



DEACON AND ASSOCIATES CC

CK94-33218-23
Member: Paul Deacon, FSP No: 3434

DISCLOSURES OF STATUTORY INFORMATION BY THE AUTHORISED FINANCIAL SERVICES PROVIDER ("FSP") AND REPRESENTATIVES

The purpose hereof is to introduce myself, Paul Deacon as a Key Individual of Deacon & Associates CC and to furnish you with prescribed information about myself and the FSP and our Representatives.

Business details	License number:	FSP 3434	Legal Status
Full Trading Name of the FSP:	DEACON & ASSOCIATES CC		Reg. No. C1994/033218/23
Business Address:	11 BARBARA CLOSE		Sole Proprietor
	BROMHOF		Partnership
	EXTENSION 11		Close Corporation <input checked="" type="checkbox"/>
Postal Address:	11 BARBARA CLOSE		Company
	BROMHOF		Trust
	2154		
Telephone number:	011 792 0511	Email:	info@deaconfinancial.co.za
Name & Contact Details of the Key Individual	Name:	PAUL DEACON	Cell No: 083 647 3747
	Tel. No:	011 792 0511	E-mail: paul@deaconfinancial.co.za
Qualifications and Experience	The representatives currently meet the relevant fit and proper requirements as confirmed in the attached Letter of Authority.		
	The Key Individual has been active in the financial services industry since 1993.		
Declaration in respect of Statutory Information	Paul Deacon does have a personal interest in the FSP.		
	The FSP does not hold more than 10% of the shares issued by any product provider.		
	The FSP did receive more than 30% of its total remuneration from Discovery and Momentum.		
	The Representatives are remunerated for their services by the FSP by being paid commission from the product provider or by charging fees as agreed upfront.		
	The FSP holds Professional Indemnity cover.		
	The FSP is exempted by the registrar from producing audited annual financial statements		
There are no special conditions levied against the FSP by the registrar.			
Name and Contact Details of the External Compliance Officer	Name:	Sharren Bhagwandin	
	Tel. No:	011 602 0200	Cell. No: 060 823 6502
	E-mail:	sbhagwandin@masthead.co.za	Website: www.masthead.co.za
	Address:	Western Woods Office Park, Jacaranda Place, 145 Western Services Rd, Woodmead, 2191	



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DISCLOSURE OF ACTUAL OR POTENTIAL CONFLICTS OF INTEREST

Deacon and Associates has adopted and implemented a Conflict-of-Interest Management policy that complies with the provisions of the FAIS Act

TREATING CUSTOMERS FAIRLY POLICY

Our Treating Customers Fairly policy is centred around the guidelines provided by the Financial Services Board to ensure we consistently deliver fair outcomes to our clients and take responsibility for the business and staff providing an enhanced service quality to clients, based on a culture of openness and transparency. As a business, we take the requirements of the FSB seriously, in particular, the requirement to treat customers fairly.

PRIVACY POLICY

Deacon and Associates is committed to maintaining the privacy and security of its customers' personal and private information. Our privacy policy outlines our practices and commitment to the customer, which are aligned to the Protection of Personal Information Act (POPI Act) – POPIA to which we comply.

PAIA MANUAL

This information manual provides an outline of the types of records held by Deacon and Associates and explains how one may submit requests for access to these records in terms of the Promotion of Access to Information Act, 2 of 2000 (“the Act”).

To obtain a copy of the above Policies, please email paul@deaconfinancial.co.za

SIGNING OF INCOMPLETE DOCUMENTS

You are hereby advised and cautioned that no person acting on behalf of the FSP may in the course of the rendering of a financial service, request you to sign any written or printed form or document prior to completion thereof.

RESPONSIBILITY FOR CORRECTNESS AND COMPLETENESS OF INFORMATION

Please note that in respect of any application, proposal, order, instruction or other contractual information that is required to be completed for, or submitted to a product supplier by or on your behalf that relates to the purchase of or investment in any financial product, including any amendment thereof or variation thereto, all material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by you or on your behalf are your own responsibility. If any person completes or submits any application, proposal, order, instruction, or other contractual information that is required to be completed for, or submitted to, a product supplier by you or on your behalf that relates to the purchase of or investment in any financial product, including any amendment thereof or variation thereto on your behalf, you should be satisfied as to the accuracy and completeness of the details. **Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information could result in the cancellation of the transaction or the non-payment of a benefit by the product supplier.**

WAIVER OF RIGHTS

No person may ask you or offer any inducement for you to waive any right or benefit conferred on you by or in terms of any provision of the General Code of Conduct of the FAIS Act, of which a copy is available on request.

RENDERING OF ADVICE

Once you have entered into a transaction by purchasing a financial product, the representative is required to provide you with a record of the advice rendered. This document should be kept safe together with all other documentation pertaining to the particular transaction.

ADDITIONAL INFORMATION

We reserve the right to charge a fee for our services, at an hourly rate of R750.

Per our FICA Risk Management Compliance Program, please note that we are bound by anti-money laundering legislation that requires the reporting of suspicious and unusual transactions to the Financial Intelligence Centre.

COMPLAINTS RESOLUTION PROCESS

Should you wish to pursue a complaint against a key individual or representative of Deacon and Associates, you should address the complaint in writing to us at paul@deaconfinancial.co.za or info@deaconfinancial.co.za. If you cannot settle your complaint with us, you are entitled to refer it to the Office of the FAIS Ombud, at info@faisombud.co.za or telephone number 0860 324 766. The Ombud has been created to provide you with a redress mechanism for any inappropriate financial advice that you feel may have been given to you by a financial advisor.

Particulars of FAIS Ombud:
P O Box 74571, LYNWOOD RIDGE, 0040
E-mail: info@faisombud.co.za
Tel: (012) 470 9080,
Fax: (012) 348 3447

Particulars of Short-Term Insurance Ombud:
PO Box 32334, BRAAMFONTEIN, 2017
E-mail: info@osti.co.za
Tel: 086 072 6890 / (011) 726 8900,
Fax: (011) 762 5501

Particulars of Long-Term Insurance Ombud:
Private Bag X45, Claremont, Cape Town, 7735
E-mail: info@ombud.co.za
Tel: 086 066 2837 / (021) 657 5000,

Particulars of the Office of the Pension Fund Adjudicator:
PO Box 23005, Claremont, 7735
E-mail: enquiries@pfa.org.za
Tel: (011) 884 8454



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Fax: (021) 674 0951

Fax: (011) 884 1144