



BITVENTURE

Upfront Disclosure Document

Bitventure Consulting (Pty) LTD

FSP: 51134

Table of Contents

Table of Contents	2
1. Company's Legal Status	3
2. Details of Key Individuals and Representatives.....	3
3. Legal Status of Key Individuals.....	4
4. Complaint Handling and Compliance Queries.....	4
5. Other Matters of Importance.....	5
6. Financial Services and Products	6
7. Conflicts of Interest.....	6
8. Client Understanding and Confirmation	6

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1. Company's Legal Status

Bitventure Consulting (Pty) LTD ("Bitventure," the "FSP" hereafter) is a Private Company registered in the Republic of South Africa under registration number 2012/169758/07. As a licensed Financial Services Provider in terms of Financial Advisory and Intermediary Service Act, Act 37 of 2002 (FAIS), Bitventure accepts responsibility for the actions of its employees and representatives, acting within their mandates, in the rendering of financial services as defined by FAIS. 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 with your financial requirements.

2. Details of Key Individuals and Representatives

Key Individuals

NAME	AUTHORISED PRODUCTS
Nikashni Gajoo	As per table 1 below

Representatives

NAME	AUTHORISED PRODUCTS	UNDER SUPERVISION
Nelson Manyenga	As per table 1 below	Yes

3. Legal Status of Key Individuals

Bitventure confirms that its key individual and representative are mandated and entitled to supervise and render financial advice and/or intermediary services to you in terms of FAIS.

4. Complaint Handling and Compliance Queries

Compliance Officer

Please refer to our Complaints Handling Policy for detailed steps on how to log a complaint. The Complaints Handling Policy is available on our [website](#). Should your complaint not be adequately resolved, or if you have a compliance related query, please do not hesitate to contact our Compliance Officer.

NAME	Mr Hlayiseka Rikhotso
PHYSICAL ADDRESS:	93 Ville D'Afrique Estate Haartbeespoort 0216
TELEPHONE NUMBER:	+27 83 498 3724
FAX NUMBER:	+27 11 269 2380
EMAIL:	shadrackr@nyamatsi.co.za

The complaint will receive an impartial review to determine if we have acted fairly within our rights and have met our contractual obligations. We will acknowledge your complaint promptly, and a full written resolution and/or response will be provided within six weeks of receiving the complaint.

FAIS Ombud

If you are not satisfied with how your complaint has been handled, or if you feel it still remains unresolved, you can refer your complaint to the [FAIS Ombud](#) for Financial Services Providers, within six months from the date that we issue our final response to the complaint filed.

NAME	Advocate Nonkumbulo Tshombe
PHYSICAL ADDRESS:	Kasteel Park Office Park Orange Building, 2nd Floor 546 Jochemus Street Erasmus Kloof Pretoria 0048
POSTAL ADDRESS:	PO Box 74571 Lynwood Ridge 0040
TELEPHONE NUMBER:	+27 12 762 5000 +27 12 470 9080
EMAIL:	info@faisombud.co.za

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

5. Other Matters of Importance

- a) In terms of the Financial Intelligence Centre Act, 2001 the FSP is obliged to report any suspicious and unusual transactions that may facilitate money laundering.
- b) It is important that you are absolutely sure that the products and services meet your needs and that you feel you have all the information you need before making a decision.
- c) The FSP has a suitable Professional Indemnity in place in accordance with FAIS.
- d) Waiver of rights: You are hereby advised that no employee 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.
- e) You hereby authorize Bitventure to receive a copy of the customer due diligence performed, which includes copies of your submitted identification documents to Bitventure.

6. Financial Services and Products

As an Authorised Financial Services Provider, Bitventure has a Category I license issued by the Financial Sector Conduct Authority (FSCA) in terms of FAIS, to provide advisory and intermediary services in respect of the following financial products:

TABLE 1.

SUBCATEGORY	FINANCIAL PRODUCT	ADVICE	INTERMEDIARY SERVICE
1.1	Long-Term Insurance subcategory A	✓	✓
1.2	Short-Term Insurance Personal Lines	✓	✓
1.3	Long-Term Insurance subcategory B1	✓	✓
1.20	Long-Term Insurance subcategory B2	✓	✓
1.21	Long-Term Insurance subcategory B2-A	✓	✓
1.22	Long-Term Insurance subcategory B1-A	✓	✓
1.23	Short-Term Insurance Personal Lines A1	✓	✓
1.6	Short-Term Insurance Commercial Lines	✓	✓
1.19	Friendly Society Benefits	✓	✓

7. Conflicts of Interest

In accordance with the FSP's Conflicts of Interest Management Policy, the FSP places a high priority on its 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 request.

8. Client Understanding and Confirmation

I confirm I have read this document and can download a copy of this notice for my records.