




Fais It Solutions (Pty) Ltd

FSP Number 45810

(Hereinafter referred to as the Financial Services Provider)

Advertising Policy



Overview	This is the official Advertising Policy implemented for Fais It Solutions (Pty) Ltd.		
Purpose	The Financial Advisory and Intermediary Services Act (FAIS Act) requires that a financial service provider (ie. our brokerage) must maintain an advertising policy to ensure transparency, raise the standard for advertising and marketing and help the client make an informed decision without having unrealistic expectations gained through misleading information. In this way, we will ultimately guarantee good outcomes for customers.		
Objectives	<ul style="list-style-type: none"> ○ To ensure that advertisements are not deceptive or misleading and that they are verifiable; ○ To ensure advertisements are clearly identifying the advertiser and the product or service being offered. 		
Services Covered	<p>We are registered for a Category 1 FSP licence with the following FAIS product categories and the products we market depend on various campaigns done on behalf of product providers:</p> <ul style="list-style-type: none"> - Long term insurance subcategory A - Short term insurance Personal Lines - Long term insurance subcategory B1 - Long term insurance subcategory B2 - Long term insurance subcategory B2-A - Long term insurance subcategory B1-A - Short term insurance Personal Lines A1 - Long term Insurance subcategory C - Retail Pension Benefits - Short term insurance Commercial Lines - Pension Funds Benefits - Participatory Interests in a collective investment scheme 		
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Key Individual Approval			

General Requirements

- 1.1 Marketing material / brochures / fact sheets / communications to investor / information provided / presentations made to investor/ client must be:
 - factually correct. Statements, promises and forecasts may not be fraudulent, misleading or untrue.
 - must be provided in plain language, avoid uncertainty or confusion and not be misleading;
 - where provided in writing or by means of standard forms or format, be in a clear and readable print size, spacing and format;
 - as regards all amounts, sums, values, charges, fees, remuneration or monetary obligations mentioned or referred to therein, be reflected in specific monetary terms: Provided that where any such amount, sum, value, charge, fee, remuneration or monetary obligation is not reasonably pre-determinable, its basis of calculation must be adequately described.
- 1.2 Where performance data is provided, or awards and rankings are advertised a reference to their source and date must be included.
- 1.3 Where illustrations, forecasts or hypothetical data is provided, the following criteria must be met:
 - The illustrations, forecasts or hypothetical data must be supported in the form of clearly stated basic assumptions. This includes (but is not limited to) assumptions in respect of performance, returns, costs and charges. There must be a reasonable prospect that the forecasts / illustrations / hypothetical data can be met under current circumstances;
 - Provide a statement that the forecasts / illustrations / hypothetical data are not guaranteed and are provided for illustrative purposes only;
- 1.4 Where returns or benefits are dependent on the performance of underlying assets or other variable market factors, provide a clear statement of such dependence.
- 1.5 Where an advertisement carries a warning statement about risks involved in buying or selling a financial product, this statement must be prominently rendered or displayed.
- 1.6 Where information about past performance is provided, the marketing material must contain a warning that past performances are not necessarily indicative of future performances.
- 1.7 Where the investment value of a financial product mentioned in the advertisement is not guaranteed, the marketing material must contain a warning that no guarantees are provided.
- 1.8 The FSP and its representatives may not compare different financial products, product suppliers, FSPs or representatives unless the differing characteristics of each are made clear.
- 1.9 The FSP and its representatives may not make inaccurate, unfair or unsubstantiated criticisms of any financial product, product supplier, FSP or representative.
- 1.10 Where a financial service / financial product is advertised by means of a public radio service, the advertisement must include the FSP's business name.
- 1.11 Any written, printed, or electronic marketing material / brochures / application forms / business cards / presentation slides must contain the following statement:
 - **Fais It Solutions (Pty) Ltd | FSP45810**
An Authorised Financial Services Provider