

PSG Wealth Legal

License information

The following PSG Wealth companies are registered in terms of FAIS.

- PSG Employee Benefits Ltd is an authorised financial services provider - FSP 33657. Approved for Cat I
 - [View FSP licence](#)
- PSG Life Ltd is an authorised financial services provider - FSP 22557. Approved for Cat I
 - [View FSP licence](#)
- PSG Invest (Pty) Ltd is an authorised financial services provider - FSP 563. Approved for Cat III
 - [View FSP licence](#)
- PSG Multi Management (Pty) Ltd is an authorised financial services provider - FSP 44306. Approved for Cat I and CAT II
 - [View FSP licence](#)
- PSG Securities Ltd is an authorised financial services provider -FSP 42996. Approved for Cat I
 - [View FSP licence](#)
- PSG Wealth Financial Planning (Pty) Ltd is an authorised financial services provider - FSP 728. Approved for Cat I and Cat II
 - [View FSP licence](#)

The following PSG Wealth companies are members of the JSE Ltd

- PSG Securities Ltd is a member of the JSE Ltd and an authorised financial services provider. FSP 42996.
 - [View equity market member certificate](#)
 - [View equity derivatives market member certificate](#)

The following PSG Wealth companies are registered credit providers

- PSG Scriptfin (Pty) Ltd is a registered credit provider, NCRCP No. 5535.
 - [View credit provider certificate](#)

Complaints resolution procedure

Any complaints will be dealt with in terms of the PSG Wealth Management Complaints Resolution Procedure.

- [Complaints resolution procedure: PSG Wealth](#)
- [Complaints resolution procedure: FAIS](#)
- [Complaints resolution procedure: Stockbroking](#)

Consent to conduct business electronically



This consent applies to clients registering and transacting directly on the PSG Wealth trading and investment platform (which includes PSG Securities Ltd, PSG Life Ltd, PSG Invest (Pty) Ltd, PSG Fixed Income and Commodities (Pty) Ltd, and PSG Scriptfin (Pty) Ltd)

1. Applying electronically

If you decide to apply for a username or register for a product with PSG trading and investment platform, you agree to receive all account information and statements electronically.

2. Electronic communications

All account documentation and statements and any notices, instructions, agreements, or any other communications regarding transactions and your account (all of which are referred to herein as the "Communications") may be presented, delivered, stored, retrieved, and transmitted electronically.

3. Executing transactions electronically

The Agreement and Transactions will be executed using electronic records and electronic signatures.

4. Consenting to do business electronically

The decision whether to do business electronically is yours, and you should consider whether you have the necessary hardware and software capabilities. Your consent to do business electronically, and our agreement to do so, only applies to the establishment and maintenance of your Account and the execution of transactions in connection with your Account.

5. Withdrawal of consent

You have the right to withdraw your consent to doing business electronically at any time. However, if you withdraw such consent, any Communications or Transactions between us during the period after your consent to doing business electronically, and before your withdrawal of such consent, will be valid and binding on all parties.

6. Changes to your contact information

You should keep us informed of any change in your electronic or mailing address or other contact information.

7. Printing

You may print this document by selecting Print from the File menu.

8. Your ability to access communications

When accepting our terms and conditions, you acknowledge that you have the capability to access the Communications.



9. Consent to electronic communications

When accepting our terms and conditions, you consent to having all Communications provided or made available to you in electronic form.

10. Consent to executing transactions electronically

When accepting our terms and conditions, you consent to executing the Agreement and Transactions by electronic record and/or electronic signature.

General PSG Wealth Trading and Investment Platform disclaimer

The web portal PSG Wealth trading and investment platform has developed certain online financial planning programs, designed as 'self-help' tools for people who choose to personally and in the comfort of their own home or office, determine their investment and insurance strategies and objectives.

As the nature of investing and insurance involves certain elements of risk, we urge you to take the time to read, study and understand this disclaimer.

Should you make use of the Online Financial Planning tools on this site and make any investment decision based on the outcome of the tool, you choose not to make use of an expert adviser and accordingly accept full responsibility and assume all risk for any loss, harm or damage caused by your use and reliance on the information so provided by the online financial planning tools on this site.

You furthermore understand and accept that the acceptance of insurance cover and underwriting is dependent on the accuracy and complete disclosure of the information required to be so disclosed by the site and/or telephone consultant tasked with activating your insurance.

Obtaining expert advice is always recommended and we encourage all users, whether existing clients or not, to consult with their financial planner/adviser before making any decisions based on the outcomes or information generated by the tools or programs available on this website and its links.

As no advice is given for insurance or investment purposes and as the programs and tools are only designed to reflect potential outcomes based on the information you are responsible for accurately and honestly providing, PSG Konsult, its affiliates or holding company, including its directors, employees and contractors from time to time, do not accept any form of liability whatsoever, for any loss, liability or damage suffered, whether direct or consequential, resulting or ensuing from the use of or reliance on the programs, tools, online insurance quote tools and information contained in this site or any links from this site.

PSG Wealth trading and investment platform always strives to stay abreast of the latest legislative and financial industry updates. We furthermore strive to correctly and accurately reflect all information. However, financial information is constantly changing and quickly becomes outdated. Accordingly all information on this site is provided 'as is' and no warranties, either expressly or implied can be given



that any information is up to date or accurate. We caution and urge any users of this site, to ly verify the information contained and obtained on this site. Any harm caused or loss suffered, whether direct or consequential, as a result of a reliance on the information or programs available on this site is disclaimed.

