



Financial Advisory & Intermediary Services Act (FAIS)

This act aims to offer you as the consumer far greater protection than before. It regulates the quality of financial advice, as well as the selling of financial products.

For clients, it means that you are entitled to full transparency and disclosure of information and fees on any financial product that is sold to you.

For **Customer Loyalty Consultants**, it means that we are obliged to keep proper records of all transactions and client contacts, as well as complying with legislation aimed at addressing the quality of advice that is given.

In line with this law and to ensure that you get the best advice, **Customer Loyalty Consultants** and all our financial planners are licensed with the Financial Services Board (FSB), the controlling body that ensures that financial planners, advisors and brokers are properly trained to an acceptable industry standard.

All **Customer Loyalty Consultants** financial planners will be able to show you a certificate of our licence on request. Our FSP licence Number is 26908.