

Final Assessment Reps - FAIS

Level 1 Questions

1. The FAIS Act requires that the FSP/Key Individual must ensure that the Representatives are fit and proper at recruitment and appointment stage and secondly that the Representatives remain fit and proper throughout their employment.

Consider the following statements carefully and then choose the statement that is FALSE.

- a) To ensure honesty and integrity you can check the data bureau.
- b) To ensure honesty and integrity you should only rely on the applicant's disclosure of information as the FAIS Act prohibits any checking of information submitted by prospective Representatives.
- c) To ensure honesty and integrity you can check the validity of membership of professional bodies or other institutions.
- d) To ensure honesty and integrity you can check the FSB website to see if a Representative has been debarred.

2. Consider the following statements carefully and then choose the statement that is FALSE.

- a) The definition of "advice" includes any recommendation, guidance or proposal of a financial nature given to a client about buying, investing in a financial product.
- b) In order to qualify as advice in terms of the FAIS Act, the advice must be given in writing.
- c) "Advice" is not an analysis or report on a financial product without an express or implied recommendation, guidance or proposal that a transaction in respect of the product meet the client's needs, investment objectives or financial situation.
- d) Intermediary service is defined in the FAIS Act as any act other than the furnishing of advice, performed by a person for or on behalf of a client or product supplier, which results in a transaction.

3. Which of the following requirements are not applicable to Custody of Client Funds and Premiums?

- a) The FSP must have a separate bank account at a bank.
- b) The bank account must be designated to receive funds and premiums from clients.
- c) The account may contain other funds of the FSP.
- d) The FSP is responsible for bank charges except deposit or withdrawal charges.

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