



The Director/Member  
Mr/Mrs/Ms UMAR KAPREY  
THE ADVISORY FIRM (PTY) LTD  
E: [umark@africafirst.biz](mailto:umark@africafirst.biz)

Ref: **ORG4648**  
Enq: F Maphanga  
E: [accreditenquiries@medicalschemes.com](mailto:accreditenquiries@medicalschemes.com)  
Date: 2023-12-21

### **ACCREDITATION AS A HEALTH CARE BROKERAGE IN TERMS OF THE MEDICAL SCHEMES ACT, 1998, ACT NR 131 OF 1998**

It is with pleasure that we confirm that your application for accreditation as a brokerage has been successful. Your accreditation number is **ORG4648** and we append your accreditation certificate as proof of accreditation.

Accreditation is granted for a period of 2 years and should you wish to extend this period, you are required to apply for renewal of accreditation prior to the expiry date. This office no longer allows a period of grace beyond your expiry date for renewal. Therefore, you are required to apply for renewal on the prescribed form and process described on the Council website at least 3 months before the expiry date indicated on the accreditation certificate to ensure continuous accreditation. Failure to obtain accreditation as a result of applying late would cause the name of the organisation to be removed from the database and transferred to a list of cancelled brokers on the website of Council. Should accreditation expire without being renewed, you would be required to reapply for accreditation and submit the appropriate application form with all supporting documents.

Your attention is drawn to the requirements of the Financial Advisory and Intermediary Services Act, 2002 as it relates to licensing of intermediaries. This Act and Regulations framed thereunder are promulgated and interpreted by the Financial Services Board and applies to health care intermediaries. You are requested to avail yourself of these requirements. Compliance therewith is essential as both regulatory offices work in conjunction to establish ongoing accreditation and licensing under the various Acts of parliament based on compliance with legal and fit and proper requirements. Brokers are therefore required to comply at all times with provisions prescribed by both Acts. This office furthermore reserves the right to call for any information relevant to this accreditation in order to exercise its powers under the Act and Regulations.

Kindly visit our website [www.medicalschemes.com](http://www.medicalschemes.com) for detailed information on the status of broker accreditation and related matters.

**Florence Maphanga**  
**Acting General Manager: Accreditation**



## CERTIFICATE OF ACCREDITATION OF AN ORGANISATION AS A BROKER

*THIS SERVES TO CONFIRM THAT*

*Organisation Name: THE ADVISORY FIRM (PTY) LTD*

*Accreditation Number: ORG 4648*

*CC Number/Reg Number: 2017/300927/07*

*Accreditation Date: 2023-11-20*

*Expiry Date: 2025-11-20*

HAS BEEN ACCREDITED AS A HEALTH CARE BROKER  
IN TERMS OF SECTION 65(4) OF THE MEDICAL  
SCHEMES ACT, ACT 131 OF 1998.



2023-12-21

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Registrar of Medical Schemes

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Date