Terms and Conditions of your Insurer, Liberty Group Limited
Home Loan Protection Plan (Access Home Loan) (Mandatory Cover)

Description of Cover

Please read this document carefully. If you need help, please call **0860 123 999.**

1 Policyholder

You, as the main Life Insured, are the Policyholder and owner of this Home Loan Protection Plan.

Liberty Group Limited ("Liberty") is the licensed life insurer of this mandatory Home Loan Protection Plan.

2 Life Insured

You, the Policyholder and main Life Insured, must be a person with a home loan agreement with Standard Bank Home Loans, who is between 18 and 55 years old when the policy starts. You may also be a member of a sectional title scheme's body corporate that has a loan agreement with Standard Bank Home Loans.

An extra Life Insured may also be covered on the same plan, conditions and level of cover if Liberty allows this at the time. This means that the same benefit definitions, claims criteria, benefit amount, etc. that have been defined for the main Life Insured will apply to the extra Life Insured.

It is a condition of your Home Loan agreement that you must have active credit Life insurance or your own life insurance.

3 Beneficiary/Standard Bank

Standard Bank of South Africa Limited, Registration Number 1962/00738/06 and its successors in title and assigns, is the Beneficiary of all the benefits set out in the different Benefit Plans below (depending on the Plan you chose and only up to the settlement value owed under the credit agreement that you have with Standard Bank, but always subject to the maximum cover amount of **R1 200 000**. You are not able to change this nomination.

4 **Personal Information** includes but is not limited to information relating to race, gender, marital status, nationality, age, physical or mental health, disability, language, education, identity number, telephone number, email, postal or street address, biometric information and financial, criminal or employment history and as more specifically defined in the Protection of Personal Information Act.

5 **Process** means any operation or activity, whether automated or not, concerning personal information, including collection, receipt, recording, organization, collation, storage, updating or modification, retrieval, alteration, consultation, use, dissemination by means of transmission, distributing or making available in any other form, merging, linking, as well as blocking, degradation, erasure, or destruction of information. **"Processing"** will have a similar meaning.

6 **Various laws** pertain to but not limited to the following legislation: Protection of Personal Information Act of 2013 ("POPIA"), Financial Intelligence Centre Act ("FICA"), Financial Advisory and Intermediary Services Act ("FAIS") and Tax Administration Act ("TAA").

7 Premium

The total Premium as stated in the Certificate of Insurance (Policy Schedule).

8 Waiting period

A waiting period means a period during which a policyholder is not entitled to policy benefits.

9 Accident

An accident is a sudden external, violent, unexpected event, which results in injury or death.

10 Loss of Employment

Loss of employment is when you lose your job because of redundancy or retrenchment and remain unemployed and you do not earn money from any job or occupation.

11 Redundancy or retrenchment

Retrenchment is if you are formally employed and your employer ends your job for a fair reason based on the needs of the business and unrelated to your conduct, performance, health or injury, in terms of Section 189 or 189A of the Labour Relations Act.

It does not cover:

- resignation
- voluntary retrenchment
- Retirement
- when your fixed-term contract expires;
- when you finish the job you were specifically employed to do;
- you work at a branch or office outside South Africa;
- when you lose your job because you are sick or become disabled or have a medical condition;
- nationalisation or other government action resulting in you losing your job. However, you will be covered for Retrenchment if you are formally employed by Government and your employer ends your job for a fair reason based on the needs of the business and unrelated to your conduct, performance, health or injury, in terms of Section 189 or 189A of the Labour Relations Act.

For a claim to be valid, you must remain unemployed because of redundancy or retrenchment and not earn any money from any job or occupation.

12 Policy Term

The policy term is decided when the policy starts, so that it can match up with the expiry date of your loan agreement.

13 Benefit Plans

There are different plan types depending on the Life Insured's employment status. The plan you chose will be set out in your Certificate of Insurance (Policy Schedule).

13.1 **Plan Q (Formally Employed individuals)**

The policy covers you for death, temporary disability, total and/or permanent disability, and Loss of Employment.

The total and permanent disability, temporary disability and Loss of Employment benefits will end when you turn 65 years. Cover will convert to death only which will end at age 75 years.

