TANDEM WEALTH

INVESTING SIDE BY SIDE

Conflicts of Interest Policy

Tandem Wealth Solutions (Pty) Ltd

Authorised FSP 56103

Prepared in terms of the General Code of Conduct for Authorised Financial Services Providers and Representatives, issued under section 15 of the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS)

Conflicts of Interest Policy

Introduction

As a client of Tandem Wealth Solutions, you are entitled to know how we identify and manage situations where our interests, or those of our representatives, could conflict with yours. This summary explains our approach in plain language. It is a short version of our full internal Conflicts of Interest Management Policy, which is available on request.

This policy is maintained in accordance with the General Code of Conduct for Authorised Financial Services Providers and Representatives, issued under section 15 of the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS).

What Is a Conflict of Interest?

A conflict of interest arises where we, or one of our representatives, have an interest that could influence the advice or service we give you – for example, where it might affect our objectivity, or where it could prevent us from acting fairly and impartially in your interests. This can include:

- a financial interest, such as commission, a fee or another benefit;
- an ownership interest in a product supplier or related business; or
- a relationship with a third party that could influence the service we provide to you.

Our Commitment to You

Treating our clients fairly is at the centre of everything we do. Where a conflict of interest could arise, our approach is to:

- **Avoid it** wherever reasonably possible;
- **Manage it** through appropriate internal controls where it cannot be avoided; and
- **Disclose it** to you clearly and in good time, so that you can make an informed decision.

We will never allow a conflict of interest to compromise the quality or objectivity of the advice or service we provide to you.

Financial Interests We May Receive

In line with the FAIS Conflicts of Interest requirements, we and our representatives may only receive limited categories of financial interest from third parties, such as commission and fees authorised under the applicable insurance and medical schemes legislation, or a fee that you have specifically agreed to in writing. We do not accept payments, incentives or benefits that are structured to reward the volume of business we place with a particular product supplier over the quality of outcomes we deliver for you, and any immaterial benefit we do receive (such as modest hospitality) is limited and recorded, never allowed to influence the advice we give.

Examples of How We Manage Conflicts

- **Gifts and hospitality:** Our representatives may not accept cash payments, significant gifts or hospitality from product suppliers or other third parties. Any modest, unsolicited gift is recorded in a register and may not influence the advice given to clients.

- **Ownership or business interests:** Where the FSP, a director or a representative has an ownership interest in a product supplier (or vice versa), this is disclosed to affected clients so they can assess whether it may have influenced the advice given.

Questions or Concerns

If you would like more detail on how a specific conflict of interest has been or will be managed in relation to the advice or service you receive, or if you would like to request a copy of our full Conflicts of Interest Management Policy, please contact us using the details in the footer below.

Policy owner	Tania Hough	**Applies to**	All directors, representatives and staff
Version	1.0	**Effective date**	1 September 2026
Review cycle	Annually, or sooner if regulation changes	**Next review**	1 September 2027