Statutory Disclosure in terms of the Financial Advisory and Intermediary Services (FAIS) Act, 2002, Financial Intelligence Centre Act, 2001 (Act no. 28 of 2001), as amended and Data Privacy

This document contains important information regarding Standard Bank Insurance Brokers (Proprietary) Limited (SBIB, our, we, us). When you agree to the insurance cover, 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 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 Ombud

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 / 0860 663 274**
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.

We subscribe to the Group's FAIS COI policy, which you can find at **www.standardbank.co.za**, by navigating to the bottom of the page, clicking on regulatory, then on FAIS and then 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 under the FAIS act to provide intermediary services in respect of the class of business COB and subcategories of products listed below.
SBIB has contractual relationships with various product suppliers.
In terms of the juristic representative agreement, SBSA is authorised to market financial products from the following product suppliers:

Liberty Group Limited
FSP Name is authorised to market the following products in terms of a written agreement:
Name of Product Supplier: Liberty Group Limited
Name of Compliance Officer: Chief Compliance Officer Nazir Goolam Hoosen
Contact details: **0860 456 789**
Email: **relations@liberty.co.za**
Complaints Telephone: **086 0456 789**
Email: **info@liberty.co.za/relations@liberty.co.za**

List products that are provided:
SBSA is licensed under the FAIS Act to provide intermediary services in respect of the product categories listed below:
Long-term Insurance: Category A
Long-term Insurance: Category B1
Long-term Insurance: Category B2
Short-term Insurance: Personal Lines
Short-term Insurance: Commercial Lines

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

Representative FAIS status and products

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 all business premises of SBSA where financial services are rendered.
We accept responsibility for the actions of the JR's representatives, when they render intermediary services to you in respect of the COB and subcategories of financial products set out below (some representatives may be working under supervision).
SBIB is licensed under the FAIS Act to render intermediary services in respect of the class of business and product categories listed below:

Class of business (COB)	Subcategory	Description
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

Details of our representatives can be found on www.fsca.co.za. Enter our licence number 224, click on the submit button and proceed to the details.

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 the Financial Intelligence Centre Act 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 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.

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 (email, cell phone or postal address) that SBIB has on record for the Policyholder. The Policyholder must inform SBIB about any changes in the contact details where the Policyholder wants SBIB to send all communication.

Upon termination of SBIB's appointment as a financial services provider, SBIB shall no longer 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.

General terms and disclaimer

- All features and benefits of products are set out in the product terms and conditions of those specific products.
- No undertaking, warranties or guarantees have been provided by our representatives in respect of the product(s) you have chosen, unless it is a feature or benefit of the product.
- A referral fee may have been paid to a third party in respect of the entering into of a financial product.

Protecting your Personal Information

- 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.
- It is your responsibility to read and understand the contents of the Privacy Statement which is available on our website at **www.standardbank.co.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.
- 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.
- 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.

Acknowledgement of receipt, declaration and confirmation

I declare that

- My choice was based on the factual information on the products provided to me, including the different features, benefits and pricing options, which enabled me to make an informed decision about the product(s) I found suitable for my needs.
- The product was activated on my instruction.

I confirm that:

- I was not asked or forced to waive any of my rights in terms of the FAIS Act.
- All documents were completed before I signed them.
- I have read and understand this notice and have been given a copy of it and that it constitutes a legal agreement with SBIB which is binding on me.