

FAIS Upfront Disclosure Document

Version 1 – October 2024



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NAME:	TIBIGLOBE (PTY) LTD
PHYSICAL ADDRESS:	169 OXFORD ROAD, CRADDOCK SQUARE 1ST FLOOR, ROSEBANK, GAUTENG
WEBSITE:	www.tibiglobe.com
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1. Companies Legal Status

Tibiglobe (PTY) Ltd (The “TibiGlobe” or the “Company” hereafter) is a Private Company registered in the Republic of South Africa under registration number 2018/054431/07. As a licensed Financial Services Provider in terms of FAIS, TibiGlobe accepts responsibility for the actions of its representatives, acting within their mandates, in the rendering of financial services as defined by FAIS. Our representatives either meet the fit and proper requirements as prescribed by FAIS or operate under appropriate supervision in accordance with FAIS and are qualified to assist you in a professional manner with your financial requirements.

Tibi Cashier Ltd, a company incorporated under the laws of Cyprus with registration number HE 447263 and registered office at 79 Spyrou Kyprianou, Agora Kinni 1st Floor, Office 2, 4042 Germasogeia, Limassol, has been appointed as the Juristic Representative of the Company

TibiGlobe avails a copy of the FSCA licence for inspection by the client at its place of business. TibiGlobe acknowledges that it does not hold directly or indirectly more than 10% of the shares issued by the product supplier or an equivalent financial interest.

2. Details of Key Individuals and Representatives

Key Individuals

NAME	AUTHORISED PRODUCTS
SAMKELENGOVUYO KOTI	As per table 1 below

Representatives

NAME	AUTHORISED PRODUCTS
N/A	

3. Product Suppliers

The product supplier of TibiGlobe is Tibiglobe MU, registered and regulated in the Republic of Mauritius with license number GB24203464. All client orders are executed by Tibiglobe MU.

4. Legal status of Key Individuals and Representatives

TibiGlobe confirms that its key individual (s) and representative(s) are mandated and entitled to render financial intermediary services to you in terms of FAIS. The Key individuals and Representatives are not fulltime employees of TibiGlobe.

The representatives are not remunerated from the product supplier and hereby submit that they do not receive more than 30% of the preceding year's commission or remuneration from the Product suppliers.

Our Representatives do not receive cash, or non-cash incentives from product suppliers in line with our conflicts of interest policy, a list of such details are recorded in a register and available at our offices for your perusal.

5. Complaint Handling and Compliance Queries**Compliance Officer**

If you have a complaint or a compliance related query, please do not hesitate to contact our Compliance Officer:

Name:	Mr Leonardo d’Onofrio/ Ms Thandiwe Maseko
Company	Oracle Compliance (Pty) Ltd
Physical Address:	Office 104B 104 Oxford Building 11-9 th Street Houghton Estate
Telephone:	(011) 100 2551
Email:	leonardo@oraclecompliance.com / thandiwe@oraclecompliance.com

FAIS Ombud

Should a complaint not be resolved to your satisfaction, you may forward such complaint to the Office of the FAIS Ombud for Financial Services Providers:

	FAIS OMBUD
Physical Address:	125 Dallas Avenue Menlyn Central, Waterkloof Glen, Pretoria 0010
Postal Address:	PO Box 74571, Lynwood Ridge, 0040
Telephone:	012 762 5000/ 012 470 9080
Email:	info@faisombud.co.za

Please note that, if you wish to lodge a complaint with the FAIS Ombud against TibiGlobe or our representatives, you will need to show that you have already attempted to resolve the matter directly with TibiGlobe first.

6. Other Matters of Importance

- a. In terms of the Financial Intelligence Centre Act, 2001 FSP is obliged to report any suspicious and unusual transactions that may facilitate money laundering.
- b. It is important that you are absolutely sure that the product and transactions meet your needs and that you feel you have all the information you need before making a decision.

- c. TibiGlobe has a suitable Professional Indemnity in place in accordance with FAIS.
- d. Waiver of rights: You are hereby advised that no representatives of the provider or any other person may ask you, or offer any inducement to you, to waive any right or benefit conferred on you by or in terms of any provision of the FAIS Act. Note further that no representative has a right to enter into any contractual obligation on the client's behalf, or to restructure portfolios without the client's prior written consent.
- e. The client authorises TibiGlobe to access any relevant information required pertaining to the client to enable TibiGlobe to adequately provide the necessary financial service or advice. Any client information obtained by our representatives shall remain confidential and shall not be disclosed to third parties unless otherwise required by a legal obligation or with your prior consent.

