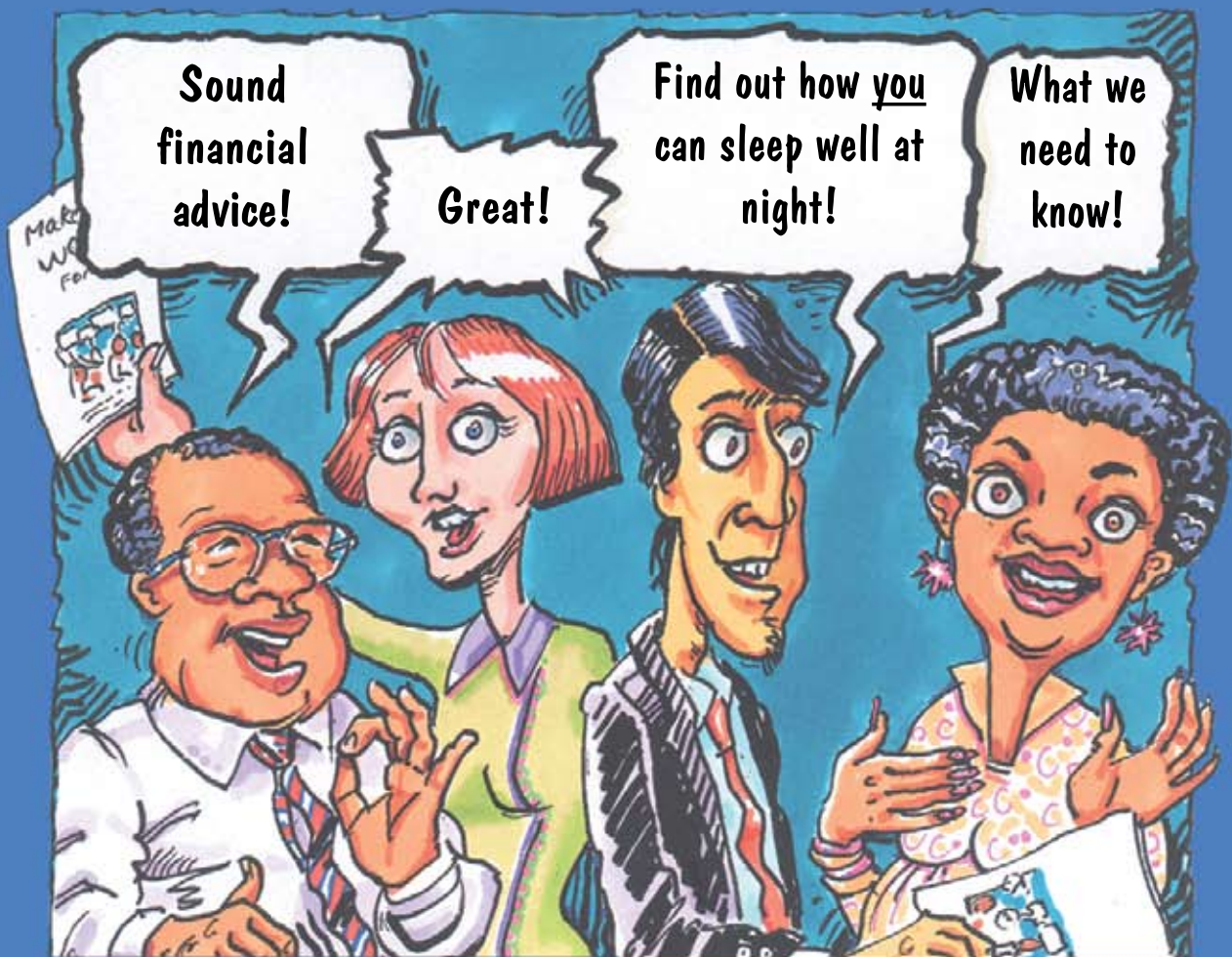


Make your money **WORK** for you



3.

The path to a secure future for South Africans

A comprehensive guide to personal money management and making the best use of the financial services industry

How well do YOU sleep at night?

Make your Money Work for You

An advanced guide to managing your money and planning for the future



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STEERING COMMITTEE

The Banking Council
The Banking Association of South Africa
JSE Limited
Association of Collective Investments (now ASISA, formerly Association of Unit Trusts)
The Life Offices' Association (now ASISA)
The South African Insurance Association
Institute of Retirement Funds
Financial Intermediaries Federation of South Africa
National Consumer Forum
Consumer Affairs Committee, Department of Trade and Industry

REVIEW COMMITTEE

Bank Supervision Department
The Banking Association of South Africa
The Banking Council
South African Institute of Financial Markets
Fund Managers Association of South Africa
Association of Collective Investments (now ASISA, formerly Association of Unit Trusts)
Institute of Retirement Funds
National Council of Trade Unions (NACTU)
Federation of Trade Unions of South Africa (FEDUSA)
Congress of South African Trade Unions (COSATU)
The Life Offices' Association (now ASISA)
South African Insurance Association
Financial Intermediaries Federation of South Africa
Black Brokers Forum
National Consumers Forum
Consumer Affairs Committee, Department of Trade and Industry
Department of Trade and Industry

EXPERT PANEL

Department of Education
Yellowwood Brand Consultants
Financial Services Board

Make Your Money Work For You (Second Edition) was developed by the Educational Support Services Trust (ESST) on behalf of the Financial Services Board (FSB) as part of an ongoing Consumer Education Project for all South Africans.

Most service providers are members of industry representative bodies which have strict codes of conduct. Consumers may also approach these bodies with enquiries or complaints.

ASSOCIATIONS FOR PRODUCT SUPPLIERS

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FINANCIAL SERVICES

The formal **financial services sector** consists of all those companies, institutions and intermediaries that are legally registered to provide the general public with financial services aimed at lending them money, taking deposits and funds for investment from them (i.e. for savings purposes), helping them make or receive payments (the banks) and insuring them against risk.

These service providers include:

- banks
- insurance companies
- providers of financial advice and intermediary services
- JSE Limited
- microlenders
- stockbrokers
- collective investment scheme management companies
- Linked Investment Services Providers (LISPs)
- Bond Exchange of South Africa
- pension funds

The **financial services sector** also includes those **organisations that control or supervise the service providers** themselves. As pointed out, the regulatory bodies for financial services are the **Registrar of Banks**, the **Financial Services Board**, the **National Credit Regulator** and the **Consumer Affairs Committee**.

Every South African should know about these service providers and supervisory organisations.

**SLEEP WELL AT NIGHT
INVEST IN A BETTER FUTURE**