



uexo \ Wealthlink (PTY) Ltd. \ FSCA

# **Upfront Disclosure Document**

v1.0

## Table of Contents

1. Introduction	3
2. Companies Legal Status	4
3. Details of Key Individuals and Representatives	5
3.1 Key Individuals	5
3.2 Representatives	5
4. Legal status of Key Individuals and Representatives	6
5. Complaint Handling and Compliance Queries	7
5.1 Compliance Officer	7
5.2 FAIS Ombud	7
6. Other Matters of Importance	8
7. Financial Services and Products	9
7.1 TABLE 1	9
8. Conflicts of Interest	10
Do you have any questions?	11

# 1. Introduction

The uexo brand is authorised and regulated in various jurisdictions, with the South African entity being owned and operated by Wealthlink (PTY) Limited. Wealthlink (PTY) Ltd. (hereinafter referred to as "uexo," or "Company" from this point on) has its address at 5th Street, Atrium On 5th, 9th Floor, Sandhurst, Johannesburg, 2196, South Africa. The company is authorised and regulated by the Financial Sector Conduct Authority in South Africa (FSCA) under the licence FSP number 50582 and has the CIPC company number 2019 / 514704 / 07.

<b>Name</b>	Wealthlink (PTY) Ltd.
<b>Physical Address</b>	5th Street, Atrium On 5th, 9th Floor, Sandhurst, Johannesburg, 2196, South Africa
<b>Website</b>	<a href="https://uexo.com">https://uexo.com</a>
<b>Email</b>	info@uexo.com

## 2. Companies Legal Status

Wealthlink (PTY) Ltd. (The “FSP” hereafter) is a Private Company registered in the Republic of South Africa under registration number 2019 / 514704 / 07 and FSP licence number 50582. As a licensed Financial Services Provider (FSP) in terms of the Financial Advisory and Intermediary Services Act (FAIS), the FSP accepts responsibility for the actions of its directors, employees, and contractors. Our representatives either meet the fit and proper requirements as prescribed by FAIS or operate under appropriate supervision in accordance with FAIS and are qualified to assist you in a professional manner.

The FSP provides a copy of the FSCA licence for inspection at its place of business. The services rendered by the FSP are limited to our representatives and do not have restrictions and conditions imposed by the product supplier and or FAIS Act.

## 3. Details of Key Individuals and Representatives

### 3.1 Key Individuals

Name	Authorised Products
Zamokwakhe Zeroth Khumalo	As per table 1 below
Tebogo Vincent Teffo	As per table 1 below

### 3.2 Representatives

Name	Authorised Products
Zamokwakhe Zeroth Khumalo	As per table 1 below
Tebogo Vincent Teffo	As per table 1 below

## 4. Legal status of Key Individuals and Representatives

The FSP confirms that its key individual (s) and representative(s) are mandated and entitled to render intermediary services only in terms of FAIS. The Key individuals and Representatives are full time employees of the FSP.

The representatives are not remunerated by the product supplier and hereby submit that they did not earn more than 30% of the preceding year's commission or remuneration from the Product Supplier.

Our Representatives may from time to time receive cash, or non-cash incentives from product suppliers in line with our conflicts of interest policy, a list of such details are recorded in a register and available at our offices for your perusal. A copy of the Conflicts of Interest Policy is available on our website.

## 5. Complaint Handling and Compliance Queries

### 5.1 Compliance Officer

If you have a complaint or a compliance related query, please do not hesitate to contact our Compliance Officer:

<b>Name</b>	Lourens de Jongh
<b>Company</b>	Outsourced Compliance Services (Pty) Ltd
<b>Physical Address</b>	Unit A30, Innovation Worx, Corner of 16th Road and Scale End Road, Halfway House, Midrand, Johannesburg, 1685
<b>Telephone</b>	+27 11 568 0925
<b>Email</b>	info@outsourcedcompliance.co.za

### 5.2 FAIS Ombud

Should a complaint not be resolved to your satisfaction, you may forward such complaint to the Office of the FAIS Ombud for Financial Services Providers:

<b>Physical Address</b>	125 Dallas Avenue Menlyn Central, Waterkloof Glen, Pretoria 0010, Pretoria, 0081
<b>Postal Address</b>	PO Box 74571, Lynwood Ridge, 0040
<b>Telephone</b>	+27 12 762 5000 / +27 12 470 9080
<b>Email</b>	info@faisombud.co.za

Please note that, if you wish to lodge a complaint with the FAIS Ombud against the FSP or our representatives, you will need to show that you have already attempted to resolve the matter directly with the FSP first.

## 6. Other Matters of Importance

- ★ In terms of the Financial Intelligence Centre Act, 2001 FSP is obliged to report any suspicious and unusual transactions that may facilitate money laundering.
- ★ It is important that you are absolutely sure that the product and transactions meet your needs and that you feel you have all the information you need before making a decision.
- ★ The FSP has a suitable Professional Indemnity in place in accordance with FAIS.
- ★ Waiver of rights: You are hereby advised that no representatives of the provider or any other person may ask you, or offer any inducement to you, to waive any right or benefit conferred on you by or in terms of any provision of the FAIS Act. Note further that no representative has a right to enter into any contractual obligation on the client's behalf, or to restructure portfolios without the client's prior written consent.
- ★ The client authorises the FSP to access any relevant information required pertaining to the client to enable the FSP to adequately provide the necessary intermediary services. Any client information obtained by our representatives shall remain confidential and shall be disclosed to third parties only in accordance with our Privacy Policy as this can be found on our Website [here](#).



## 7. Financial Services and Products

Our Representatives are only authorised to provide services in the product categories mentioned below only. Should the client require services outside of our licence approval, they may approach other licenced third parties authorised to render services in the desired product categories.

As an Authorised Financial Services Provider, the FSP has a Category I issued by the Financial Sector Conduct Authority in terms of FAIS, to provide intermediary services in respect of the following financial products:

### 7.1 TABLE 1

	<b>Financial Product</b>	<b>Advice</b>	<b>Intermediary Service</b>
	CATEGORY I		
1.13	Derivative instruments excluding warrants		X
1.15	Forex Investment Business		X

## 8. Conflicts of Interest

In accordance with the FSP's Conflicts of Interest Management Policy, the FSP places a high priority on Clients' interests. As conflicts of interest could undermine the integrity and professionalism of the FSP and its employees, any potential or recognized instance must be identified as early as possible. Potential conflicts of interest are inherent in any business and therefore it is not the aim of the FSP to avoid all conflicts. If conflict situations cannot be avoided, the FSP will manage equitably and in the client's interest as an integral part of the FSP's duties and obligations. The FSP maintains an active Conflicts of Interest Management Policy, which is available on the FSP's [website](#).

## Do you have any questions?

If you are unsure of the things stated within this policy, or have any questions, please contact us either via our live chat features, which can be found on our website, or by emailing us at [info@uexo.com](mailto:info@uexo.com).