If two of you are covered and the oldest Life Insured turns 65, the cover for total and permanent disability, temporary disability and Loss of Employment benefits ends for both of you. Once this cover ends, the benefit plan will convert to death only cover.

Where joint lives are covered and the oldest Life Insured turns 75, cover for the oldest Life Insured ends, but cover for the other Life Insured continues until age 75.

13.2 **Plan R (Self-employed, informally employed, Contract workers)**

The policy covers you for death, temporary disability, total and/or permanent disability and Inability to earn an income.

The total and permanent disability, temporary disability and Inability to earn an income benefits will end when you turn 65 years. Cover will then convert to death only which will end at age 75 years.

If two of you are covered and the oldest Life Insured turns 65, the cover for total and permanent disability, temporary disability and Inability to earn an income benefits ends for both of you. Once this cover ends, the benefit plan will convert to death only cover.

Where joint lives are covered and the oldest Life Insured turns 75, cover for the oldest Life Insured ends, but cover for the other Life Insured continues until age 75.

14 Benefits (general terms)

14.1 **Payment of benefits**

Liberty will only pay the benefits of this policy if:

- Your claim is valid;
- You have paid all the premiums;
- All terms of the cover have been met; and
- You correctly provided your age and other important information at application stage.

14.2 **Important Conditions and Exclusions applicable for Death, Temporary Disability and Total and Permanent Disability cover.**

You must provide any reasonable medical evidence of death, total and permanent disability or temporary disability, and have any medical examination done (at your own cost) that Liberty needs.

In the event of death, temporary disability or permanent disability, the policy does not cover any claims if it was due to the following:

- The abuse of alcohol, drugs or narcotics;
- Active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether war be declared or not), civil war, insurrection, rebellion revolution, civil commotion or uprisings, military power;
- The use of nuclear, biological or chemical weapons, or any radioactive contamination;
- Participation in hazardous activities such as mountain climbing, bungee jumping and speed racing;
- Pre-existing conditions (which includes but is not limited to where conditions were medically treated/ diagnosed or not or where the pre-existing symptoms or signs were present, but a diagnosis might not have been made):

Liberty will not pay any claim for the lifetime of the policy, where the claim directly or indirectly related to any pre-existing condition you were aware of that affected you (or an extra Life Insured) in the 12 months preceding the commencement of cover under this policy.

If the Life Insured dies (or is injured or disabled) because they committed a crime or did something illegal, they will not be eligible for a claim on any benefits. Liberty may cancel all cover and they will lose all premiums paid.

No Total and Permanent Disability or Temporary Disability benefits will be paid if a Life Insured tries to kill or injure themselves on purpose.
The accident or illness that has directly resulted in the claim must have occurred during the period of cover, after the credit agreement starts and before the benefit expires.

Note that: The accident or illness must be a new insured event. Any progression, deterioration, recurrence, relapse, metastasis, complication, worsening, advancement in stage, severity or classification of a condition that existed prior to commencement of cover shall be regarded as the same underlying condition and not a new insured event.

No claim will be allowed for any condition where a previous claim for the same (or related) condition was already paid under the same or any other Liberty credit life insurance policy for the same underlying credit agreement. The claim event must also have occurred after the credit agreement commenced.

14.3 **Benefit limits**
Subject to the maximum cover of **R1 200 000**, Liberty will pay up to the amount you owe on the loan agreement at the time of the claim, excluding late payments.

14.4 **Surrender benefit**
The policy has no surrender cash value. This means it does not pay out anything if it is canceled.

14.5 **Waiting period**
A three (3) month waiting period applies to all benefits, except for the death benefit where there is no waiting period.

- If temporary disability or total and permanent disability happens because of natural causes, Liberty will only pay benefits if the policy started three months before temporary disability or total and permanent disability occurs and you paid all your premiums on time;
- If you are temporarily or totally and permanently disabled because of an accident during this waiting period, Liberty will pay the benefit.
- If you suffer a loss of employment, the policy should be in force for at least 3 months, and all premiums must be up to date.

