

DISCLOSURE DOCUMENT

OPTIMUM INVESTMENT GROUP
FSP NUMBER 43488

INTRODUCTION

In terms of Part IV of the General Code of Conduct for Authorised Financial Services Providers and Representatives, financial service providers are required to disclose certain information to clients.

As a client of Optimum Investment Group Pty Ltd (“the FSP”), please read through this document carefully. Should anything in this document be unclear, please request further information.

You are entitled to a copy of this document for your records.

Please sign the acknowledgement that you have read and understood the contents hereof at the end of this document.

AUTHORISED FINANCIAL SERVICES PROVIDER

The FSP is an authorised financial services provider in terms of Section 8 of the Financial Advisory and Intermediary Services Act (“FAIS”) and is regulated by the Financial Sector Conduct Authority (“FSCA”).

A copy of the FSP license certificate is available upon request.

The business particulars of the FSP are listed below:

REGISTRATION NUMBER:	2009/001832/07
FSP NUMBER:	43488
PHYSICAL ADDRESS:	Unit 209 The Cliffs Office block 2 Niagara way Tygerfalls Bellville 7530
CONTACT PERSON:	Enrico February
TELEPHONE NUMBER:	0797552776
E-MAIL:	enrico@oig-invest.com
WEBSITE:	https://oig-invest.com

FINANCIAL SERVICES AND PRODUCTS

The FSCA has duly authorised the FSP to render financial services in respect of the following financial products for both CAT I and II:

Long-Term Insurance subcategory B1, B1-A B2, B2-A and C; Structured Deposits; Securities and Instruments; Participatory interest in a hedge fund ; Retail Pension Benefits; Short-Term Insurance Commercial Lines (Category I only); Pension Funds Benefits; Shares; Money market instruments; Debentures and securitised debt; Warrants, certificates and other instruments; Bonds; Derivative instruments; Participatory interests in a collective investment scheme; Long and Short-term Deposits.

AUTHORISED KEY INDIVIDUAL(S) AND REPRESENTATIVE(S)

A list of approved key individuals and authorised representatives can be obtained from the FSCA’s website at www.fsca.co.za. Please note that certain representatives may be rendering services under supervision.

DETAILS OF PRODUCT SUPPLIER(S)

A list of our product suppliers can be obtained from our website <https://oig-invest.com> or email enrico@oig-invest.com.

CONFLICT OF INTEREST

The FSP has adopted and implemented a conflict of interest management policy. The conflict of interest management policy can be obtained from [the FSP's website](#).

From the management fees earned, the FSP may pay or receive distribution fees and incentives to/ from third parties for the introduction of investors into the FSP's/ third party's funds.

The FSP holds an ownership interest in a third party, details of which are available in the policy.

INDEMNITY COVER

The FSP has professional indemnity insurance in place.

COMPLIANCE OFFICER

EXTERNAL COMPLIANCE PROVIDER	INDEPENDENT COMPLIANCE SERVICES (PTY) LTD
PRACTICE NUMBER:	1258
PHYSICAL ADDRESS:	Office 9, Heritage Square, cnr Gladstone & Vrede Streets, Durbanville, 7551
CONTACT PERSON:	Christelle Granger
TELEPHONE NUMBER:	021 975 6597
E-MAIL:	christelle@complianceservices.co.za
WEBSITE:	www.complianceservices.co.za

COMPLAINTS

Should you wish to pursue a complaint against the key individual or a representative of the FSP, the complaint should be addressed to the following person in writing and contain sufficient details in respect of the complaint:

CONTACT PERSON:	Eugene Visagie
E-MAIL:	eugene@oig-invest.com

If the complaint cannot be settled satisfactorily with the FSP, the complaint may then be referred to the office of the FAIS Ombud.

The Ombud was created to provide members of the public with a further redress mechanism.

TELEPHONE NUMBER:	086 066 3247
E-MAIL:	INFO@FAISOMBUD.CO.ZA
WEBSITE:	WWW.FAISOMBUD.CO.ZA

FINANCIAL INTELLIGENCE CENTRE ACT (“FICA”)

In terms of FICA the FSP is registered as an accountable institution. The FSP follows a risk-based approach to money laundering and related activities. By following this approach, the FSP is required to identify all prospective clients and verify their given information, as well as keep records in respect thereof. Application of a risk-based approach implies that the FSP can accurately assess the risks involved with a business relationship and to apply the appropriate methods and levels of client verification. The FSP must and will report any suspicious and unusual transactions that may facilitate any money laundering to the relevant authorities.

DISCLAIMER

Investors should take cognisance of the fact that there are risks involved when buying, selling or investing in any financial product. The value of financial products can increase as well as decrease over time, depending on the value of the underlying securities and market conditions.

Past returns may not be indicative of future returns and an investor should seek independent professional financial, legal and tax advice relevant to their individual circumstances before making any investment decision.

CLIENT ACKNOWLEDGMENT

I _____ the undersigned, hereby acknowledge receipt of this Disclosure Document and have read and understood the contents thereof.

Signed at _____ on this ____ day of ____ 20____.

Name:

APPENDIX A

A list of all parties in which the FSP holds an ownership interest:

Financial Services Provider	FSP Number	Ownership Interest
Obsidian Capital (Pty) Ltd	32444	40%

A list of all third parties that holds an ownership interest in the FSP:

Financial Services Provider	FSP Number	Ownership Interest
N/A		