

Question		Column				
		1	2	3	4	5
		Yes	No	Not applicable	Developmental area	Note No. Comment/ Annexure
	complies with section 7 of the General Code of Conduct?					
8.2.3	Does the FSP disclose the following information in terms of section 7(1)(c) of the General Code of Conduct to the client in writing:					
8.2.3.1	The name, class or type of financial product concerned;					
8.2.3.2	The nature, extent and frequency of any incentive, remuneration, consideration, commission; fee or brokerage which will or may become payable to the provider, directly or indirectly, by any product supplier or any other person as a result of the financial service concerned;					
8.2.3.3	Any material risk and where applicable investment risk associated with the product concerned;					
8.2.3.4	Extent of monetary obligations assumed by the client, the frequency thereof and consequences of non-compliance concerned.					
8.3	Direct marketing Section 15 of General Code of Conduct					
8.3.1	Does the FSP act as a direct marketer as defined in the General Code of Conduct?					
8.3.2	If the answer to Question 8.3.1 is YES, questions 8.3.2.1 to 8.3.2.4 must be answered					
8.3.2.1	Does the FSP have recording systems in place to record all telephonic conversations with clients in the course of direct marketing?					
8.3.2.2	Does the FSP have appropriate procedures and systems in place to store and retrieve recordings?					
8.3.2.3	Does the FSP have procedures in place to ensure that it complies with section 15 (read together with sections 4, 5 and 7) of the General Code of Conduct?					
8.3.2.4	<i>If the answer to Question 8.3.2.3 is NO -</i> In a separate annexure, provide details on how and when (provide specific time frame)					

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	such procedures will be put in place. Indicate the annexure number in column 5.					
8.4	Custody of financial products and funds <i>Section 10 of General Code of Conduct</i>					
8.4.1.	Does the FSP receive or hold funds on behalf of clients in accounts other than separate bank accounts in the name of clients, or receive or hold financial products other than financial products held in safe custody by a custodian appointed by the client?					
8.4.2	<i>If the answer to Question 8.4.1 is YES –questions 8.4.2.1 to 8.4.2.5 must be answered</i>					
8.4.2.1	Has the FSP notified the Registrar of the details of the approved auditor or accounting officer in terms of section 19 of the Act?					
8.4.2.2	Has the FSP changed auditors during the reporting period?					
8.4.2.3	<i>If the answer to Question 8.4.2.2 is YES -</i> Did the FSP submit a profile change request to the Registrar in respect of the change of auditors?					
8.4.2.4	Does the FSP issue written confirmation of receipts to clients when funds and/or premiums are received from clients without the mediation of a bank?					
8.4.2.5	Does the FSP have procedures in place to ensure that the client's funds and/or premiums can be readily distinguished from private assets or funds of the FSP?					
8.4.3	Does the FSP have procedures in place to ensure that the client's financial products can be readily distinguished from private assets of the FSP?					
8.5	Risk management <i>Sections 11 and 12 of General Code of Conduct</i>					
8.5.1	Does the FSP have and employ appropriate risk management resources, procedures, systems and controls as described in sections 11 and 12 of the General Code of Conduct?					

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8.5.2	Does the FSP have a documented Risk Management Plan?					
8.5.3	In a separate annexure, provide an explanation as to how the Risk Management Plan is monitored. Indicate the annexure number in column 5.					
8.6	Advertising <i>Section 14 of General Code of Conduct</i>					
8.6.1	Does the FSP advertise its financial services?					
8.6.2	<i>If the answer to Question 8.6.1 is YES, questions 8.6.2.1 to 8.6.2.3 must be answered</i>					
8.6.2.1	Does the FSP have procedures in place to ensure that all advertisements and advertising communications and material comply with section 14 of the General Code of Conduct?					
8.6.2.2	If the FSP advertised any financial services by telephone during the reporting period, did the FSP maintain an electronic, voice logged record of all communications?					
8.6.2.3	Was reference to the fact that a licence is held contained in all advertisements that were placed during the reporting period?					
8.7	Complaints <i>Sections 16 to 19 of General Code of Conduct</i>					
8.7.1	Does the FSP have a complaints policy and resolution system in place that complies with sections 16 to 19 of the General Code of Conduct?					
8.7.2	Provide the following details on complaints received by the FAIS Ombud during the reporting period: number of complaints referred to the FAIS Ombud, type of complaint (what the complaint was about) as well as outcome of the complaint. Indicate the annexure number in column 5.					
8.8	Termination of agreement or business <i>Section 20 of General Code of Conduct</i>					

