

# Client Service Agreement

Between

And

**Sabre Wealth Management FSP 35134**

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## **FAIS**

In accordance with the Financial Advisors and Intermediary Services Act and the General Code of Conduct for Financial Services Intermediaries it is our duty as an authorized financial services provider to inform you, as a valued client of our business, of some of your principle rights in terms of the aforementioned legislation:

As a client of the financial services industry you have a right to a full analysis of your financial objectives before entering into any financial services related transaction.

As an authorized financial services provider we are compelled to perform this analysis with the necessary due skill, care and diligence and to then in consultation with you prioritize your needs and provide you with objective advice to address these needs.

At Sabre Wealth Management we embrace these requirements as being in the interest of our valued clients and the financial service industry as a whole.

## **CLIENT CATEGORISATION**

As a client you do however have the right to specify which needs you require to be focused on:

We respect this right, but should you decide to consult with us only regarding certain needs, we require that you take full cognizance and responsibility of the following –

when providing focused advice there may well be needs in your personal financial planning which require more urgent attention than the need being addressed at your request and that therefore there may well be limitations on the appropriateness of the advice being provided.

It is your explicit responsibility to ensure that the advice provided is appropriate given your current financial situation.

At Sabre Wealth Management we provide financial advice and intermediary services regarding the following aspects of financial planning.

Please indicate if advice and analysis are required for:	Yes	No
1. Full financial needs analysis		
2. Risk Planning consisting of:		
2.1. Planning for death		
2.1. Planning for disability		
2.3. Planning for dread disease/ trauma		
3. Planning for retirement		
4. Planning at retirement		
5. Savings planning		
6. Investment planning		
7. Planning for Business Assurance		
8. Planning for short term insurance		
9. Planning for Medical Benefits		
10. Planning for Bank deposits		
11. Funeral Benefits		
12. Income tax assistance		
13. Foreign Exchange services		

By selecting any option other than a full needs analysis you hereby accept the responsibilities and risks associated with focused advice as set out in point 2 above as well as the following:

You acknowledge that you have been made aware of the services provided by Sabre Wealth Management and have declined advice regarding the other planning services offered by Sabre Wealth Management.

You acknowledge that due to you exercising your rights as a client of the financial services industry that you might well have needs that require urgent addressing, but have chosen to not have them addressed at this stage.

That you have voluntarily exercised your right and have not been unduly influenced by Sabre Wealth Management to do so and are aware of your right to a full needs analysis and that Sabre Wealth Management has encouraged you to have such an analysis performed.

In all instances you as client have been informed and have acknowledged that any analysis of your personal financial situation can only be performed if you as client provide all relevant information to Sabre Wealth Management. In all instances you have been informed and are aware that the accuracy of any analysis is critically dependant on the information provided by you to Sabre Wealth Management

You have been informed of Sabre Wealth Management status as an accountable institution in terms of the Financial Intelligence Centre Act and it's responsibilities in term of this act.

You hereby certify that any funds that Sabre Wealth Management is required to deal with on your behalf is not obtained from an illegal source and that you are not involved in any money laundering activities.

It is the duty of the client to inform Sabre Wealth Management of any changes to their factual circumstances as and when they occur.

**DATA PROTECTION**

In order to advise you properly, the Firm must obtain certain information about the client's financial and personal circumstances to determine the suitability for particular products and services. Acceptance of these Terms of Business confirm agreement that:

- The information we hold about you can be held electronically, on paper, or by a combination of these.
- The information can be disclosed to Third Parties for the purposes of processing your application or in satisfying the requirements of any Financial Services regulatory authority or the regulatory processes of the Firm itself.
- The Firm can use the information provided to contact the client by telephone, post, facsimile, or e-mail to bring attention to additional products or services that might be of benefit. Agreement to such contact can be withdrawn by the client at any time upon notification to the Firm.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on 021 657 2156 or in writing at Postnet Suite #2, Private Bag X3, Glosderry, 7702

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purposes. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

**PAYMENT FOR SERVICES**

We normally derive our income from commission paid to us by life assurance companies and the operators of collective investment schemes through which investments are made. We shall tell you the amount of commission payable to us on any such investment.

If we receive a commission or other form of benefit from the issuer of a security or from another intermediary, we will inform you, but we will not tell you its amount unless you ask us to do so.

Alternatively, if you or we propose to operate on a fee basis, we will agree its basis, frequency and method with you in writing before we carry out any chargeable work. Should we receive commission from any third party in relation to transactions arranged for you, we will offset the amount received against any fees due.

**TERMINATION OF AUTHORITY**

You or we, may terminate our authority to act on your behalf at any time, without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated which will be completed according to these terms of business unless otherwise agreed in writing. You will be liable to pay for any transactions made prior to termination and any fees which may be outstanding.

**CLIENTS CONSENT**

I understand and consent to the above terms and I hereby authorise the transfer of information, as described above on a confidential basis when warranted between such third parties. I agree that the Terms of Business will come into effect from the date of issue. I confirm I have received a copy of the firm's key facts 'about our services' and 'Introduction letter'.

Client Name(s)	
Client signature(s)	
Date of signature(s)	
Date of issue	