Should you not fully understand the nature, effect or any provisions of the above disclaimer, you are cautioned not to proceed until such time as you have had your financial adviser or legal adviser explain the effect and consequences of this disclaimer.

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PSG Wealth Trading and Investment Platform consolidated agreement

PSG Wealth trading and investment platform terms and conditions

By your acceptance of the PSG Securities Ltd Terms and Conditions, you hereby accept the conditions of this agreement and the standard conditions of www.psg.co.za (-the Site-) and agree as follows:

1. By utilising any services on this Site, you the user, agree that you have reviewed the Site in its entirety, that you have accepted the terms and conditions applicable to the services, including all legal and regulatory terms and are conversant with and understand such terms and conditions and the applicable local legislation and regulations. Details of the terms of use of the Site can be found on the Site.

JSE mandate

Click here to view the latest [PSG Securities Client Mandate](#).

Stop Orders disclaimer



PSG Wealth trading and investment platform provides stop order (also called stop loss) facilities for share or equity (EQT), single stock futures (SSF) and contract for difference (CFD) trading accounts and other products that might be added from time to time.

Stop orders have two components - a **price watch** that monitors the market for price movements above or below certain levels and a STOP ORDER that represents an actual order submitted to the market once the price watch criteria have been met.

Please note that **stop orders are actual orders** that will enter the market in the same direct way as any other order once the price watch criteria have been met and that we cannot guarantee that the order generated by the stop order will trade in the market.

Stop orders should be used with extreme caution, as they can **create new positions** even if they were originally entered to close existing positions. This could happen if the original existing positions have already been closed at the time that the stop order triggers.

For the same reason, **stop orders can create duplicate orders** if multiple stop orders were created and trigger at the same time - even if they were set at different price levels, depending on the underlying instrument price movement.

It is your responsibility to **always cancel stop orders** once you have closed existing positions, if it was your intention to close existing open positions. Stop orders can of course be used to open new positions in their own right, based on the price watch criteria.

Unless otherwise specified, stop orders are not guaranteed and will simply submit an order into the market at the price you have specified. If the market has moved beyond your order price, the order submitted might no longer find willing buyers or sellers in the market.

CFD and SSF stop orders that triggered are only active for the day on which they have triggered. The actual market orders produced by the stop orders expire at the end of the trading day.

OTS disclaimer

All information provided by the Client shall be true and correct and the Client indemnifies and holds the PSG Wealth trading and investment platform and Celerity Systems harmless against any loss, damage or liability resulting from incorrect information supplied by the Client;

The Client username and password shall provide access to the OTS system (the Product) and all functionality and applications therein and shall be kept confidential by the Client at all times and the Client indemnifies and holds PSG Wealth trading and investment platform and Celerity Systems harmless against any loss, liability or damage resulting from any other person using the Client's username and password without the necessary authority;

PSG Wealth trading and investment platform and Celerity Systems have the right to modify, replace and withdraw the Product or use thereof at any time without giving reasons therefor;



PSG Wealth trading and investment platform and Celerity Systems do not make any warranties that the Product will be available at all times and shall not accept any liability for loss or damages resulting from downtime or other interruptions;

PSG Wealth trading and investment platform and Celerity Systems do not have any duty or obligation to verify trading information or authorities supplied by the Client or Broker for funds transfers and cannot accept any liability for disputed transfers or trades;

The Client shall a) changes his/her password on a regular basis, b) ensure the safekeeping and confidentiality of his/her password and c) notify PSG Wealth trading and investment platform and Celerity Systems immediately of any unauthorised use of the password;

No agreement between the adviser and the Client shall in any way amend or cancel any agreement between PSG Wealth trading and investment platform and Celerity Systems or any other party;

The Client shall, under no circumstances, overdraw his/her account or exceed limits without the prior and written confirmation of PSG Wealth trading and investment platform and Celerity Systems who may, at any time, prescribe financial or other limits on the Client;

The Client shall ensure that he/she maintains the correct hardware and software that is compliant with the Product and follow all security instructions provided by PSG Wealth trading and investment platform and Celerity Systems at any time;

The Client is licensed the non-transferable right to use the Product for the specified purpose and not for any other purpose whatsoever;

Notwithstanding any provision herein or any provision in the agreement between PSG Wealth trading and investment platform and Celerity Systems and the adviser, PSG Securities Ltd and Celerity Systems shall not be liable for any loss, damage or liability incurred by the client or adviser for whatsoever reason. Even if such loss, liability or damage can be attributed to gross negligence or wilful actions on the part of celerity system and PSG Securities Ltd, the liability of celerity systems and PSG Securities Ltd shall be limited to ZAR 50 000,00.

PSG Wealth Trading and Investment Platform Technical Analysis and Research Information disclaimer

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Product terms and conditions / client mandates

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Exchange traded products (*PDF: to be confirmed*)

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Offshore shares

- [Offshore Allowance](#)
- [Offshore Asset Swap](#)

[Preservation Pension Fund](#)

[Preservation Provident Fund](#)

[Single Stock Futures](#)

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FICA requirements

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