

## DISCLOSURE DOCUMENT



# helperhub

**Helperhub (Pty) Ltd**

**FSP NUMBER 50653**

## **INTRODUCTION**

In terms of Part IV of the General Code of Conduct for Authorised Financial Services Providers and Representatives, financial service providers are required to disclose certain information to clients.

As a client of Helperhub (Pty) Ltd (“the FSP”), please read through this document carefully. Should anything in this document be unclear, please request further information.

You are entitled to a copy of this document for your records.

Please acknowledge that you have read and understood the contents of this document by ticking the Tick Box on the Registration Page.

## **AUTHORISED FINANCIAL SERVICES PROVIDER**

The FSP is an authorised financial services provider in terms of Section 8 of the Financial Advisory and Intermediary Services Act (“FAIS”) and is regulated by the Financial Sector Conduct Authority (“FSCA”). A copy of the FSP license certificate is available upon request.

The business particulars of the FSP is listed below:

<b>REGISTRATION NUMBER:</b>	2019/452129/07
<b>FSP NUMBER:</b>	50653
<b>PHYSICAL ADDRESS:</b>	6 Wicklow Road Golf Links Estate Wynberg 7800 Cape Town South Africa
<b>POSTAL ADDRESS:</b>	PO Box 36483 Glosderry 7702
<b>CONTACT PERSON:</b>	Anton Manshon
<b>TELEPHONE NUMBER:</b>	0215692111
<b>E-MAIL:</b>	info@helperhub.co.za
<b>WEBSITE:</b>	www.helperhub.co.za

## FINANCIAL SERVICES AND PRODUCTS

The FSCA has duly authorised the FSP to render financial services in respect of the following financial products:

DESCRIPTION OF FINANCIAL PRODUCT	ADVICE NON-AUTOMATED	INTERMEDIARY OTHER
<b>CATEGORY I</b>		
Short-term Insurance Personal Lines		X
Short-term Insurance Personal Lines A1		X
<b>CATEGORY II - DISCRETIONARY FSP</b>		
Long-term Insurance subcategory B1		X
Long-term Insurance subcategory C		X
Retail Pension Benefits		X
Participatory Interests in one or more collective investment schemes		X
Long-term Deposits		X
Short-term Deposits		X
Long-term Insurance subcategory B2		X
Long-term Insurance subcategory B2-A		X
Long-term Insurance subcategory B1-A		X

## AUTHORISED KEY INDIVIDUAL(S) AND REPRESENTATIVE(S)

The FSCA has duly authorised the following key individuals to manage and oversee the following classes of business for the FSP:

FULL NAME	CATEGORY OF LICENCE	CLASS OF BUSINESS
Robyn Clark	Category I	Short-term Insurance Personal Lines
Robyn Clark	Category II	Long-term Insurance
		Retail Pension Fund Benefits
		Short and Long-term Deposits
		Investments

The FSP has duly authorised the representatives to render financial services on its behalf and accepts responsibility for the activities of the representatives performed within the scope of the financial products listed below:

**1. Robyn Clark**

DESCRIPTION OF FINANCIAL PRODUCT	ADVICE NON-AUTOMATED	INTERMEDIARY OTHER	SERVICES UNDER SUPERVISION
<b>CATEGORY II - DISCRETIONARY FSP</b>			
Long-term Insurance subcategory B1		X	
Long-term Insurance subcategory C		X	
Retail Pension Benefits		X	
Participatory Interests in one or more collective investment schemes		X	
Long-term Deposits		X	
Short-term Deposits		X	
Long-term Insurance subcategory B2		X	
Long-term Insurance subcategory B2-A		X	
Long-term Insurance subcategory B1-A		X	

**2. Anton Manshon**

DESCRIPTION OF FINANCIAL PRODUCT	ADVICE NON-AUTOMATED	INTERMEDIARY OTHER	SERVICES UNDER SUPERVISION
<b>CATEGORY II - DISCRETIONARY FSP</b>			
Long-term Insurance subcategory B1			X
Long-term Insurance subcategory C			X
Retail Pension Benefits			X
Participatory Interests in one or more collective investment schemes			X
Long-term Deposits			X
Short-term Deposits			X

Long-term Insurance subcategory B2			X
Long-term Insurance subcategory B2-A			X
Long-term Insurance subcategory B1-A			X

#### DETAILS OF PRODUCT SUPPLIER(S)

The FSP markets the product(s) of product suppliers as set out in the table below.

