
TERMS OF ENGAGEMENT

Our Contract with You

- 1 All information provided by you will be treated with the utmost of confidence.
- 2 Silke Financial Services will act with honesty and integrity, with due skill, care and diligence, which is within your interest and the integrity of the financial service industry.
- 3 Silke Financial Services will provide you with advice based on the information that you supply us. The onus is on you to continually update us with changes to your circumstances, so that we can alter your financial portfolio accordingly. We will review your portfolio at least annually or earlier on request.
- 4 Silke Financial Services can only act on your behalf if you provide us with all your details as required by the Financial Intelligence Act (FICA).
- 5 In order to provide you with a thorough service, we strongly advise a comprehensive financial analysis of your circumstances. This will ensure that we have alerted you to all of the following which may affect your financial situation:
 - Risk management (including life assurance, income and disability protection and medical cover);
 - Investment planning;
 - Retirement planning;
 - Cash flow management;
 - Tax planning;
 - Business succession planning (if required as a business owner); and
 - Estate planning (Last Will and Testament, Living Will and Power of Attorney).
- 6 Silke Financial Services cannot be held accountable for advice given if:
 - Information has been withheld;
 - A comprehensive financial analysis has not been conducted;
 - You do not accept any part of our advice.
- 7 Silke Financial Services is not accountable where we refer you to third parties.
- 8 Silke Financial Services has a Schedule of Fees. We will draw your attention to the fees that are applicable to the services that you require.
- 9 We agree to send you a Record of Advice which we request that you acknowledge (in writing or by email) as your full understanding of its contents.