



INTRODUCTION LETTER

PERSONAL DETAILS of PLANNER					
Title and Name of Planner		Veschini Maharaj			
ID		720584018108X			
Postal address		29 Culemborg Crescent, Hurlingham Manor, Sandton, 2196			
Tel		0113260027			
Cell		081 787 6920			
Email		vsmaharaj@fairbairnconsult.co.za			
Planner Status		Representative of the FSP by Mandate - Under supervision			
Authorised FSB product categories		1.1 Long-Term Insurance subcategory A 1.2 Short-Term Insurance Personal Lines 1.3 Long-Term Insurance subcategory B1 1.4 Long-Term Insurance subcategory C 1.5 Retail Pension Benefits 1.6 Short-Term Insurance Commercial Lines 1.7 Pension Funds Benefits 1.8 Shares 1.9 Money market instruments 1.10 Debentures and securitised debt 1.11 Warrants, Certificates and other Instruments 1.12 Bonds 1.13 Derivative instruments 1.14 Participatory interest in a Collective investments scheme 1.16 Health Service Benefits 1.17 Long-term Deposits 1.18 Short-term Deposits 1.20 Long-term insurance subcategory B2 1.21 Long-term Insurance subcategory B2-A 1.22 Long-term Insurance subcategory B1-A			
PI Cover		GIB Insurance Brokers			
Highest qualification		Degree			
Experience					
FSP and Legal Status		Fairbairn Consult (Pty) Ltd is a private company and licensed Financial Services Provider (FSP) which accepts responsibility for the business activities of the above representative and planner.			
FSCA Licence No. 9328		Registration No: 2015/036102/07		Tel : 087 630 1550	
COMPLIANCE					
Compliance Officer:		Masthead (Pty) Ltd			
		Tel: (021) 686 3589		E-mail: compliance@masthead.co.za	
Complaints		Complaints must be addressed to the FSP in writing to complaints@fairbairnconsult.co.za A copy of the FSP's Complaint Process is available on request			
PRODUCT SUPPLIERS of the Mandatory					
SHORT TERM					
Old Mutual Insure	Discovery	SHA	Liberty	Renasa	First Equity
Santam	Hollard	Versma	Momentum	PPS	Everything.Insure
In accordance with legislation the FSP has implemented a Conflict of Interest Management Policy and keeps an updated disclosure register. This register informs you, our client, of all financial and ownership interests that the FSP/representative may become entitled to and lists the business relationships that the FSP/representative has with the product suppliers. This document ensures transparency in our dealings with our customers and is available for inspection.					
The FSP does not hold more than 10% share in any of the Product Suppliers of the FSP					
Representatives are remunerated by means of commission paid by the product suppliers and fees paid by clients.					
The FSP has received more than 30% of total remuneration from Old Mutual during the preceding 12 month period					
1.	%	2.	%	3.	%

Client Name

Client Signature

Date