

PREP EXAM (CATEGORIES & GCOC)

FACILITATOR: OFENTSE MOHATE

2021

1. Financial services include:

- A. Instructions on the development of products
- B. The rendering of advice and/or intermediary services
- C. The processing of policy applications
- D. Overseeing of the compliance processes

2. Financial products are categorized into categories and sub-categories under the FAIS Act Which of the following is CORRECT:

- A. Category I – All persons authorized to render financial services set out in the application, other than those mentioned in the other Categories
- B. Category II – All persons authorized as Discretionary FSP's
- C. Category IIA – All persons authorized as Hedge Funds FSP's
- D. All of the above

3. Financial products are categorized into categories and sub-categories under the FAIS Act Which of the following is CORRECT:

- 1. John hands out brochures about insurance products and explains the products factually when asked by clients
 - 2. John often gives his own opinion about financial products to clients and recommends certain products
 - 3. John often guides his clients to replace products
 - 4. John often needs to update the policy details of clients, such as the risk address or make of vehicles
- A. 1, 3 and 4
 - B. 1, 2 and 3
 - C. 1, 3 and 4
 - D. 2 and 3 only

4. Tebogo acts for a Provider and needs to make certain disclosures to Samantha. Which one of the statements below may Tebogo NOT disclose?

- A. Name, physical address, postal and telephone contact details
- B. Details of complaints procedures which a client could follow if ever necessary
- C. Critical Comparisons between different Financial Products, Providers or Representatives
- D. The Provider must convey the remuneration, including the commission received from the Product Supplier

5. Apply your knowledge of Financial Services Categories and advise which category the following description falls into:

"In relation to a financial services provider, means all persons, other than persons referred to in Categories II, IIA, III and IV, who are authorized to render the financial services (other than financial services mentioned in Categories II, IIA, III and IV) as set out in the relevant application.

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