7. Financial Services and Products

Our Representatives are only authorised to provide services and advice in the product categories mentioned below only. Should the client require services outside of our licence approval, they may approach other licenced third parties authorised to render services in the desired product categories.

As an Authorised Financial Services Provider, TibiGlobe has a Category I License issued by the Financial Services Board in terms of FAIS, to provide intermediary services in respect of the following financial products:

TABLE 1

	Financial Product	Advice (non-automated)	Intermediary Service
	CATEGORY I		
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	X	X
1.6	Short-term Insurance Commercial Lines		
1.7	Pension Fund Benefits (excluding retail pension benefits)		

	Financial Product	Advice (non-automated)	Intermediary Service
1.8	Shares	X	X
1.9	Money market instruments	X	X
1.10	Debentures and securitised debt	X	X
1.11	Warrants		
1.12	Bonds	X	X
1.13	Derivative instruments excluding warrants	X	X
1.14	Participatory Interests in one or more Collective Investment Schemes	X	X
1.15	Forex Investment Business		
1.16	Health Service Benefits		
1.17	Long-term Deposits	X	X
1.18	Short-term Deposits	X	X
1.19	Friendly Society Benefits		
1.20	Long-term Insurance subcategory B2		
1.21	Long-term Insurance subcategory B2-A		
1.22	Long-term Insurance subcategory B1-A		
1.23	Short-term Insurance Personal Lines A1		
1.24	Structured Deposits		
1.25	Securities and Instruments		
1.26	Participatory Interest in a CIS in Hedge Funds		
	CATEGORY II - Discretionary FSP		
2.1	Long-term Insurance subcategory B1		

	Financial Product	Advice (non- automated)	Intermediary Service
2.2	Long-term Insurance subcategory C		
2.3	Retail Pension Benefits		
2.4	Pension Fund Benefits (excluding retail pension benefits)		
2.5	Shares		
2.6	Money market instruments		
2.7	Debentures and securitised debt		
2.8	Warrants		
2.9	Bonds		
2.10	Derivative instruments excluding warrants		
2.11	Participatory Interests in one or more Collective Investment Schemes		
2.12	Forex Investment Business		
2.13	Long-term Deposits		
2.14	Short-term Deposits		
2.15	Long-term Insurance subcategory B2		
2.16	Long-term Insurance subcategory B2-A		
2.17	Long-term Insurance subcategory B1-A		
2.18	Structured Deposits		
2.19	Securities and Instruments		
2.20	Participatory Interest in a CIS in Hedge Funds		

8. Conflicts of Interest

In accordance with TibiGlobe's Conflicts of Interest Management Policy, TibiGlobe places a high priority on its clients' interests. As conflicts of interest could undermine the integrity and professionalism of TibiGlobe and its employees, any potential or recognized instance must be identified as early as possible. Potential conflicts of interest are inherent in any business and therefore it is not the aim of TibiGlobe to avoid all conflicts. If conflict situations cannot be avoided, TibiGlobe will manage equitably and in the client's interest as an integral part of TibiGlobe's duties and obligations. TibiGlobe maintains an active Conflicts of Interest Management Policy, which is available on request.

9. Client Understanding & Confirmation

1. The client agrees to provide TibiGlobe with the necessary information and written consent required to effect the client's mandate.
2. The client consents to provide TibiGlobe with any information relating to the client's change in financial circumstance to enable TibiGlobe to make the necessary adjustments to the financial plan.
3. The client understands that they have an obligation to provide TibiGlobe with accurate information, material facts or statements relating to the completion of any transaction, and that they assume the sole responsibility for any damage incurred as a result of their failure to accurately disclose information.
4. It shall be the sole responsibility of the client to decide whether a product or financial decision is appropriate for their needs, objectives and circumstances, should the client elect to pursue a transaction contrary to the recommendation of TibiGlobe.
5. I confirm I have read this document and have received a copy of this notice.



TIBIGLOBE (PTY) LTD

TiBiGLOBE is operated by TIBIGLOBE (PTY) LTD, a South Africa Investment Firm, authorized and regulated by the Financial Sector Conduct Authority (FSCA) of South Africa, with FSP License Number 50012. TIBIGLOBE (PTY) LTD registration number is 2018 / 054431 / 07.

Registered Address: 169 Oxford Road, Cradock Square, 1st Floor, Rosebank, Gauteng, 2196, South Africa.

Website: www.tibiglobe.com

Contact us: support@tibiglobe.com

