



Fiscal Private Client Services (Pty) Ltd. Treating Customers Fairly (TCF) Statement

Fiscal Private Client Services (Pty) Ltd (Fiscal) is committed to ensuring that the Financial Services Board's requirement of "Treating Customers Fairly" (TCF) is practiced wholeheartedly in all areas of our business.

Our aims include a determination to:

- Treat clients' interests as paramount at all times.
- Provide professional, personal financial planning services of the highest standard.
- Help clients prepare for and manage transitions in their lives dealing constructively with the personal and financial dynamics involved.
- Think carefully and use our imagination.
- Consider how clients would cope when difficulties arise and things do not go according to plan.
- Foster a culture of respect in dealing with our clients and encourage our colleagues to do the same with each other.

Our TCF Policy is aligned to the Financial Services Board's guidelines and the six outcomes produced:

- Outcome 1: The fair treatment of clients is central to our corporate culture.
- Outcome 2: Products and services offered to our clients are designed to meet their needs and objectives.
- Outcome 3: Clients are provided with clear information and are kept appropriately informed during all stages of the financial planning and implementation process.
- Outcome 4: The advice we provide to clients is suitable to their needs and objectives and takes account of their circumstances.
- Outcome 5: Products/investments recommended to clients are monitored to ascertain that they perform as expected and our systems and processes are structured to ensure they are of a standard that our clients have been led to expect.
- Outcome 6: We do not recommend products to our clients, on which they face unreasonable post-sale barriers regarding the changing of the product, switching of provider, submitting a claim or making a complaint.

Our Commitment

- We first perform an initial analysis during which we clarify a client's objectives, gain an understanding of their circumstances and what they seek.
- Only in rare cases, will we consider a limited or implementation only mandate if circumstances do not allow for a full needs analysis or a client requests a limited service. In such cases the client will be informed about the limitations of the advice and the attendant risks.
- We will prepare a financial plan, which is documented, and which sets out the information on which a client would base and make informed decisions.
- We will where possible identify the risks involved with any product, investment or course of action being recommended.
- We will disclose all costs related to any products recommended.
- We will endeavour to enable the client to understand the advice, recommendations and risks associated with products recommended.
- We will ensure that all conflicts of interest are clearly disclosed.
- We will ensure that all client communications are as clear, concise and free of jargon as we can manage. There are technical terms, which cannot be avoided, and we will explain these.

Fiscal Private Client Services (PTY) Ltd is an authorised financial services provider

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Directors: AJG Bradley, J Scherzinger, G van Dyk and KE Brown



- We will ensure that all Fiscal's staff who are Authorised Representatives have received training on the products, investments and services being recommended and that they understand to which client each of these is most appropriate.
- We undertake to ensure that all staff members fully understand the six outcomes detailed above.
- We will listen to client feedback and will deal with any complaints timeously.

Approved by:

Gavin van Dyk CFP®
Director

Kate Brown CFP®
Director

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