

This document contains important information regarding Standard Bank Insurance Brokers (Proprietary) Limited (SBIB, our, we, us) and, it becomes a legally binding agreement between you and us. Please read it carefully and ensure that you understand its contents.

Disclosure and declaration

As a client of The Standard Bank of South Africa Limited (we/our), which is a juristic representative of SBIB, you have the right to the information in this document.

Your financial services provider

Name	Standard Bank Insurance Brokers (Pty) Ltd (SBIB)
FSCA licence	FSP Number 224
VAT number	4040108880 Service fees earned includes VAT at the prevailing rate
Street address	4 Ellis Street, Constantia Kloof, Roodepoort 1709 (Head Office)
Postal address	PO Box 31435, Braamfontein, 2017
Telephone number	0860 123 999
Fax number	0861 113 289

Legal status of SBIB and SBSA

- SBIB (registration number 1978/002640/07) is a Category 1 authorised financial services provider.
- SBIB is a wholly owned subsidiary of The Standard Bank Financial Services Holdings (Pty) Ltd, which is a part of the Standard Bank Group (the Group).
- The Standard Bank of South Africa Limited (SBSA) is a juristic representative (JR) of SBIB and is authorised in terms of a written mandate to render intermediary services on SBIB's behalf.
- The Group has shareholding in other companies including the Liberty Group – details in this regard can be supplied on request or can be viewed at www.standardbank.co.za
- SBIB has no shareholding in any insurer.

Professional indemnity insurance

We hold professional indemnity and fidelity insurance.

Complaints

If you have a complaint, please contact our Complaints Resolution Centre, which will record and acknowledge receipt of your complaint.

The contact details are as follows:

Telephone number:	0860 101 101
Email address:	complaint.ResolutionCentre@standardbank.co.za

A copy of our complaints handling process is available on request or you can find it at www.standardbank.co.za, by navigating to the bottom of the page, clicking on regulatory and then on Complaints Process.

FAIS Ombudsman

You can request assistance from the Ombudsman if you believe that your complaint has not been resolved satisfactorily by us within six weeks after you have lodged your complaint. You need to refer the dispute to the Ombud within six months of the issue remaining unresolved.

The details of the Ombud:

Street address:	125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria, 0010
Postal address:	PO Box 41, Menlyn Park, 0063
Telephone number:	012 762 5000
ShareCall Number:	086 066 3274
Email address:	info@faisombud.co.za
Website:	www.faisombud.co.za

Conflicts of interest

The Standard Bank of South Africa Limited and Liberty Holdings Limited are subsidiaries of Standard Bank Group Limited ("SBG"). Liberty Holdings Limited in turn comprises various subsidiaries, including Liberty Group Limited and Stanlib Limited (Stanlib Collective Investments RF (Pty) Limited; Stanlib Asset Management (Pty) Limited; Stanlib Wealth Management (Pty) Limited)

The profits from the distribution of products of Liberty Group Limited and Stanlib Limited are shared with SBG through preference shares in Liberty Group Limited.

We subscribe to the Group's FAIS Conflict of Interest Management Policy, which can be found at www.standardbank.co.za by clicking on the FAIS Conflicts of Interest Management Policy.

Our employees are salaried and may also be motivated through a variety of performance-based incentives.

FAIS Licensed Compliance Officer

Name:	Sue Chetti
Title:	FAIS Compliance Officer
Telephone number:	011 547 1183
Email address:	GroupFAISComplianceofficer@standardbank.co.za

Products Suppliers

SBIB is licensed to provide financial services for the Category I products and services sub-categories listed in the table below. SBIB has no limitations or restrictions on its FAIS licence. A copy of the general conditions applicable to SBIB's licence can be made available on request. SBIB's licence is displayed at every business premises of SBIB.

SBIB has contractual relationships with various product suppliers and are authorised to market financial products from the following product supplier/s:

Product Supplier: Standard Insurance Limited
FSCA Licence: FSP Number 33348
VAT Number: 4890141510
Physical Address: 4 Ellis Street, Constantia Kloof
Postal address: PO Box 32587, Braamfontein, 2017
Contact details: **0860 123 741**
Name of Compliance Officer: **Sue Chetti**
Telephone Number: **+27 11 547 1183**
Fax Number: **011 858 7200**
Email: **GroupFAISComplianceofficer@standardbank.co.za**
Complaint.ResolutionCentre@Standardbank.co.za
Products: - Touch-Up
- Warranty
- Top-Up

Product Supplier: Liberty Group Limited
VAT Number: 4210116028
Physical Address: 1 Ameshoff Street, Braamfontein, 2001
Postal address: Liberty Centre, PO Box 10499, Johannesburg, 2000
Telephone: **086 0456 789 / (012) 558 4871**
Email: **info@liberty.co.za** or **relations@liberty.co.za**
Name of Compliance Officer: **Nazir Goolam Hoosen**
Telephone Number: **011 408 4706**
Email: **nazir.hoosen@liberty.co.za**
Complaints: **Complaint.ResolutionCentre@Standardbank.co.za** or **relations@liberty.co.za**
Products: - Vehicle and Asset Finance Protection Plan (VAFPP)

Further to this, SBIB has contractual relationships with a number of product suppliers, a list of which can be obtained by calling SBIB during office hours on **0860 123 999**, or can be found at **www.standardbank.co.za**. SBIB earns more than 30% of its remuneration/commission from Liberty Group Limited in respect of long-term insurance products and Standard Insurance Limited in respect of short-term insurance products.