15 Increases to credit agreement amount

If the loan amount for the credit agreement that this credit life insurance applies to is increased, then all waiting periods and exclusions mentioned will apply in full to the increased portion from the date of the increase.

16 Death Cover

If you die while this policy covers you and the claim is valid, Liberty will pay the Beneficiary the death benefit. All cover then ends, and Liberty is no longer liable under this policy. When you turn 75 Death cover ends and no further death benefits will be paid.

16.1 **Benefit**
The death benefit amount is equal to the amount you owe on the loan (excluding late payments) on the date of death, together with any interest for up to 12 months but subject to the maximum cover of **R1 200 000** for each bond account.

16.2 **Suicide exclusion**
If you die by your own deliberate actions (commit suicide) within two years of cover starting (or being reinstated), Liberty will not pay any benefit.
If the loan amount for the credit agreement that this credit insurance applies to is increased, then this exclusion will apply in full to the increased portion from the date of the increase.

17 Disability benefits

17.1 **Temporary Disability Cover**
If you suffer temporary disability as defined below, Liberty will pay the Beneficiary the temporary disability benefit.

Temporary disability is when you cannot earn money doing any business, activity or job because of:

a Illness or disease; or
b an accident (a sudden external, violent, unexpected event, which results in injury), which stops you from doing any job or business, directly or on its own. You are regarded as temporary disabled if you have to stay at home continually or in hospital on medical advice.

17.2 **Benefit**
The temporary disability benefit amount is equal to the monthly instalment (payment) you must pay immediately before the insured event happens. Where you pay other than every month, the benefit is the equivalent monthly payment. If Liberty has already paid the full benefits for 12 months under a previous claim, it will not pay any further amounts if you become temporarily disabled later. The policy continues and claims for other benefits can be made.

17.3 **When the benefit is paid**
Liberty will pay the Beneficiary the temporary disability benefit while you are temporarily disabled, but:

- the benefit will not be paid during the first 30 days of temporary disability;
- the benefit will not be paid for more than 12 months;
- If you have lost only part of your income the benefit will be reduced accordingly (based on how much you have lost);
- You must prove that you are still temporarily disabled;
- the accident, illness or disease that caused temporary disability must happen during the period of cover and before this benefit expires; the benefit will not be paid if a death claim was paid for any Life Insured.
- Liberty regards the temporary disability as ended when its medical adviser says the illness or bodily injury is healed or cured as far as reasonably possible, even if there is still some permanent disability.

17.4 **Total and permanent disability cover**
If you become totally and permanently disabled as described below, Liberty will pay the Beneficiary the total and permanent disability benefit. Total and permanent disability is when any accident, or illness or operation:

- Completely and continuously prevents you from doing any job or activity in return for money; or
- Causes you to lose (or permanently lose the use of) both hands, both feet, or one hand and one foot, or to lose sight in both eyes.

17.4.1 **Benefit**
The Total and permanent disability benefit amount is equal to the amount you owe on the loan (excluding late payments) on the event date, together with any interest up to 12 months, but subject to the maximum cover limit of **R1 200 000**.

When you turn 65, Total and Permanent Disability Cover ends, and no further benefit will be paid. If two of you are covered, and the oldest Life Insured turns 65, the cover ends for both of you. Once this cover ends, the benefit plan will convert to a death only cover.

17.4.2 **When the benefit is paid**
Liberty will pay the Beneficiary the total and permanent disability benefit. The claim will be valid if:

- Liberty is convinced the disability is permanent;
- You gave Liberty proof of total and permanent disability;
- The accident or illness that caused total and permanent disability happened during the period of cover and before the benefit expires, and
- No claim for death for either Life Insured has been approved.

18 Cover for Loss of Employment

18.1 **Definition**
Loss of employment
Loss of employment means either:

- Retrenchment (excluding voluntary retrenchment), or
- The inability to earn an income.

Loss of employment is when you lose your job and remain unemployed because of redundancy or retrenchment or you are unable to earn any money from any job or occupation.

This cover does not cover your salary or income loss but covers your monthly obligations under the credit agreement that become due.

Inability to earn an income (other than due to disability)
This only applies if you are self-employed or informally employed. This is when you are prevented from earning any income other than due to a disability. This must be due to factors outside your control.

