



## Disclosure notice / Letter of introduction

This document provides information that you, as a potential client, should be aware of. In the spirit of transparency and to ensure that you have the information necessary to make an informed decision in terms of our role as your advisor, we would like to provide you with some background information regarding us and our business, as well as information required in terms of the FAIS Act no 37, 2002.

Our Company Details	
Full Trading Name	Beanstalk Online Investments (Pty) Ltd.
Registration Number	2015/260415/07
VAT Registration Number	n/a
FAIS License Number	44386
FAIS Categories and Conditions	Category 1: Long Term Assurance Category A, B & C, Retail Pension Benefits, Pension Fund Benefits, Participatory Interests in Collective Investment Schemes, Deposits defined in Banks Act – exceeding 12 months & 12 months or less, Health benefits
Business Address	Suite 2, Steenberg House, Silverwood Close Steenberg Office Park, Westlake, 7945
Postal Address	Postnet Suite 52, Private Bag X12, Tokai, 7966
Telephone Number	021 828 2890
Facsimile	021 702 1097
Website Address	<a href="https://www.beanstalk.co.za">https://www.beanstalk.co.za</a>
Compliance Officer	Riana Grobler – CO 194

Authorised Representatives	
Full Name	Mark Alex Moir
Cellphone Number	083 232 5854
Email Address	mark@beanstalk.co.za
Qualifications	CFP®
Experience	12 years
Legal Capacity	Director Key Individual & Representative
FAIS Category	Category 1

## 1. Basis of Advice

In order for us to provide you with appropriate advice and financial products it is important that you give us sufficient particulars of your financial affairs. Failure to make a full disclosure could result in our advice being compromised and may result in you making a financial commitment to a product inappropriate to your needs and objectives. In order to help ensure that you make a financial commitment to a product that is appropriate to your needs you are strongly advised to ensure that you have all the necessary documentation and information that you require from your advisor before you make a final decision. You are hereby advised and cautioned that, unless otherwise agreed, any advice, quotation, recommendation or variation thereof that you receive in writing from Beanstalk or its representatives "the Advice Documentation" is given to you on the understanding that it shall not be used on a basis of advice subsequently concluded with another Financial Services Provider.

In the event that you elect to present the Advice Documentation to another Financial Service Provider, Beanstalk, takes no responsibility for the appropriateness of the final advice offered by any subsequent advisor to your financial needs and circumstances.

## 2. Financial Intelligence Centre Act (FICA)

Please note that in terms of the Financial Intelligence Centre Act (FICA), Beanstalk is obliged to report suspicious and unusual transactions that may facilitate money laundering to the authorities.

## 3. Exemptions with Regard to any Matters Covered by the FAIS Act

No specific exemption was granted to Beanstalk Online Investments (Pty) Ltd. by the Registrar.

## 4. Contracts with Product Suppliers

The Company has entered into written agreements with both the Allan Gray and Investec Investment Platforms. The Company earns 100% of its total remuneration from fees as agreed and paid by investors through the abovementioned product providers.

### Allan Gray Contact Details

Tel: 0860 000 654

1 Silo Square

V & A Waterfront

Cape Town

8001

P O Box 51605

V & A Waterfront

CapeTown

8002

### Investec Contact Details

Tel: 0860 500 100

100 Grayston Drive

Sandown

Sandton

2196

P O Box 785700

Sandton

2146

## 5. Professional Indemnity

In order to protect our clients, Beanstalk holds Professional Indemnity Insurance with Santam, in the amount of R1 million.

## 6. Fees and / or Commission

All fees and commission due to the Company will be paid to the company on behalf of the investor by the Product Providers. Such remuneration will be disclosed to you. Where fees are charged this will be agreed upon upfront in terms of our Proposal.

## 7. Complaints

Should you as the client be dissatisfied with services rendered by us, a complaint may be lodged in writing with copies of relevant documentation and addressed to: Mr Mark Moir, Key Individual, Postnet Suite 52, Private Bag X12, Tokai, 7966. Tel: 021 702 1915 Fax: 021 702 1097 or via email: mark@beanstalk.co.za. Beanstalk ensures that its representative is fit and proper at all times and takes full responsibility for the financial services rendered by the representative, within the scope of authorisation.

### FAIS Ombud Contact Details

FAIS Ombud

Celtis House, Eastwood Office Park

Pretoria

Customer Contact Division:

Tel: +27 12 470 9080

Email address: info@faisombud.co.za

P O Box 74571

Lynwood Ridge

0040

Tel: 0860 FAI SOM (0860 324 766)

Fax: +27 12 348 3447

Website: www.faisombud.co.za

## 8. Conflict of Interest

Beanstalk Online Investments (Pty) Ltd., their employees, business associates, representatives, or its employees have contractual relationships with the companies aforementioned who are product providers and financial service providers. Potential and actual conflicts of interest are inherent in any business and therefore it is not the aim of Beanstalk to avoid all conflicts but rather to take steps to identify and manage conflicts of interest to ensure that our clients are not unduly prejudiced

as a result thereof.

A full copy of our Conflict of Interest policy is available on request or an abbreviated version can be accessed via our website: [www.beanstalk.co.za](http://www.beanstalk.co.za).

Your attention is brought to the fact that Mark Moir of Beanstalk has the following interests: 34% share of Silvertree Risk and Wealth Management (Pty) Ltd. Andrew Mobbs of Beanstalk has a 100% share of The Hatchery (Pty) Ltd and a 100% share of The Hatchery Limited (UK-based).

#### **9. Non-cash Incentives**

We wish to declare that Beanstalk does not receive non cash incentives from various product suppliers with which we interact on your behalf. These incentives may include reward programs that facilitate gifts, holidays, seminars, entertainment.

#### **10. Confidentiality**

Where applicable all information will be kept by Beanstalk on a confidential basis and will not be made available to third parties by Beanstalk unless so authorized by the client beforehand, or if Beanstalk is so required to divulge such information in the public interest or under any law.

#### **11. Compliance with Financial Advisory & Intermediary Services Act "FAIS"**

The compliance of Beanstalk with the FAIS Act is monitored by Riana Grobler of Compli-Serve SA (Pty) Ltd, a licensed Compliance Practice, CO 194 who is contactable on 0861 273 783 or email [riana@compliserve.co.za](mailto:riana@compliserve.co.za).

If you require any additional information, we would be happy to provide it. Please contact us on our telephone numbers mentioned earlier.

#### **Beanstalk Online Investments (Pty) Ltd.**