Waiver of rights

SBIB will not ask or force you to waive any of your rights in terms of the FAIS Act.

Representative FAIS status and products

SBIB representatives are authorised to render intermediary services on our behalf in respect of the product suppliers mentioned in this disclosure.

SBIB accepts responsibility for the actions of representatives, when they render financial services to you in respect of the subcategories of financial products set out below. Some of the representatives are rendering financial services under supervision and/or in terms of a FSCA exemption.

SBIB is authorised to render intermediary services in respect of the following product subcategories:

Class of business (COB)	Subcategory	Description
COB 1	1.2	Short term Insurance Personal Lines
COB 1	1.23	Short term Insurance Personal Lines A1
COB 2	1.6	Short term Insurance Commercial Lines
COB 3	1.1	Long term Insurance Category A
COB 3	1.3	Long term Insurance Category B1
COB 3	1.22	Long term Insurance Category B1-A

Termination

SBIB may terminate its appointment to act as a financial services provider of the policyholder for any reason whatsoever by giving 31 days written notice at the latest contact details that SBIB has on record for the policyholder. The policyholder must inform SBIB about any changes in the contact details where the policyholder prefers SBIB to send all communication.

Upon termination of SBIB's appointment as a financial services provider, SBIB shall not be entitled to continued payment of commission for the services rendered in terms of this appointment.

The policyholder may at all times terminate its relationship with SBIB by giving 31 days written notice to SBIB in the following manner:

- Contact SBIB on - **0860 123 999**

Financial Intelligence Centre Act, 2001 (Act no. 28 of 2001), as amended and other relevant anti-corruption legislation:

SBIB is an accountable institution in terms of the Financial Intelligence Centre Act, 2001 (FICA), as amended, and as such SBIB is required to comply with requirements under FICA and its subordinate legislation. SBIB is also required to comply with other relevant anti-bribery and corruption legislation such as the Prevention and Combating of Corrupt Activities Act, Prevention of Organised Crime Act and Protection of Constitutional Democracy against Terrorist and Related Activities Act. SBIB is required to conduct sanctions screening on all policyholders, beneficiaries and other parties involved with the policy. SBIB has the right to immediately terminate the relationship with the policyholder or refuse to pay out the proceeds of any policy, should SBIB suspect or become aware that the policyholder, beneficiary or any other party involved with the policy is a sanctioned person or entity, involved in terrorist activities, money laundering, fraudulent or corrupt activities and/or any other activities which are subject to sanctions according to any applicable laws or as decided by any sanctioning body recognised by SBIB from time to time.

By accepting this product sold by SBIB, you undertake to adhere to the relevant anti-corruption legislation. SBIB has the right to report any violation or suspected violation of anti-corruption legislation to the relevant regulatory body or law enforcement agency and adhere to the instructions from such a body or agency.

Protecting your Personal Information

- 1 We understand that your personal information is important to you. By using our products and/or services, you acknowledge that your personal information will be processed by us and trusted third parties with whom we have entered a suitable contract (if necessary) according to our Privacy Statement, which is in line with all applicable laws on protecting and processing personal information.
- 2 It is your responsibility to read and understand the contents of the Privacy Statement which is available on our website at www.standardbankco.za/privacy or by email upon request. We take extra care when we transfer or share information and will enter into suitable contracts with the trusted parties with whom we share your information, thus ensuring your rights under relevant data protection legislation are upheld.
- 3 The security of your personal information is important to us and we take reasonable steps to keep your personal information safe and to prevent loss, destruction of and damage or unlawful access to your personal information by unauthorised parties as set out in the Privacy Statement.
- 4 The purpose of our Privacy Statement is to inform you about how we collect, use, store, make available, disclose, update, safeguard, destroy or otherwise deal with (process) your personal information (also referred to as personal data in some countries) and to explain your rights relating to the privacy of your personal information and how the law protects you.

Declaration, confirmation and acknowledgement of receipt

SBIB confirms that:

- The disclosure document and material terms and conditions of the product was explained to the client.
- Calls are recorded and can be made available if the engagement was done from a contact centre.

You declare that:

- Your choice was based on the factual information of the product/s that were provided to you, including the different features, benefits and pricing options, and that enabled you to make an informed decision about the product(s) you found suitable for your needs.
- The product was activated on your instruction.

You confirm that:

- You were not asked or forced to waive any of your rights in terms of the FAIS Act.
- You have read and understand this notice and have been given a copy of it.