

Regulatory Considerations

Questions to verify before further technology investment

Why This Matters:

Regulatory non-compliance could invalidate the business model regardless of technology quality.

These questions should be addressed before committing to any development path.

PPRA / Property Practitioners

The Question

Is the 5% sourcing fee actually commission on property sales?

Legal Framework

Property Practitioners Act 22 of 2019
Fidelity Fund Certificate (FFC) required for earning commission on property

To Verify

- Is InvestRand PPRA-registered?
- Is Ezra Rasethe registered?
- Are sourcing agents registered?

FSCA / Financial Services

The Question

Is InvestRand providing financial advice?

Platform Activities

Calculates ROI, bond repayments
Presents investment projections
Connects with financing options

Comparator

EasyProperties operates under FSP License 22588 (via First World Trader)

Other Compliance

FICA

Property transactions > R25,000 require KYC/AML compliance

POPIA

Personal data handling
Privacy policy review needed

CISCA

NOT APPLICABLE

Full ownership model = no pooled funds. Different from fractional platforms like EasyProperties.

How Competitors Handle This

EasyProperties (Purple Group)

FSP License 22588 | SPV structure for fractional shares | Different model from InvestRand

Crowdprop

Property crowdfunding model | Regulatory status unclear from public information

Recommendation:

Consult with a compliance attorney to verify regulatory status before any technology investment decision.