#### Final Assessment Reps - FAIS

#### Level I Questions

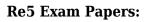
 The FAIS Act requires that the FSP/Key Individual must ensure that the Representatives are fit and proper at recruitment and appointment stage and secondly that the Representatives remain fit and proper throughout their employment.

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.
- 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.
- 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.
- 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.
  - e) The account may contain other funds of the FSP.
  - d) The FSP is responsible for bank charges except deposit or withdrawal charges.

# **Re5 Exam Papers**

**VM** Jensen



Re5 Exam Papers: Bestsellers in 2023 The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous engrossing novels captivating the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the captivating narratives that have captivated audiences this year. The Must-Read: Colleen Hoovers "It Ends with Us" This poignant tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed. Uncover the Best: Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic: Delia Owens "Where the Crawdads Sing" This evocative comingof-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of engaging stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and gripping novel that will keep you guessing until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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