

FAIS STATUTORY DISCLOSURE NOTICE

Gospel Gear CC t/a First Consult SA | Authorised Financial Services Provider | FSP 44958

Effective date: 17 September 2026

Provider details

- Legal entity: Gospel Gear CC
- Trading name: First Consult SA
- Authorised Financial Services Provider number: 44958
- Registration number: 2005/130014/23
- Entity type: Close Corporation
- Date authorised: 10 December 2013
- Business / risk address: 9 Troon Terrace, 22 Muswell Estate, Chase Valley, Pietermaritzburg, 3201, South Africa
- Website: www.firstconsult.co.za

Regulatory status

Gospel Gear CC, trading as First Consult SA, is an Authorised Financial Services Provider in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS), under FSP number 44958. Financial services are rendered only within the categories and product subcategories for which the FSP and its representatives are authorised.

Nature of services

First Consult SA may provide financial advice and/or intermediary services, as applicable to the relevant mandate and representative authorisation. Before advice is provided, relevant information about the client's needs, objectives, financial situation and other appropriate circumstances may be obtained so that the advice process can be conducted in accordance with applicable requirements.

Compliance function

- Compliance practice: Practical Compliance Solutions (Pty) Ltd
- Compliance officer: P.C. Reed
- Telephone: 081 5252 762
- Email: pcs@edelnet.co.za

Professional indemnity cover

- Cover: Leppard Professional Indemnity Cover

- Policy number: P72070123
- Status supplied by the FSP: active and paid to date.

Product providers

First Consult SA may deal with product providers including Sanlam, Momentum, Old Mutual, Liberty, Discovery, 1Life, Hollard, Bidvest Life, PPS and BrightRock, where applicable. The inclusion of a provider does not mean that every product or service offered by that provider falls within the FSP's licence or every representative's mandate.

Fees, commission and other remuneration

Any fees, commission, binder fees, administration fees or other remuneration applicable to a specific transaction or service will be disclosed as required by law and the relevant product documentation. Where a fee is payable directly by a client, the basis and amount or method of calculation will be agreed or disclosed before it becomes payable.

Conflicts of interest

The FSP maintains a Conflict of Interest Management Policy. Actual or potential conflicts must be identified, avoided where reasonably possible, and otherwise mitigated and disclosed in accordance with applicable requirements.

Complaints

A client who is dissatisfied with a financial service should submit the complaint in writing to First Consult SA by email to complaints@firstconsult.co.za or deliver it to the business address above. Complaints are handled under the FSP's Complaints Management Framework. Where a complaint remains unresolved, the client may have recourse to the appropriate statutory ombud or regulator, depending on the nature of the matter.

Important notice

Nothing on the First Consult SA website constitutes personalised financial advice merely by being published online. Advice is provided only through an appropriate advice process. Product terms, benefits, exclusions, costs and eligibility are governed by the relevant provider documentation.

Document control: Prepared for website publication by Gospel Gear CC t/a First Consult SA. Review when business details, law, regulatory requirements or website functionality materially change.