



Financial Sector
Conduct Authority

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ENQUIRIES:	MOSES MTHIMUNYE	D. DIALLING NO.:	(012) 367 7284
OUR REF:	FSP 20406	FAX:	(012) 422 2973
DATE:	21/04/2022	E-MAIL:	moses.mthimunye@fsca.co.za

MRS M JOHNSTONE
IFS WEALTH CREATION (PTY) LTD
POSTNET SUITE 114
PRIVATE BAG X7260
WITBANK
1035

By e-mail: marlize@ifswealth.co.za

Dear MRS M JOHNSTONE

**FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT, 2002 ("the Act")
REQUEST FOR CHANGE OF THE APPLICATION DETAIL OF A FINANCIAL SERVICES
PROVIDER**

Your letter dated 11 April 2022 refers.

Please find attached a certified copy of certificate as requested.

Yours sincerely,

MOSES MTHIMUNYE

For the Financial Sector Conduct Authority

Executive Committee:

Commissioner: U. Kamlana | Deputy Commissioners: A. Ludin | K. Gibson | F. Badat



FINANCIAL SECTOR CONDUCT AUTHORITY

LICENCE No. 20406

It is hereby certified that with effect from 9 May 2005

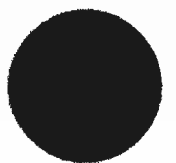
IFS WEALTH CREATION (PTY) LTD

**is licensed as a financial services provider
in terms of section 8 of the Financial Advisory and Intermediary Services
Act, 2002 (Act No. 37 of 2002) ,
subject to the conditions and restrictions set out in the Annexure**

**CERTIFIED A TRUE
COPY OF THE
ORIGINAL**

For Financial Sector Conduct Authority

Naidoo 09/05/2022
VILOSHNEE NAIDOO
Commissioner Of Oaths
Ex-officio Attorney RSA
C/o Financial Sector Conduct Authority
41 Matroosberg Road
Ashlea Gardens- Pretoria, 0081





Financial Sector
Conduct Authority

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VILOSHNEE NAIDOO 05/05/2022
VILOSHNEE NAIDOO

Commissioner Of Oaths
Ex-officio Attorney RSA
C/o Financial Sector Conduct Authority
41 Matroosberg Road
Ashlea Gardens- Pretoria, 0081

ANNEXURE

FSP NAME : IFS WEALTH CREATION (PTY) LTD

LICENCE NO : 20406

CONDITIONS AND RESTRICTIONS

1. The licensee is only authorised to provide the following financial services in respect of the corresponding category of financial product

Category I Financial Services [Category I FSP]		
Financial Product	Advice	Intermediary Service
Long-Term Insurance subcategory A	X	X
Long-Term Insurance subcategory B1	X	X
Long-Term Insurance subcategory C	X	X
Retail Pension Benefits	X	X
Pension Funds Benefits	X	X
Participatory interests in a collective investment scheme	X	X
Health Service Benefits	X	X
Long-term insurance subcategory B2	X	X
Long-term Insurance subcategory B2-A	X	X
Long-term Insurance subcategory B1-A	X	X
Participatory interest in a hedge fund	X	X

ANNEXURE

FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT, 2002 CONDITIONS AND RESTRICTIONS

2. Further restrictions on and conditions of the licence:

2.1 The financial services provider must inform the Authority in writing, by facsimile or in an appropriate electronic format, within 15 days after the change has taken place, of any change in respect of business information of the financial services provider as provided in Form FSP1, FSP3, FSP4, FSP9, FSP10, FSP10A or FSP11, respectively, of the Application Form which was submitted by the provider for purposes of obtaining a licence, and in particular relating to the provider's representatives, auditor, compliance officer or any foreign clearing firm or foreign forex service provider involved (if any) and nominee company or independent custodian involved or the shareholders, directors or trustees of any such company or custodian (If any).

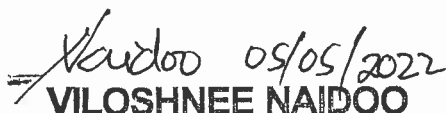
2.2 The financial services provider must at all times during the currency of the provider's licence maintain the services of any key individual or key individuals mentioned in the information submitted on the said Application Form, and must as regards changes in respect of such information relating to a key individual, or appointment of a new key individual, of the provider, in addition to acting also in such cases in accordance with the procedure and time limit set out in Condition 1, also ensure full compliance with section 8(4)(b) of the Act, the provisions of which must be regarded as included in this Condition.

2.3 The financial services provider must within one month of the date contemplated in section 7 of the Act, submit a copy of the register kept in terms of section 13(3) of the Act to the Authority, and must thereafter in accordance with the procedure and time limit set out in Condition 1, inform the Authority of any change effected to the details as contained in that register.

2.4 The financial services provider must not in any manner change the name of the financial services business as reflected on the licence concerned, or carry on any financial services business under such a changed name, unless- (a) the provider has fully complied with the provisions of any other law than the Act which regulates such change of business name (if any); (b) the provider has fully disclosed to the Authority the details of such compliance with such other law; (c) the Authority is satisfied that such change of name is otherwise lawful and has approved such change of name; and (d) the Authority has issued to the provider an appropriately amended licence under the provisions of section 8(5)(b)(i) of the Act.

2.5 The financial services provider must at all times ensure that any financial product in respect of which the provider intends to render a financial service, qualifies as a financial product contemplated in the Act and is or will be lawfully issued by the relevant product supplier by virtue of an authority, approval or right granted to such supplier under a law as contemplated in the definition of 'product supplier' in section 1(1) of the Act.

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VIOSHNEE NAIDOO

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