



LETTER OF INTRODUCTION

This Letter of Introduction is an important document and you are requested to read it carefully. In terms of the Financial Advisory & Intermediary Services Act 2002 we are required to make you aware of certain information in respect of our business at an early stage. You may be requested to sign a Client Acknowledgement for our records. If there is anything that you do not understand, please request further information from us. You are entitled to a copy of this document for your own records.

Dear Client,

MICHAEL FURTER – Contact Details

Postal Address 1st Floor, Newlands Quarter, Cnr Dean & Main Strs, Newlands, Cape Town 7725
Physical Address 1st Floor, Newlands Quarter, Cnr Dean & Main Strs, Newlands, Cape Town 7725
Telephone 021 674 2222
Cell Phone 082 833 1875
Email Address michaelf@consequence.co.za or info@consequence.co.za

License Status

I, Michael Furter, am a founding member and authorised representative of Consequence Private Wealth (Pty) Ltd, a Financial Services Provider in terms of the Financial Advisory & Intermediary Services (FAIS) Act license # 39659. A copy of this license is available on request.

Authorised Financial Services and Products

Consequence Private Wealth (Pty) Ltd is authorised to offer financial advice and undertake an investment mandate with respect to the following products:

Shares (both listed and unlisted), Bonds, Money Market Instruments, Debentures and Securitised Debt, Warrants, Certificates and other instruments involving rights to acquire, dispose of, or convert to securities referred to in this list, Derivative Instruments excluding warrants, Collective Investment Schemes, Long - and Short-term deposits, Endowments, Annuities, Retirement Funds, Life Insurance products, Health Service benefits and Short-Term insurance: Personal Lines.

Contracts with Product Providers

Consequence Private Wealth (Pty) Ltd offers financial products from a variety of product suppliers. Please refer to the Product Supplier List for more information regarding each product supplier.

Consequence Private Wealth (Pty) Ltd has no restrictions or limitations, with regards to the provision of financial products and services, imposed upon them by any of the product suppliers.



Authorised Representatives

Consequence Private Wealth (Pty) Ltd has authorised the following individuals to offer advice and intermediary services as defined by FAIS:

Key Individual and Director – Michael Furter (CFP®)

Key Individual and Director – Jeff Middelmann (CFP®)

Representative – Rupert Butler (CFP®)

Representative – Gary Wheeler

Representative – Simon Williams

Representative – Chevonne Kannemeyer (Under Supervision)

Conflicts of Interest

Consequence Private Wealth (Pty) Ltd will make every effort to identify, disclose and manage any conflicts of interest that may arise and to ensure that no client is unduly prejudiced in any way. We do not have any shareholdings in any of the product providers and maintain complete impartiality and independence at all times.

Professional Indemnity

Consequence Private Wealth (Pty) Ltd holds professional indemnity insurance.

Fees

The fees associated with our services will be laid out in our Fee Disclosure Document, which will be signed before any business is concluded between us. Any additional fees that may be applicable will be disclosed in advance. This will include information regarding the nature, extent and frequency of any incentive, remuneration, consideration, commission or fees which will or could become payable to Consequence Private Wealth (Pty) Ltd by a counterparty.

Compliance with the FAIS Act

Compliance with the Financial Advisory & Intermediary Services Act (FAIS) is monitored by Advocate Frederica Eilers of Assent Legal Solutions who is contactable on 082 556 9100, 021 557 7155 or via email nicky@assent.co.za.

Financial Intelligence Centre Act (FICA)

Consequence Private Wealth (Pty) Ltd is obliged to report any suspicious activity that may be facilitating money laundering activities to the authorities; this is in terms of the Financial Intelligence Centre Act (FICA).



Complaints

Any complaints against any member of Consequence Private Wealth (Pty) Ltd should be directed to Michael Furter, the Key Individual of the company.

If the complaint cannot be settled with us directly, clients are entitled to further the complaint to the office of the FAIS Ombud; this body has been created to provide you with the mechanism to redress inappropriate financial advice that you feel has been given to you by a financial services provider.

FAIS Ombud

Postal Address P O Box 64571, Lynwood Ridge, 0040

Telephone 012 470 9080

Fax 012 348 3447

Email Address info@faisombud.co.za

Web Address www.faisombud.co.za

Acknowledgement

I / We the undersigned hereby acknowledge receipt of this Letter of Introduction and have read and understood the contents.

Signed at _____ on _____ day of _____ 20_____

Client Name

Consequence Director Name

Client Signature

Consequence Director Signature