



SAFFRONWEALTH
FUND MANAGEMENT

DISCLOSURE DOCUMENT
FSP 34638

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 Saffron Wealth (“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 sign the acknowledgement that you have read and understood the contents hereof at the end of this document.

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:

REGISTRATION NUMBER:	2007/005503/07
FSP NUMBER:	34638
PHYSICAL ADDRESS:	B6 Octo Place, Elektron Road, Techno Park, Stellenbosch, 7599
POSTAL ADDRESS:	Suite 426, Private Bag X5061, Stellenbosch, 7599
CONTACT PERSON:	Brandon Quinn
TELEPHONE NUMBER:	021 880 7080
E-MAIL:	bcq@saffronwealth.com
WEBSITE:	www.saffronwealth.com

FINANCIAL SERVICES AND PRODUCTS

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

CATEGORY II – DISCRETIONARY FSP
Structured Deposits
Securities and instruments
Participatory interest in a hedge fund
Shares
Money market instruments

Debentures and securitised debt
Warrants, certificates and other instruments
Bonds
Derivative instruments
Participatory interests in one or more collective investment schemes
Forex investment
Long-term Deposits
Short-term Deposits
CATEGORY IIA – HEDGE FUND FSP
Structured Deposits
Securities and instruments
Participatory interest in a hedge fund
General Category IIA experience

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:

KEY INDIVIDUAL	CATEGORY OF LICENCE	CLASS OF BUSINESS
Brandon Quinn	II and IIA	Completed
Anina Swiegers	II and IIA	Completed

The FSP has duly authorised the representatives listed below to render financial services on its behalf:

REPRESENTATIVE	CATEGORY OF LICENCE	ADVICE NON-AUTOMATED	INTERMEDIARY OTHER	SERVICES UNDER SUPERVISION
Brandon Quinn	II and IIA		x	
Anina Swiegers	II and IIA		x	
Alexander da Silva	II		x	
Calum Harding	II		x	x
Vieira Santana	II		x	x

DETAILS OF PRODUCT SUPPLIER(S)

The FSP does not make use of any product suppliers or market any products of any product suppliers.

CONFLICT OF INTEREST MANAGEMENT POLICY

The FSP has adopted and implemented a conflict of interest management policy. The conflict of interest management policy is published on the website of Saffron Wealth (Pty) Ltd at www.saffronwealth.com. The conflict of interest management policy can also be obtained from Saffron Wealth on request from info@saffronwealth.com.

INDEMNITY COVER

The FSP has professional indemnity insurance in place.

COMPLIANCE OFFICER

External compliance provider:	Independent Compliance Services (Pty) Ltd
Practice number:	1258
Physical address:	Office 9, Heritage Square, cnr Gladstone & Vrede Streets, Durbanville, 7551
Contact person:	Enrique Goosen
Telephone number:	021 975 6597
E-mail:	info@complianceservices.co.za
Website:	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:

Contact person	Brandon Quinn
E-mail	bcq@saffronwealth.com

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

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

Telephone number	086 066 3247
E-mail	info@faisombud.co.za
Website	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

Investors 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.

Investors should also take cognisance of the fact that Hedge Funds are collective investment schemes to which the prescribed provisions of the Collective Investment Schemes Control Act (No. 45 of 2002) apply.

CLIENT ACKNOWLEDGMENT

I _____ the undersigned, hereby acknowledge receipt of this Disclosure Document and have read and understood the contents thereof.

Signed at _____ on this _____ day of _____ 20_____.