



Camelot Wealth

(Pty) Ltd

Reg Nr 2024/016417/07 / FSP Nr 54863
22 Kingfisher Drive, Fourways, Sandton, Gauteng, 2197
0607319590 / lance@camelotwealth.co.za

STATUTORY DISCLOSURE DOCUMENT

(In terms of the Financial Advisory and Intermediary Services Act, 2002 – “FAIS”)

1. Full Business and Trade Names of FSP:	Camelot Wealth (Pty) Ltd
2. Registration Number	2024/016417/07
3. FSP Licence Number	54863
4. Postal Address	22 Kingfisher Drive, Fourways, Sandton, 2191
5. Physical Address	22 Kingfisher Drive, Fourways, Sandton, 2191
6. Telephone Number	060 713 9590
7. Cellular Phone Number	060 713 9590
8. Internet Address	www.camelotwealth.co.za
9. Email Address	lance@camelotwealth.co.za compliance@camelotwealth.co.za

10. Name and Contact Details of Key Individuals / Representatives

Name	Role	Contact
Lance Sterley	Director / Key Individual / Representative	060 713 9590
Additional Representatives	As authorised under Camelot Wealth’s FAIS licence	On record with FSCA

11. Legal and Contractual Status of Key Individuals / Representatives

All Key Individuals and Representatives listed above are **employed by Camelot Wealth (Pty) Ltd** and are authorised to render financial services on behalf of the FSP in accordance with the FAIS Act and the specific categories for which the FSP is licensed.

12. Responsibility for Representatives

The FSP accepts **full responsibility** for the actions of its Key Individuals and Representatives in the rendering of financial services on its behalf.

13. Client Responsibility

Clients are required to **ensure that all material information** provided to the FSP is accurate and complete. The client’s level of responsibility and any assumptions are set out in this and other documentation furnished to the client.

14. Compliance Officer

Compliance Trust
Compliance Officer: Niel Wessels
Telephone: (083) 308 1970
Email: niel@compliancetrust.co.za

15. Categories of Financial Services Authorised

Camelot Wealth (Pty) Ltd is authorised by the **Financial Sector Conduct Authority (FSCA)** to provide the following financial advisory and intermediary services:

- Long-Term Insurance:** Category A, B1, B2, B2-A, C
 - Retirement Benefits:** Pension Fund Benefits (including Retail and Umbrella Funds)
 - Collective Investment Schemes:** Participatory Interests
 - Health Service Benefits:** Medical Schemes and Gap Cover (Intermediary Services)
 - Short-Term Insurance:** Personal Lines, Commercial Lines
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16. Product Suppliers with Contractual Relationships

Camelot Wealth (Pty) Ltd has contractual relationships with the following authorised product providers:

Product Provider		Product Category
Discovery Life & Discovery Health	25%	Life, Pension, Medical Aid, Investments, Employee Benefits (Pension & Group Risk Benefits) Funeral Plan, Health Insurance, Short Term Insurance (Personal)
Momentum	3%	Life, Pension, Medical Aid, Investments, Employee Benefits (Pension & Group Risk Benefits) Funeral Plan, Health Insurance, Short Term Insurance (Personal)
Old Mutual	1%	Life, Pension, Medical Aid, Investments, Employee Benefits (Pension & Group Risk Benefits) Funeral Plan, Health Insurance, Short Term Insurance (Personal & Commercial)
Sanlam	3%	Life, Pension, Medical Aid, Investments, Employee Benefits (Pension & Group Risk Benefits) Funeral Plan, Health Insurance
PPS	3%	Life, Pension, Medical Aid, Investments, Employee Benefits (Pension & Group Risk Benefits) Funeral Plan, Health Insurance, Professional Indemnity Cover
Hollard	15%	Life, Pension, Medical Aid, Investments, Employee Benefits (Pension & Group Risk Benefits) Funeral Plan, Health Insurance, Short Term Insurance (Personal & Commercial, Professional Indemnity)
Allan Gray	3%	Investments
Fedhealth	15%	Medical Aid
Bestmed	25%	Medical Aid
Bonitas	1%	Medical Aid
Turnberry	5%	Gap Cover
Guardrisk / Hollard	1%	Group Risk, Estate Protectors & Short-Term

(Note: This list may be amended from time to time as Camelot Wealth enters into or terminates provider agreements.)

17. Professional Indemnity & Fidelity Cover

Camelot Wealth (Pty) Ltd holds **Professional Indemnity** underwritten by **RSUM Liability Specialist**.

Policy Number: PI713001

Cover Amount: R5 000 000.00

18. Commission & Remuneration Disclosure

The FSP may receive commission and/or fees from product suppliers in accordance with the FAIS Act and its Regulations. Should Camelot Wealth (Pty) Ltd receive more than **30% of total annual remuneration** from any one product provider, this will be disclosed in writing to the client.

19. Ownership & Financial Interests

The FSP, its Key Individuals and Representatives **do not hold more than 10%** of any product supplier's shares nor have any substantial financial interest in any product provider unless disclosed in writing.

20. Complaints Procedure

All complaints must be submitted **in writing** to:

Attention: Compliance Department

Postal Address: 22 Kingfisher Drive, Fourways, Sandton, 2191

Email: complaints@camelotwealth.co.za

A copy of Camelot Wealth's **Complaints Management Policy and Procedure** is available on request.

Contact details of the FAIS Ombud:

FAIS Ombud

PO Box 74571, Lynnwood Ridge, 0040

Tel: 0860 324 766 | Fax: (012) 348 3447

Email: info@faisombud.co.za

Website: www.faisombud.co.za

21. Disclosure of Material Facts

Clients must ensure that all **material facts** are accurately and fully disclosed to Camelot Wealth. Failure to do so may result in policies being voided or claims being repudiated.

22. Needs Analysis and Appropriateness of Advice

If a **full financial needs analysis** is not conducted, clients must consider the appropriateness of the advice in relation to their objectives, financial situation, and needs.

Should a client choose to:

- Act contrary to our advice;
- Receive limited advice; or
- Purchase a product different from that recommended,

then the client accepts the associated risks and must assess the appropriateness of the selected product.

23. Anti-Money Laundering & FICA Compliance

In terms of the **Financial Intelligence Centre Act (FICA)**, Camelot Wealth is obliged to verify the identity of all clients and to report any **suspicious or unusual transactions** to the Financial Intelligence Centre (FIC).

24. Fee Disclosure

Certain administrative or advisory fees may be charged where applicable and disclosed in advance, for example:

- Policy administration or advisory documentation fees (e.g., certificate re-issue, portfolio reviews).
 - All fees are disclosed prior to implementation.
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25. Waiver of Rights

Camelot Wealth (Pty) Ltd, as an authorised FSP, **may not request or induce** a client to waive any rights or benefits conferred under the FAIS Act or General Code of Conduct, nor recognise or act on any such waiver.

26. Conflict of Interest Policy

Camelot Wealth maintains a **Conflict of Interest Management Policy** and **Gift Register** in accordance with FAIS requirements. Clients may request access to this policy at any time by contacting the compliance department.

27. POPIA (Protection of Personal Information Act) Notice

Camelot Wealth (Pty) Ltd respects your right to privacy and processes all personal information in accordance with the **Protection of Personal Information Act (POPIA)**.

A detailed Privacy Policy is available on request at: compliance@camelotwealth.co.za
