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**BEST ADVICE FINANCIAL SERVICES PTY LTD**

**Leon Ferreira**

reg.no.2002/002535/07

**Disclosure document and Service Agreement**

As Best Advice Financial Services (Pty) Ltd (hereafter referred to as BAFS) is an **independent** financial advisory firm, our consultants can compare the products of various financial institutions, to ensure you get the **Best Advice**. Our objective is to assist our clients in realizing their life goals by managing their finances in accordance with well-established principles. We render a range of personal financial management services- from helping our clients to draw up a budget to international estate planning. We specialize in insurance and investment products. By signing this document you agree to establish a business relationship with Best Advice Financial Services Pty Ltd for the above services on a regular basis on the following terms:

- full permission and authority is granted to the FSCA registered representatives of BAFS to access your existing insurance and investment information from your product providers, or via The Financial Services Exchange Pty Ltd or any other mechanism, to verify your identity and credit rating. This authority will remain in force for at least one year from the date below, or until cancelled in writing.
- any invoices from BAFS Pty Ltd will be preceded by a written quotation
- you agree to be registered for our secure online services at [www.bafs.co.za](http://www.bafs.co.za), agree to the use of digital signatures and agree that any communication loaded on your secure client portal will be deemed to have been communicated to you. To this end, you agree to keep your contact details listed on our website up to date.
- we respect our client's time and privacy and will thus not sell your contact details to marketing companies. We also will not contact you for marketing purposes, regular reviews or updates of your portfolio. You agree to contact us when the need arises or you desire to do so.

**Consultant Profile:**

Leon Ferreira has been providing financial advice in the areas of estate planning, risk management, investment planning, healthcare and retirement planning since February 2000. He holds professional indemnity insurance through Centriq Insurance. He is authorised to act as a Category 1 (non-discretionary) financial adviser on the following product sub- categories:

- |  |                                |
|--|--------------------------------|
| 1, 3, 4, and 20 – Long Term Insurance Category A, B1, B2 and C | 5 – Retail Pension Benefits    |
| 7 – Pension Fund Benefits (excluding retail)                   | 15 – Forex investment Benefits |
| 14 – Participatory interests in Collective Investment Schemes  | 16 – Health Services           |
| 2 and 6 – Short Term Insurance, Personal and Commercial Lines  |                                |

**Qualifications**

Certificate in Financial Management and Investments (UNISA)  
Post Graduate Diploma in Financial Planning (UFS)  
Advanced Post Graduate Diploma: Estate Planning, Employee Benefits and Investments (UFS)

A copy of the licence, which contains details of the financial services I am authorised to provide, as well as any exemptions, is available for inspection on request. Please note that we are not aware of any possible conflict of interest to disclose and a COI Management Policy is in place and available on request

**As an authorized Financial Services Provider, I/we may not request or induce in any manner a Client to waive any right or benefit conferred on the Client by or in terms of any provision of the General Code of Conduct, or recognize, accept or act on any such waiver by a Client.**

Moonstone Compliance (Pty) Ltd is the compliance officer of BAFS and is represented by: HA Allworth/H Pieters  
You can contact them at: Moonstone Compliance: PO Box 12662; Die Boord; 7613. Tel No: 021-883 8000

All information obtained about you shall remain confidential unless you provide written consent for sharing it, or unless we are required by law to disclose such information. Leon Ferreira may receive non-cash incentives from product suppliers or indirect consideration from other persons. We will provide specific details should you request further information.

In the event that you are dissatisfied with any aspect of his service, you should address your complaint in writing to BAFS (Pty) Ltd. At the above address. A copy of our Complaints Resolution Policy is available on request. Alternatively, you may lodge a complaint at one of the following persons:

FAIS Ombud  
P.O. Box 74571  
Lynwood Ridge  
0040  
Tel: 0860 324766 Fax: 012 348 3447  
e-mail: [info@faisombud.co.za](mailto:info@faisombud.co.za)  
Entity type: Natural Person

Long Term Insurance Ombudsman  
Private Bag x 45  
Claremont  
7735  
Tel: 021 674 5000 Fax: 021 674 0951  
e-mail: [info@ombud.co.za](mailto:info@ombud.co.za)

Client Full Names: ..... Client ID: .....

Client Signature: ..... Date.....