



## LITTER OF INTRODUCTION & DISCLOSURES

### VIKO Services - FSP 51775

In complying with the FAIS legislation, I would like to bring the following information to your attention:

I, **ISABELLA PETRONELLA VICTOR**, am a representative rendering financial services as defined in the Fit & Proper regulations. I am mandated by **VIKO SERVICES**, an authorised financial services provider, which accepts responsibility for my activities & is licensed to render financial services. A copy of the FSP license is available for inspection on request

I have been providing financial advice & intermediary services since 1<sup>st</sup> of March 2002 in the following areas of financial planning:

#### **Funeral Cover.**

I am authorised to provide advice & intermediary services in the following product categories:

#### **Category:**

Long-Term Insurance: Category A

**VIKO SERVICES** has written authority to market the products of the following product suppliers & I am accredited to market their products:  
**AVBOB.**

I have the following relevant qualifications: **Grade 12.**

The FSP does not hold more than 10% of the shares issued by any product provider. The FSP did receive more than 30% of its total remuneration from AVBOB. I, **ISABELLA PETRONELLA VICTOR**, did not receive more than 30% of my remuneration from AVBOB. I am remunerated for my services by the FSP by being paid commission from the product provider.

The FSP does not hold professional indemnity insurance.

Compliance with the FAIS Act is monitored by **Masthead (Pty) Ltd**, a compliance practice approved by the Financial Services Board. Their postal address is P O Box 765, Howard Place, 7450. Their contact numbers are 021 686 3588 (T) & 021 686 3589 (F).

Please note that in accordance with legislation, we keep an updated Conflict of Interest Management policy & disclosure register. This register informs you of all financial & ownership interests that I/ we may become entitled to & lists the associate & business relationships of the FSP. This document ensures transparency in my/our dealings with our customers & is available for inspection.

**VIKO SERVICES (PTY) Ltd** is subjected to the Protection of Personal Information Act, no 4 of 2013 ("POPIA"), which became operational on 01 July 2020 and section 58-2, effective on 01 July 2021. Respecting and protecting your Personal Information is important to VIKO SERVICES. It is also a Constitutional right, legal, and good business practice requirement, which we take very seriously. Our full Privacy Policy is available on request.

VIKO SERVICES promotes the fair treatment of clients by integrating the guidelines & principles of TCF in its Code of Ethics policy & in all business dealings with its clients.

If you are dissatisfied with any aspect of my service, you should address your complaint in writing to me and/or the Key Individual using the above mentioned contact details. A copy of the Complaints Resolution Policy is available on request.