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8.8.1	Does the FSP have procedures in place to ensure compliance with section 20 of the General Code of Conduct?					
8.8.2	Does the FSP have a business continuity plan and procedures in place to ensure that the client will be serviced if the business is terminated for any reason?					
8.8.3	<i>If the answer to question 8.8.2 is NO – In a separate annexure, provide an explanation as to what steps will be put in place. Indicate the annexure number in column 5.</i>					
8.9	Waiver of rights <i>Section 21 of General Code of Conduct</i>					
8.9.1	Does the FSP have procedures in place to ensure that it does not request or induce a client to waive any right or benefit conferred on the client by the General Code of Conduct? Provide details of any instances of non-compliance found as well as steps taken to reasonably ensure that such non-compliance does not occur again in a separate annexure and indicate the annexure number in column 5.					
8.9.2	Does the FSP have procedures in place to ensure that it complies with section 21 of the General Code of Conduct?					
9	Money laundering control procedures					
9.1	Is the FSP an accountable institution in terms of Schedule 1 of FICA?					
9.2	<i>If the answer to question 9.1 is YES, questions 9.3 to 9.14 must be answered</i>					
9.3	Has the FSP registered with the Financial Intelligence Centre in terms of section 43B of FICA?					
9.4	Does the FSP have in place all the necessary policies, procedures and systems to ensure compliance with FICA and other applicable anti-money laundering or terrorist financing legislation as required in terms of paragraph 8(1)(e) of the Determination for Fit and Proper Requirements?					

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9.5	Was this reporting year the FSP's first year of business?					
9.5.1	<i>If the answer to question 9.5 is YES –</i> Provide a copy of the internal rules used by the FSP as a separate annexure and indicate the annexure number in column 5.					
9.6	If this reporting period wasn't the FSP's first year of business, did the FSP amend/revise the internal rules during the reporting period?					
9.6.1	<i>If the answer to question 9.6 is YES -</i> Provide a copy of the amended internal rules in a separate annexure and indicate the annexure number in column 5.					
9.7	Does the FSP make use of a standard internal rules document supplied by a third party?					
9.7.1	<i>If the answer to question 9.7 is YES –</i> Was the document modified to apply to your specific FSP?					
9.8	Did the FSP provide employees with ongoing or refresher training during the reporting period as recommended by the Financial Intelligence Centre?					
9.8.1	<i>If the answer to question 9.8 is YES –</i> Did the training include an assessment to determine the employees' understanding?					
9.9	Does the FSP have procedures in place to ensure that their staff is able to identify suspicious transactions and report them accordingly?					
9.10	Does the FSP have procedures in place to report property associated with terrorist and related activities in terms of section 28A of FICA?					
9.11	Does the FSP have procedures in place to risk rate the clients in order to establish which clients pose a higher risk associated with the combating of money laundering and financing terrorism to the entity?					
9.12	Does the FSP perform the identification and verification of clients on behalf of another accountable institution as envisaged in Exemption 4 under FICA?					

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9.13	Does the FSP rely on a third party (any other institution) for the identification and verification of clients in terms of Exemption 4 under FICA?					
9.14	Does the FSP have procedures in place to ensure submission of cash threshold reports in terms of section 28 of FICA?					
9.15	<i>If the answer to Question 9.1 is NO – questions 9.15.1 to 9.15.4 must be answered</i>					
9.15.1	Is the FSP a reporting institution in terms of Schedule 3 of FICA?					
9.15.2	<i>If the answer to question 9.15.1 is YES-</i> Has the FSP registered with the Financial Intelligence Centre in terms of section 43B of FICA?					
9.15.3	Does the FSP have procedures in place to ensure that the staff is able to identify suspicious transactions and report it accordingly?					
9.15.4	Does the FSP have procedures in place to ensure that it remains up to date with the requirements of the Financial Intelligence Centre in respect of identifying and reporting suspicious and unusual transactions?					
9.15.5	Does the FSP have procedures in place to ensure it can submit cash threshold reports in terms of section 28 of FICA?					
10	Operational ability and financial soundness Parts VIII and IX of Determination of Fit and Proper Requirements					
10.1	Did the FSP comply with the solvency requirements as required in terms of paragraph 9 of the Fit and Proper Requirements at all times during the reporting period?					
10.2	Does the FSP prepare monthly accounting records in terms of section 19 of the Act?					
10.3	Did you (compliance officer) have unrestricted access to view the accounting records of the FSP at all times during the reporting period?					
10.3.1	<i>If the answer to question 10.3 is NO -</i>					

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	In a separate annexure, give an explanation as to the reasons for the FSP denying access to the accounting records. Indicate the annexure number in column 5.					
10.4	Does the FSP have internal procedures and controls in place to ensure that the requirements as described in section 8(3) of the Determination of Fit and Proper Requirements are complied with?					
10.4.1	<i>If the answer to question 10.4 is NO -</i> In a separate annexure, indicate the steps that will be taken to ensure that relevant controls and procedures are put in place. Indicate the annexure number in column 5.					
11	Monitoring					
11.1	Does the FSP have a compliance officer? If YES, indicate the type of monitoring that the compliance officer performed:					
11.1.1	Financial products in respect of which the FSP renders financial services					
11.1.2	Representatives under supervision					
11.1.3	Juristic representatives					
11.1.4	Disclosure documents to check whether it complies with sections 4 and 5 of the General Code of Conduct.					
11.1.5	Disclosure documents to check compliance with section 7 of the General Code of Conduct.					
11.1.6	Receipt of funds and/or collection of premiums.					
11.1.7	Waiver of rights.					
11.1.8	Money Laundering Control procedures					
11.1.9	Policies and Procedures					
11.1.10	Conflict of interest management policy					