<b>NAME OF PRODUCT SUPPLIER</b>	African Unity Life
<b>PHYSICAL ADDRESS:</b>	Springfield Office Park 109 Jip de Jager Drive Bellville Western Cape 7530
<b>POSTAL ADDRESS:</b>	
<b>CONTACT NUMBER:</b>	086 123 4556
<b>TELEPHONE NUMBER:</b>	
<b>CONTRACTUAL RELATIONSHIP WITH PRODUCT SUPPLIER</b>	Broker Agreement with Product Supplier
<b>CONTACT DETAILS OF COMPLIANCE DEPARTMENT</b>	<a href="mailto:compliance@africanunity.co.za">compliance@africanunity.co.za</a>
<b>CONDITIONS OR RESTRICTIONS IMPOSED BY PRODUCT SUPPLIER WITH REGARD TO TYPES OF FINANCIAL PRODUCTS OR SERVICES THAT MAY BE PROVIDED OR RENDERED BY THE FSP</b>	No Advice to be Provided No Collection of Premiums No Notification of Acceptance or Rejection of Claims
<b>DOES FSP HOLD MORE THAN 10% OF PRODUCT SUPPLIER'S SHARES/HAS ANY EQUIVALENT SUBSTANTIAL FINANCIAL INTEREST IN PRODUCT SUPPLIER?</b>	No
<b>HAS FSP DURING PRECEDING 12 MONTHS RECEIVED MORE THAN 30% OF TOTAL REMUNERATION, INCLUDING COMMISSION FROM THE PRODUCT SUPPLIER?</b>	No

#### CONFLICT OF INTEREST MANAGEMENT POLICY

The FSP has adopted and implemented a conflict of interest management policy. The conflict of interest management policy can be obtained at [www.helperhub.co.za](http://www.helperhub.co.za).

#### **INDEMNITY COVER**

The FSP has professional indemnity insurance in place.

#### **COMPLIANCE OFFICER**

<b>EXTERNAL COMPLIANCE PROVIDER</b>	INDEPENDENT COMPLIANCE SERVICES (PTY) LTD
<b>PRACTICE NUMBER:</b>	1258
<b>PHYSICAL ADDRESS:</b>	OFFICE 9, HERITAGE SQUARE, CNR GLADSTONE & VREDE STREETS, DURBANVILLE, 7551.
<b>CONTACT PERSON:</b>	ENRIQUE GOOSE
<b>TELEPHONE NUMBER:</b>	021 975 6597
<b>E-MAIL:</b>	INFO@COMPLIANCESERVICES.CO.ZA
<b>WEBSITE:</b>	WWW.COMPLIANCESERVICES.CO.ZA

#### **COMPLAINTS**

Should you wish to pursue a complaint against the key individual or a representative of the FSP, the complaint should be addressed to the following person in writing and contain sufficient details in respect of the complaint:

<b>CONTACT PERSON:</b>	The Complaints Officer
<b>E-MAIL:</b>	complaints@helperhub.co.za

If the complaint cannot be settled satisfactorily with the FSP, the complaint may then be referred to the office of the FAIS Ombud.

The Ombud was created to provide members of the public with a further redress mechanism.

<b>TELEPHONE NUMBER:</b>	086 066 3247
<b>E-MAIL:</b>	INFO@FAISOMBUD.CO.ZA
<b>WEBSITE:</b>	WWW.FAISOMBUD.CO.ZA

#### **FINANCIAL INTELLIGENCE CENTRE ACT (“FICA”)**

In terms of FICA the FSP is registered as an accountable institution. The FSP follows a risk-based approach to money laundering and related activities. By following this approach the FSP is required to identify all prospective clients and verify their given information, as well as keep records in respect thereof.

Application of a risk-based approach implies that the FSP can accurately assess the risks involved with a business relationship and to apply the appropriate methods and levels of client verification.

The FSP must and will report any suspicious and unusual transactions that may facilitate any money laundering to the relevant authorities.

#### **DISCLAIMER**

Clients should take cognisance of the fact that there are risks involved when buying, selling or investing in any financial product. The value of financial products can increase as well as decrease over time, depending on the value of the underlying securities and market conditions.

Past returns may not be indicative of future returns and an investor should seek independent professional financial, legal and tax advice relevant to their individual circumstances before making any investment decision.

#### **CLIENT ACKNOWLEDGMENT**

By ticking this Tick Box I, the Client acknowledge and accept the terms of this Disclosure Document and I confirm that I have read and understood the contents thereof.