

FSP DISCLOSURE NOTICE

Statutory and material information about EPW's financial services

Legal entity	Ekkerd Private Wealth (Pty) Ltd
Registration	2025/593128/07
FSP licence	55438
Contact	office@ekkerdprivatewealth.co.za 044 873 3105

1. Authorisation and contact details

Item	Details
Authorised FSP	Ekkerd Private Wealth (Pty) Ltd - FSP 55438
Registration number	2025/593128/07
Physical and postal address	Church Corner Building, 2 Kerk Street, Bo-Dorp, George, 6529
Telephone	044 873 3105
General email	office@ekkerdprivatewealth.co.za
Website	www.ekkerdprivatewealth.co.za
Directors	Jaco Ekkerd and Zahn Ekkerd
Key Individual	Jaco Ekkerd

EPW is authorised as a Category I financial services provider. Clients may verify the licence and authorised products through the FSCA's official channels.

2. Authorised financial-product categories

- Long-term insurance: subcategories A, B1, B1-A, B2, B2-A and C.
- Retail pension benefits.
- Pension fund benefits.
- Participatory interests in collective investment schemes.

- Participatory interests in hedge funds.

EPW provides non-automated advice and the intermediary services recorded on its licence. A service or product is offered only where it falls within EPW's current authorisation and the relevant representative's mandate and competence.

3. Product suppliers and independence

EPW currently uses or recommends products and platforms from Allan Gray and Momentum, depending on client needs and suitability. EPW is not owned by a product supplier, and neither EPW nor either director owns an interest in a product supplier.

Momentum generated more than 30% of EPW's total remuneration during the preceding 12 months. That remuneration comprised adviser fees and commission. This concentration is disclosed so that clients can evaluate any potential influence. EPW states that recommendations remain subject to suitability, client interests and conflict-management controls.

4. Remuneration

- Initial adviser fees, where agreed and disclosed.
- Ongoing adviser fees, where agreed and disclosed.
- Commission, where permitted and disclosed.
- EPW does not receive referral fees or other remuneration as currently confirmed.
- EPW does not currently receive non-cash benefits, gifts, hospitality, meals, conferences or sponsored training from Allan Gray or Momentum.

The actual nature, amount or basis of fees and commission applicable to a transaction will be disclosed in the client mandate, advice record, quotation, product documentation or other transaction-specific disclosure before implementation where required.

5. Conflicts of interest

EPW maintains a conflict-of-interest management policy and register. Actual or potential conflicts are identified, avoided where possible, mitigated where avoidance is not possible, disclosed where material, and monitored. Clients may request a copy of the policy from EPW.

6. Client money

EPW does not receive or hold client money. Payments and investments must be made directly to the relevant authorised product supplier or account after independent verification of the details.

7. Representatives

EPW has confirmed that it currently has no representatives operating under supervision. Representatives must act within their authorisation and comply with applicable fit-and-proper and conduct requirements.

8. Insurance

EPW holds current professional indemnity insurance. The policy includes specified cyber, data and fidelity endorsements, subject to limits, deductibles, exclusions, notification duties and risk-control requirements. The policy wording, rather than this summary, determines cover.

9. Compliance and information officers

Item	Details
Compliance officer	Talita Olivier, 40Two
Compliance contact	talita@40two.co.za 021 879 3064
Information Officer	Elena le Roux
Privacy contact	manager@ekkerdprivatewealth.co.za 044 873 3105

10. Complaints

Complaints must ordinarily be submitted in writing by email to office@ekkerdprivatewealth.co.za, copied to manager@ekkerdprivatewealth.co.za. EPW will provide reasonable assistance to a person who cannot submit a written complaint. Complaints can be handled in English or Afrikaans.

- Acknowledgement target: within two business days.
- Resolution target: within 20 business days.
- Final written outcome target: within six weeks, unless exceptional circumstances are explained and recorded.
- Rejected complaints receive written reasons and applicable external escalation information.
- Unresolved or conflicted complaints may be escalated to Talita Olivier / 40Two.

11. External dispute resolution

Where a complaint falls within its jurisdiction and remains unresolved after EPW's internal process, a complainant may approach the Office of the FAIS Ombud, subject to its rules and time limits.

Item	Details
FAIS Ombud website	www.faisombud.co.za
Email	info@faisombud.co.za / enquiries@faisombud.co.za
Telephone	012 762 5000 / 086 066 3274

Item	Details
Physical address	125 Dallas Avenue, Menlyn, Waterkloof Glen, Pretoria, 0010

12. Important client responsibilities

- Provide complete, accurate and current information relevant to the advice process.
- Read the advice record, mandate, quotations, product disclosures and terms before signing.
- Ask for clarification where information is unclear.
- Notify EPW promptly of changed circumstances or suspected fraud.
- Verify all payment and banking details independently and never share passwords or one-time PINs.