



## ***FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT ('FAIS') Act 37 of 2002***

The General and Discretionary Code of Conduct has specific duties that relate to members of the industry and includes the need for financial services providers to furnish certain information to their clients. In compliance thereof, the following information is disclosed:

### **Financial Services Provider Details:**

Name: Bridge Fund Managers (Pty) Ltd ('Bridge')  
FSP Number: 29834  
Licence Information: Category I and II  
Key Individual: Paul Simon Stewart

As an authorised financial services provider, Bridge is licensed to carry on business in respect of advisory and intermediary services in the following products:

#### Category I and Category II (Discretionary)

Long-term insurance: Subcategories B1, B2 and C  
Retail Pension Benefits  
Pension Fund Benefits (excluding retail)  
Securities and Instruments: shares  
Securities and Instruments: money market instruments  
Securities and Instruments: debentures and securitised debt  
Securities and Instruments: warrants, certificates and other instruments  
Securities and Instruments: bonds  
Securities and Instruments: derivative instruments  
Participatory interests in Collective Investment Schemes  
Forex Investment Business  
Deposits as defined in the Banks Act

### **Insurance**

Bridge holds Professional Indemnity insurance.

### **Complaint Resolution Policy and Procedures**

Bridge has a board-approved complaint resolution policy with detailed procedures. A copy of the aforementioned policy is available from this office on request. Please see the Compliance Officer's details and Complaints email address below.



## **Waiver of Rights**

You are hereby advised that no representative of the provider or any other person may ask you, or offer any inducement to you, to waive any right or benefit conferred on you by, or in terms of, any provision of the General Code of Conduct.

## **Recorded Telephone Lines**

Telephone conversations may be recorded.

## **Instructions**

Please be advised of the risks associated with giving Bridge instructions telephonically, by facsimile or by e-mail. Clients hereby accept all risks involved and indemnify and hold Bridge harmless against any, and all, claims arising from instructions given in this manner. Bridge may take certain security precautions including the recording of telephonic instructions.

## **Signing of Incomplete Documents**

No person acting on behalf of Bridge may, in the course of rendering a financial service, request clients to sign any written or printed form or document unless all details required to be inserted thereon by or on behalf of the client have already been inserted.

## **Codes of Conduct**

Copies of the Codes of Conduct (General and Discretionary) are available on request.

The representatives of Bridge do not have any personal interest in the financial service rendered or in any product supplier. Any circumstance which gives rise to an actual or potential conflict of interest in relation to the financial service will be disclosed to the client and representatives will take all reasonable steps to ensure clients are fairly treated. Bridge maintains a Conflict of Interest Management Policy which manages and limits the impact of any conflict and constitutes an integral part of Bridge's duties and obligations. Potential conflicts are inherent in any business and it is Bridge's aim to take steps to identify and manage conflicts to ensure that clients are not unduly prejudiced. In addition, representatives do not receive non-cash incentives and/or other indirect consideration which may be viewed as a potential conflict of interest. A copy of the aforementioned policy is available from this office on request.

## **Exemptions**

Exemption of FSPs as regards to representatives (BN 95 of 2003)

Exemption of licensees as regards display of certified copies of licences (BN 40 of 2004)

## **FAIS Representatives**

Employees that offer clients any financial services are FAIS representatives mandated to do so by Bridge and should present their representative certificate prior to offering any financial services to clients.

### **Treating Customers Fairly**

The Directors, Management and Staff of Bridge are committed to offering clients the highest standards of service and, in doing so, support the Financial Services Board's initiative of Treating Customers Fairly ('TCF'). By supporting the TCF initiative we ensure that the outcomes of TCF are applied in all areas of our business activities.

In adopting the TCF outcomes we recognise that the fair treatment of clients is about adding value to the service we offer by protecting the interests of clients at each stage of the product life cycle and meeting the needs of clients by offering a transparent, efficient and professional service, constantly reviewed to identify areas for improvement.

### **Financial Intelligence Centre Act**

In terms of the above Act, Bridge is obliged to report any suspicious and/or unusual transaction that may facilitate money laundering.

### **Contact Details**

#### **Compliance Department**

Contact: Sthembiso Nzimande

Address: P O Box 3211  
Durban  
4000

Telephone: 087 288 6526

Facsimile: 031 571 0505

Complaints: [compliance@bridgefm.co.za](mailto:compliance@bridgefm.co.za)

#### **FAIS Ombudsman**

Address: Sussex Office Park  
Ground Floor, Block B  
473 Lynnwood Road  
CNR Lynnwood  
Sussex Ave  
0081

Telephone: 012 470 9080/  
012 762 5000

Facsimile: 086 611 7589/  
012 348 3447

Email: [info@faisombud.co.za](mailto:info@faisombud.co.za)



**CLIENT ACKNOWLEDGEMENT OF BRIDGE FAIS DISCLOSURE**

**INDIVIDUALS**

I the undersigned, \_\_\_\_\_, hereby confirm that I have received the disclosure information.

**LEGAL ENTITIES**

I the undersigned, \_\_\_\_\_, on behalf of \_\_\_\_\_ hereby confirm that I have received the disclosure information.

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE