

## PSG Wealth Legal

### 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](http://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

This publication has been issued by PSG Wealth trading and investment platform. It is confidential and issued for the information of clients only. It shall not be reproduced in whole or in part without our permission. The information contained herein has been obtained from sources which and persons whom we believe to be reliable but is not guaranteed for accuracy, completeness or otherwise. Opinions and estimates constitute our judgement as of the date of this material and are subject to change without notice. Past performance is not indicative of future results. This report is provided for informational purposes only. No information contained herein, no opinion expressed and no recommendation made constitutes a representation by us or a solicitation for the purchase of any of the securities mentioned herein and we have no responsibility whatsoever arising here from or in consequence hereof. Securities, financial instruments or strategies mention herein may not be suitable for all investors and investors must make their own investment decisions using their own advisers as they believe necessary and based upon their specific financial situations and investment objectives. The employees of PSG Wealth may from time to time own securities mentioned herein. Analyst Certification The research analyst who prepared this report certifies that the view expressed herein accurately reflect the research analyst's personal views about the subject security and issuer and that no part of his compensation was, is or will be directly or indirectly related to specific recommendations or views contained in this report.

## Product terms and conditions / client mandates

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[Currency Futures](#)

[Endowment](#)

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

[Living Annuity](#)

[Local shares](#)

Offshore shares

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

[Preservation Pension Fund](#)



Preservation Provident Fund

Single Stock Futures

Scriptfin Loan Facility

Retirement Annuity

Tax Free Investment Plan

Voluntary Investment Plan

FICA requirements

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