



HEALTH BREAK
trust support integrity
Dynamic Wellness Support Services

Authorised Financial Services Provider
Licence Number 43781

FINANCIAL ADVISORY and INTERMEDIARY SERVICES ACT (FAIS) conflict of interest management policy

purpose

- 1.1 The purpose of this policy is to ensure that we maintain effective systems to avoid or mitigate any conflict of interest in situations where an actual or potential interest may influence a person to not act fairly, independently, and in the best interests of a client;
- 1.2 This policy applies to and must be followed by all employees of Health Break (Pty) Ltd, including directors and/or agents, as required by the General Code of Conduct to the Financial Advisory and Intermediary Services Act (FAIS);

management and disclosure of conflicts of interest

- 2.1 In the interests of protecting our clients' interests, we:
 - have a procedure for staff to identify potential conflicts of interest;
 - maintain a reporting and management process to address identified issues;
 - maintain an 'Immaterial Financial Interests Register' for all staff to record any non-material gifts received from or provided to providers, suppliers, associate companies and/or other entities;
 - monitor the policy and management of the policy continuously, and review the policy annually;
 - disclose to clients when or where we identify possible or actual conflicts of interest in order to appropriately manage such situation;
 - ensure that this policy is available and easily accessible to clients and/or potential clients and/or any interested parties.

ownership interest and associated companies

- 3.1 Health Break (Pty) Ltd does not hold any shares, hold any ownership, or have any financial interest, in any contracted suppliers, providers or other insurance companies or Financial Service Providers;
- 3.2 Health Break (Pty) Ltd does not have any financial association with any other Financial Service Providers;
- 3.3 Remuneration is only earned from contracted financial service providers with whom we have contracts in terms of legislated fee structures as detailed in the Health Break 'Financial Services Provider Disclosure Document and Statutory Notice'.