

platinumportfolios

thoughtful investing for private clients

Platinum Portfolios (Pty) Ltd is a licensed financial services provider in terms of FAIS and is regulated by the Financial Sector Conduct Authority ("FSCA").

Name: Platinum Portfolios (Pty) Ltd
Registration number: 2000/003145/07
FSP Number: 641
Physical Address: Block F, Pinmill Farm 164 Katherine Street, Strathavon, 2031
Tel: 011 262 4820
Website: www.platinumportfolios.com

Key Individuals: Charolyn Pedlar
Mel Meltzer

All information provided on this website is not done with the intention of providing financial advice, and should not be relied upon as such, the purpose thereof is to provide you with factual information pertaining the products and services offered by Platinum. Platinum does not provide financial advice, kindly seek the advice and/or services of an authorised independent financial advisor for professional financial and tax advice.

The Disclosure is available on request from info@platinumportfolios.com.

Disclaimer and Limitation of Liability

Platinum makes every endeavour to update the information contained on this website on a regular basis, however due to the nature of this industry and the information, the information can become outdated quickly. It is therefore recommended that independent verification be obtained prior to any reliance being placed on the information provided. Platinum will not be liable for any reliance placed on any such obsolete information. Platinum shall not be held responsible for, and will not be liable for, any loss or damage (whether direct or consequential) or expense which could be suffered as a result of placing reliance on the contents of this website, links or services provided through this website.

Before making any investment decisions you should consider all the risks inherent in buying or selling any financial product, that historical returns may not be indicative of future performance.

There is no expressed or implied warranty of any kind, in relation to the contents of this website or any aspect of this service. Any warranty implied by law is hereby excluded except to the extent such exclusion would be unlawful.

Copyright

This website and its contents are the intellectual property of Platinum Portfolios. Platinum Portfolios permits you to view, download and print the content of this website solely for information purposes.

Privacy

Platinum is committed to ensure that the personal information of all users of this site are treated in a confidential manner, and undertakes not to disclose any information to or with any third party, unless obliged to do so in terms of law.

The Privacy Policy is available on request from info@platinumportfolios.com.

Promotion of Access to Information Act

The Promotion of Access to Information Act, No. 2 of 2000 (PAIA) provides for the right to access information held by both private and public bodies once specific requirements as per the Act have been met. PAIA further requires bodies to develop a manual to assist in the exercising the right to access to information.

The manual, as well as the prescribed request form and fees payable should you wish to exercise your right of access to information are available on request from info@platinumportfolios.com.

Conflicts of Interest Policy

A Conflicts of Interest Policy is in place and is strictly adhered to.

Disclaimer and limitation of liability

Collective Investment Schemes in Securities (Unit Trust) should be considered as medium to long-term investments. The value may go up as well as down and past performance is not necessarily a guide to future performance. Collective investment Schemes are traded at the ruling price and can engage scrip lending and borrowing up to 10% of the market value of the portfolio to bridge insufficient liquidity. A schedule of fees, charges and maximum commissions is available on request. Commission and incentives may be paid and if so, would be included in the overall costs. Different classes of units may apply in a portfolio and are subject to different fees and charges.

A Fund of Funds is a portfolio that invests in portfolios of collective investment schemes, which levy their own charges, which could result in a higher fee structure for these portfolios. A unit trust fund may be capped at any time for it to be managed in terms of its mandate. Forward pricing is used. Fluctuations or movements in exchange rates may cause the value of any underlying international investments to go up and down. Unit prices are calculated on a net asset basis, which is the total value of all the assets in the portfolio including any income accruals and less any permissible deductions (Brokerage, STT, VAT, Auditor's fees, Bank Charges, Trustee and Custodian fees and the Annual Management fee) from the portfolio divided by the number of participatory interests (units) in issue.

The Fund's Total Expense Ratio (TER) reflects the percentage of the average Net Asset Value of the portfolio that was incurred as charges, levies and fees related to the management of the portfolio. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER cannot be regarded as an indication of future TER's. During the phase in period TER's do not include information gathered over a full year. The investor acknowledges the inherent risk associated with the selected investments and that there are no guarantees. The investor furthermore agrees that the company will not be liable for the consequences of market influences and consequent changes in unit prices.

This commentary and its contents are the intellectual property of Platinum. Platinum permits you to make use of this solely for information purposes.

Compliance and complaints

The financial services environment is complex. We will endeavour to address all reasonable requests from our clients but may also refer you to a more appropriate facility. Where the complaint pertains to any aspect of our service, or any disclosures that ought to be made by us, we will endeavour to address those complaints in writing in accordance with our complaints policy. The Complaints Policy is available on request from info@platinumpartfolios.com.

The FAIS Compliance Officer is Oracle Compliance (Pty) Ltd. Tel 011-100-2551, www.oraclecompliance.com

FAIS Ombud

Should a complaint not be resolved to your satisfaction, you may forward such a complaint to the office of the Ombud for Financial Service Providers.

The contact details:

Tel.	+27 12 762 5000
Sharecall	086 066 3274
Email	info@faisombud.co.za
Website	www.faisombud.co.za

Financial Intelligence Centre Act (FICA)

Platinum Portfolios (Pty) Ltd is a registered accountable institution, registered with the Financial Intelligence Centre and thus must comply with the regulatory requirements as set out in the Financial Intelligence Centre Act. Platinum Portfolios (Pty) Ltd follows a risk-based approach to client identification and verification and is obliged to maintain your personal information and do the relevant due diligence in order to fulfil its legal obligations.

Platinum Portfolios (Pty) Ltd may utilise a third-party service provider's sourced information to complete the necessary risk assessment so as to continually maintain accurate and concise details on your profile.

In addition, you are advised that as an accountable institution, Platinum Portfolios is obliged to report any suspicious and unusual transaction that may facilitate money laundering, as required by the Financial Intelligence Centre Act (FICA).