

**Statutory disclosure in terms of the Financial
Advisory and Intermediary Services Act, 2002 (FAIS Act) and Data Privacy**

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

Disclosure and Declaration

As a client of Standard Bank Insurance Brokers (FSP 224) (We/Our), you have the right to the information in this document.

Your financial services provider	
Name:	Standard Bank Insurance Brokers (Pty) Ltd
FSP licence:	224
Street address:	4 Ellis Street, Constantia Kloof, Roodepoort 1709
Postal address:	PO Box 31435, Braamfontein 2017
Telephone number:	0860 123 999
Fax number:	0861 113 289
Legal status of SBIB	
<ul style="list-style-type: none"> • 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 (Group). • The Group has shareholding in other companies including the Liberty Group, details of which can be supplied on request or can be viewed at www.standardbank.co.za • We have no shareholding in any insurer. 	
Professional indemnity insurance	
We hold professional indemnity and fidelity insurance.	
Complaints	
If you have a complaint, please contact our Customer Resolution Centre to record and acknowledge receipt of your complaint:	
<ul style="list-style-type: none"> • Telephone: 0860 101 101 • Email: Complaints.ResolutionCentre@standardbank.co.za 	
A copy of our complaints handling process is available on request or can be viewed on www.standardbank.co.za .	
FAIS Registered Compliance Officer	
FAIS Registered Compliance Officer:	Jan Bezuidenhout
Contact details:	011 636 1781
Email address:	GroupFAISComplianceofficer@standardbank.co.za
FAIS Ombudsman	
You can request assistance from the Ombudsman if you believe that your complaint has not been resolved satisfactorily by us within 6 weeks of lodging your complaint. You need to refer the dispute to the Ombud within 6 months of the issue remaining unresolved.	
The details of the Ombudsman:	
Street address:	Sussex Office Park Ground Floor, Block B 473 Lynnwood Road Cnr Lynnwood Road & Sussex Ave, Lynnwood, 0081
Postal address:	P O Box 74571, Lynnwood Ridge, 0040

Contact details	Telephone: +27 12 762 5000 / +27 12 470 9080 Facsimile: +27 86 764 1422 / +27 12 348 3447 E-mail Address: info@faisombud.co.za Website: www.faisombud.co.za
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Representative information:

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

SBIB will disclose to you if a representative is under supervision when they render financial services to you; or whether the intermediary services rendered is in terms of an exemption granted by the FSCA.

Conflict 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 (of which Stanlib Asset Management (Pty) Limited, Stanlib Collective Investments RF (Pty) Limited, and Stanlib Wealth Management (Pty) Limited are subsidiaries).

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 on www.standardbank.co.za by clicking on the FAIS Conflicts of Interest Management Policy.

Our staff are salaried and also motivated through a variety of performance based incentives.

We accept full responsibility for the actions of our representatives when they render financial services to you in respect of the sub-categories of financial products set out below (some representatives may be working under supervision).

Product Suppliers

SBIB is licensed under the FAIS Act to provide intermediary services.

SBIB has no limitations or restrictions on their FAIS license. 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:

1.	AIG, South Africa
2.	

Further to this, SBIB has contractual relationships with a number of other product suppliers, a list of which can be found at www.standardbank.co.za.

Declaration

SBIB confirms that the following was discussed with the client during the call:

- The disclosure document and the material terms and conditions of the product was explained to the client.
- The client's choice was made based on the factual information on the products provided to him/her, including the different material features, benefits, risks, exclusions and pricing options, which enabled him/her to make an informed decision about any product/s suitable for the client's needs.
- The client was not asked nor forced to waive any of his/her rights in terms of the FAIS Act.
- All calls are recorded and may be made available.

Products

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

1.1 Long-term Insurance Subcategory A 1.2 Short-term Insurance Personal Lines 1.3 Long-term Insurance Subcategory B1 1.6 Short-term Insurance Commercial Lines 1.22 Long-term Insurance Subcategory B1-A 1.23 Short-term Insurance Personal Lines A1	
Waiver of rights	
SBIB will not ask or force the client to waive any of their rights in terms of the FAIS Act.	
Data Protection	
Group	Standard Bank Group Limited, its subsidiaries and their subsidiaries.
Personal Information	Information about an identifiable, natural person and where applicable, a juristic person, including, but not limited to information about: race; gender; sex; pregnancy; marital status; nationality; ethnic or social origin; colour; sexual orientation; age; physical or mental health; well-being; disability; religion; conscience; belief; culture; language; birth; education; medical, financial, criminal or employment history; any identifying number, symbol, e-mail, postal or physical address, telephone number; location; any online identifier; any other particular assignment of the person; biometric information; personal opinions, views or preferences of the person or the views or opinions of another individual about the person; correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence; and the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person.
Process	Any operation or activity, automated or not, concerning Personal Information, including: alteration, blocking, collation, collection, consultation, degradation, destruction, dissemination by means of transmission, distribution or making available in any other form, erasure, linking, merging, organisation, receipt, recording, retrieval, storage, updating, modification, or the use of information. Processing and Processed will have a similar meaning.
We, us, our	The Standard Bank South Africa Limited; Standard Bank Insurance Brokers (Proprietary) Limited and Standard Insurance Limited (where Standard Insurance Limited is the insurer), its successors and assigns.
Data protection	
1.	You consent to us collecting your Personal Information from you and where lawful and reasonable, from public sources for credit, fraud and compliance purposes, as well as the purposes set out below.
2.	You acknowledge and agree that it may be necessary for us to share your Personal Information from time to time with certain industry bodies (such as the South African Insurance Association), regulatory bodies (such as the Financial Services Board or the South African Reserve Bank), insurers and/or reinsurers, service providers (such as a panel-beater), agents and internal and external assessors (such as a car assessor) and that we will only do this as appropriate or necessary, in order to provide the products and/or services to you and to comply with the laws and our policies and procedures. You expressly consent to us providing your Personal Information to the above third parties for these purposes.
3.	If you give us Personal Information about or on behalf of another person (including, but not limited to, account signatories, shareholders, principal executive officers, trustees and beneficiaries), you confirm that you are authorised to: (a) give us the Personal Information; (b) consent on their behalf to the Processing of their Personal Information, specifically any cross-border transfer of Personal Information into and outside the country where the products or services are provided; and (c) receive any privacy notices on their behalf.

4. You consent to us Processing your Personal Information:
- to provide products and services to you in terms of this agreement and any other products and services for which you may apply;
 - to carry out statistical and other analyses to identify potential markets and trends, evaluate and improve our business (this includes improving existing and developing new products and services);
 - in countries outside the country where the products or services are provided. These countries may not have the same data protection laws as the country where the products or services are provided. Where we can, we will ask the receiving party to agree to our privacy policies;
 - by sharing your Personal Information with the insurers, our service providers and any other third parties as may be required in order to provide the products and services to you, locally and outside the country where the products or services are provided. As far as possible, we ask people who provide services to us to agree to our privacy policies if they need access to any Personal Information to carry out their services; and
 - within the Group.
5. You will find our Processing practices in the Group's and our privacy statements. These statements are available on the Group's websites or on request. If you are unsure about your tax or legal position because your Personal Information is processed in countries other than where you live, you should get independent advice or ask your consultant to guide you on how you can get independent advice.