



LETTER OF INTRODUCTION & DISCLOSURE

Dear Mr / Mrs. Client

In complying with the FAIS legislation, I would like to bring the following to your attention.

My name is Masala Murovhi, and my contact details are stated in the letterhead. I am employed by MUROVHI FINANCIAL SERVICES, an authorized financial service, which accepts responsibility for my actions and, is licensed to render financial services.

A copy of the license, which contains details of the financial services I am authorized to provide, as well as any exemptions, is available for inspection on request.

I have been providing financial advice and intermediary services since 2004 in the following areas of financial planning; short term personal lines and commercial lines.

My broker has written authority to market the following products suppliers and I am accredited to market their products; **santam, old mutual insure, miway, auto & general, first for women, unity, budget, FSP solutions, CTU, Hollard easy, SAU, king price, tracker, Netstar, senate, momentum, vaps, mobility.**

I do not hold more than 12 % of the shares issued by any product supplier.

I am remunerated for my services by being paid commission and remuneration from the above product suppliers.

I received more than 30% of my last year's commission and remuneration from the above product suppliers.

I do hold professional indemnity insurance but do not hold guarantees or fidelity insurance.

Compliance with the **FAIS Act is monitored by moonstone compliance, a compliance practice approved by the Financial Services Board. Postal address: P O Box 12662, Die Board, Stellenbosch, 7613. Compliance Officer: Richer Van Tonder, 0152910914**

I may from time to time receive non-cash incentives from product suppliers or indirect consideration from other persons. I will provide specific details should you request further information. I wish to advise that all information obtained or acquired about you shall remain confidential unless you provide written consent, or unless I am required by any law to disclose such information.

In the event that you are dissatisfied with any aspect of my service, you should address your complaint in writing to me at the above address. A copy of my Complaints Resolution Policy is available on request.

Compliance with the **Protection of Personal Information Act (POPIA)** is mandatory in our organization