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11.1.11	Direct marketer's telesales and telesales voice recordings to check compliance with section 15 of the General Code of Conduct.					
11.1.12	Other. Please provide details on other monitoring in a separate annexure and indicate the annexure number in column 5.					
11.2	In a separate annexure, provide an explanation as to how you did the monitoring (methodology). Please also include the extent of monitoring. Indicate the annexure number in column 5.					
SECTION 2 – HEALTH SERVICE BENEFITS						
13	Accreditation under section 65(3) of Medical Schemes Act, 1998 <i>Section 8(7)(e) of Act</i>					
13.1	Is the FSP licensed to render financial services relating to health service benefits?					
13.2	<i>If the answer to Question 13.1 is YES –</i> Was the accreditation of the FSP in terms of section 65(3) of the Medical Schemes Act, 1998, during the reporting period suspended or withdrawn, or did it lapse? Please provide details of any such suspensions, withdrawals or lapses as an annexure to the report and indicate the annexure number in column 5.					

SECTION 3 – ATTACHMENTS		
Question number	Comments	Annexure Number

SECTION 4 – STATISTICAL INFORMATION SHEET

4.1 REPRESENTATIVES AT REPORTING DATE		
TYPE OF INFORMATION REQUIRED	RELEVANT QUESTION NUMBER	NUMERIC AMOUNT
Number of representatives	4.1	
Number of representatives who have passed the First Level Regulatory Exam (RE 1)	4.7.2	
Number of representatives rendering services under supervision as contemplated in paragraph 3 of the Exemption of Services under Supervision in terms of Requirements and Conditions, 2008	4.7.4.1	
Number of key individuals that acted as supervisors in respect of services under supervision	4.7.4.1	

4.2 TYPE OF INSURANCE COVER	RELEVANT QUESTION NUMBER	CURRENCY	EXTENT OF COVER (NUMERIC AMOUNT)
Professional Indemnity of Cover as contemplated in sections 5(e) and 13 of the General Code of Conduct	5.1		
Fidelity Insurance Cover as contemplated in sections 5(e) and 13 of the General Code of Conduct	5.2		
Guarantees as contemplated in section 13 of the General Code of Conduct	5.3		

4.3 COMPLIANCE FUNCTION		
TYPE OF INFORMATION REQUIRED	RELEVANT QUESTION NUMBER	DETAILS
Number of reports issued to the FSP on the rendering of financial services	6.4	
Number of visits to the business premises, business units and / or branches of the FSP during the reporting period in order to perform monitoring procedures	6.5	
Number of visits to the business premises, business units and / or branches of the FSP's representatives during the reporting period in order to perform monitoring procedures	6.6	
Name of compliance officer appointed in terms of section 43(b) of FICA	6.7	
Identity number of compliance officer appointed in terms of section 43(b) of FICA	6.7	

4.4 CONFLICT OF INTEREST		
TYPE OF INFORMATION REQUIRED	RELEVANT QUESTION NUMBER	NAME(S) OF PRODUCT SUPPLIER(S)
Name of the product supplier(s) from which an immaterial interest exceeding an aggregate of R1 000 was received	8.1.5	

COMPLIANCE REPORT COMPLETED AND SIGNED BY FSP

Name of FSP

FSP number

Name of key individual

ID number of key individual

Date appointed as key individual

Signature

Date

COMPLIANCE REPORT COMPLETED AND SIGNED BY COMPLIANCE OFFICER(S)

Name(s) of compliance officer(s) of FSP

ID number(s) of the compliance officer(s)

Name(s) of the compliance practice(s) (if applicable)

Reference number(s) of compliance officer(s)/practice(s)

Signature(s) of the compliance officer(s)

Date

Telephone number

Fax number

E-mail address

Please note that all unsigned reports will be regarded as "Not Submitted".

DECLARATION COMPLETED AND SIGNED BY COMPLIANCE OFFICER(S) SUBMITTING COMPLIANCE REPORT

Name(s) of compliance officer(s): _____

Compliance report in terms of section 17(4) of the Act No. 37 of 2002) by compliance officer for the reporting period
_____ (insert date) until _____ (insert reporting date).

I/we _____ compliance officer(s)) hereby report as follows as regards compliance by _____ (insert full names of FSP and FSP number) and any representative of the FSP with the Act, for the reporting period

Having completed the attached annual compliance report for the FSP, I/we hereby confirm that, to the best of my/our knowledge and ability all the information contained in the attached annual compliance report is true and correct.

I/we are aware that the information contained in the attached annual compliance report may be subject to verification by the Registrar of Financial Services Providers, and should I/we knowingly submit false, incorrect or misleading information to the Registrar, this may impact on my/our compliance with the fit and proper requirements with regard to personal character qualities of honesty and integrity as determined by section 8(1) of the Act.

Signed on _____ (day) _____ (month) _____ (year).

Signature(s): _____