the approved product categories as per its licence conditions.

All financial services are rendered in accordance with the applicable legislation, including but not limited to:

- Financial Advisory and Intermediary Services Act (FAIS)
 - Financial Sector Regulation Act
 - Protection of Personal Information Act (POPIA)
 - Financial Intelligence Centre Act (FICA)
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3. Nature of Financial Services Provided

Fivestones provides financial advice and intermediary services in relation to, but not limited to:

- Personal Financial Planning
- Wealth Management
- Retirement Planning
- Risk and Protection Planning
- Estate Planning (in conjunction with relevant professionals)
- Health and Gap Cover (where applicable)
- Insurance-related services (subject to licensing and regulatory approval)

Certain services displayed on this website may be introduced at a later stage and will only be rendered once all regulatory requirements have been met.

4. Remuneration and Fees

Fivestones may receive remuneration in the form of:

- Fees agreed with clients
- Commission from product providers (where applicable)
- A combination of fees and commission

All fees, charges and remuneration structures will be fully disclosed to clients prior to the implementation of any financial product or service.

Clients are entitled to request full disclosure of all fees and commissions at any time.

5. Conflict of Interest

Fivestones has adopted a Conflict of Interest Management Policy in line with legislative requirements.

The policy ensures that all reasonable steps are taken to identify, mitigate and manage potential conflicts of interest in a fair and transparent manner.

A copy of the Conflict of Interest Policy is available upon request.

6. Confidentiality & Protection of Personal Information

Fivestones respects the confidentiality of client information and is committed to protecting personal data in accordance with the Protection of Personal Information Act (POPIA).

Client information will only be used for legitimate business purposes and will not be disclosed to third parties without consent, unless required by law.

For more information, please refer to our Privacy Policy.

7. Complaints Procedure

If you are not satisfied with the services provided, you are encouraged to contact us directly so that we may attempt to resolve the matter as quickly and fairly as possible.

Contact Details:

Email: info@fivestones.co.za

Should the matter not be resolved to your satisfaction, you may escalate the complaint to the Compliance Officer or to the FAIS Ombud.

8. Compliance Officer

Compliance Officer:

LeRoux van Wyk (Etude) – www.etude.co.za

The Compliance Officer is responsible for monitoring compliance with the FAIS Act and related legislation.

9. FAIS Ombud

If a complaint cannot be resolved with Fivestones, you may lodge a complaint with the FAIS Ombud:

Office of the FAIS Ombud

Website: www.faisombud.co.za

Email: info@faisombud.co.za

Telephone: 012 470 9080

Fax: 012 348 3447

10. Website Disclaimer

The information contained on this website is provided for general information purposes only and does not constitute financial, legal or tax advice. While every effort is made to ensure accuracy, Fivestones does not warrant the completeness or reliability of the information.

Financial products and services are subject to market risk and regulatory requirements. Past performance is not indicative of future results.

By using this website, you acknowledge and accept the terms of this disclosure.