Treating Customers Fairly Policy

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Introduction

At Silverhurst Wealth Partners, we recognise the Financial Sector Conduct Authority (FSCA) as the guardian of market conduct and customer fairness. Our adherence to the FSCA's guidelines is not just a regulatory requirement but a cornerstone of our business philosophy, ensuring that every client interaction is conducted with integrity and in a manner that upholds their rights and the integrity of the financial market.

The 6 TCF Outcomes

Outcome 1: Consumers can be confident that they are dealing with firms where the fair treatment of clients is central to the corporate culture.

Outcome 2: Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly.

Outcome 3: Clients are provided with clear information and kept appropriately informed before, during and after the point of sale.

Outcome 4: Where consumers receive advice, the advice is suitable and takes account of their circumstances.

Outcome 5: Consumers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard.

Outcome 6: Consumers do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.

Our Commitments

- Make full disclosure of FSP licence details, Key Individuals, contact details, complaints process, and compliance department at the earliest opportunity.
- Conduct a Full Needs Analysis to ascertain the client's financial position, needs, and goals.
- Conduct a proper risk analysis of the client's risk appetite towards investments.
- Consider various suitable financial products and prepare a Record of Advice detailing all relevant information to enable the client to make an informed decision.
- Disclose all remuneration, costs, and risks associated with recommended financial products.
- Ensure all client communications are clear, concise, and free of jargon.
- Listen to client feedback and deal with any complaints timeously.

Client-Centric Approach

Our client-centric approach is embedded in every layer of our service. We pledge to always prioritise our clients' needs, ensuring that every decision made and every service offered aligns with their best interests.

Product Suitability

We rigorously assess the suitability of our products for our clients, ensuring alignment with their needs, goals, and risk profiles. Our advisors' goal is to match clients with solutions that are appropriate for their unique financial situations.

Transparency and Communication

We pledge to maintain the highest standards of transparency in all our client dealings. This means clear, jargon-free communication, upfront disclosure of all fees and charges, and regular, understandable updates on investments and services.

Post-Sale Practices

Our commitment to fairness extends beyond the sale. We ensure that clients face no unreasonable barriers when they wish to switch products or providers, submit a claim, or register a complaint.

Policy Review

We regularly review our TCF policy to ensure it remains effective and relevant, adapting to changes in regulatory requirements, market conditions, and the evolving needs of our clients.

Agreed and adopted by Silverhurst Wealth Partners — March 2023

Eldon de Waal

Key Individual: Eldon de Waal, CFA · hello@silverhurstwealth.co.za · www.silverhurstwealth.co.za