You must earn no income and be totally unable to earn any income to qualify for this benefit.

18.2 **Important Conditions and Exclusions applicable to the Loss of Employment benefit**

Liberty will pay the Beneficiary the Loss of Employment benefit. This does not cover any:

- Retrenchment or termination of employment within the first 3 months after the commencement of cover under this policy where the term of the credit agreement is more than 6 months;
- Lawful dismissal, including dismissal as a result of willful misconduct that is a violation of some established, definite rule of conduct, a forbidden act (including but not limited to fraud and taking part in a crime), willful dereliction of duty or misconduct (including but not limited to dishonesty);
- Voluntary forfeiture of salary, wages, or other employment income;
- Voluntary retrenchment or termination of employment;
- Resignation;
- Retirement;
- Participation in an unprotected strike; and
- Retrenchment of which the consumer was aware or received notice of during the 3 months preceding the date on which cover under this policy commenced.

18.3 **Benefit**

The Loss of Employment benefit is your regular loan repayment (namely your obligations under the credit agreement that become due and payable) and are limited to the last amount you had to pay before you qualified for the Loss of Employment benefit. This excludes any late payment/arrears. If your loan repayment is paid other than monthly, the benefit is the equivalent monthly payment. Liberty will pay the benefit while you still qualify for a claim, for up to a maximum of 12 months. You do not have to pay the insurance premium for this policy while the benefit is being paid.

The benefit will only be paid if loss of employment as defined occurs during the period of cover and before this benefit expires.

18.4 **When the benefit is paid**

Liberty will pay the Loss of Employment benefit to the Beneficiary while you are unemployed, on the following conditions:

- The benefit will not be paid for more than 12 months in total (limited to the remaining original loan repayment period);
- The initial payment for the loss of employment benefit will be for up to 6 months. Should there be a need for a continuation of loss of employment claim, we require proof that the insured person is still unemployed. On receipt of this proof, Liberty will then pay the remaining 6 months limited to the outstanding balance of the loan;
- No death or permanent disability claim has been approved;
- The loss of employment must happen while cover is in place and before you turn 65; and
- You must remain unemployed if you were retrenched and be unable to earn any income.

Liberty will not pay any further amount under this benefit if you lose your employment again after the full benefit was paid.

19 Start of cover

The policy covers you from when the first premium is received, as long as all other terms of the policy are followed.

Liberty will pay the death cover benefit amount to the Beneficiary if you die because of an accident (as defined) before paying the first premium, as long as you had completed all appropriate proposals (applications) for credit life insurance and Liberty had already decided to accept the application and the insurable risk.

20 Policy Termination and end of Cover

This policy and all cover under it ends as soon as any of these happens:

- Your home loan is cancelled;
- The 31 days of grace are over and you have still not paid any outstanding premium;
- A benefit for death, or total and permanent disability has been paid;
- You turn 75. Where joint lives are covered and the oldest insured person turns 75, cover for the oldest insured person ends, but cover for death for the other insured person continues until age 75;
- The policy is cancelled because Standard Bank has instituted legal action against you to recover the loan debt, or
- If your premium paying account goes into a legal status resulting in us being unable to collect the premiums due, the policy will cancel;
- When Liberty cancels the policy; or
- When you request for the policy to be cancelled.

The benefits for Loss of employment, Total and Permanent Disability and Temporary Disability end when you turn 65. The plan will then convert to a Death only plan and the premium will be adjusted accordingly. The death cover will end at age 75.

If one policy covers the lives of two Lives Insured and the oldest turns 65, the benefits end for both people. The benefit plan changes to a Death only plan and the premium will be adjusted accordingly.

21 Premiums

21.1 The premiums are the monthly amounts you pay for insurance benefits cover.

Changes to monthly premium:

The monthly premium also changes according to the average outstanding loan amount.

The total premium you pay on joint lives (for two people) is the premium rate for the older Life Insured, plus a discount on the premium for the younger Life Insured.

22 Debt Review

If the account from which the Premiums are debited from goes into debt review and we don't receive premiums the policy will be cancelled.

23 Legal Status

If the account from which the premiums are debited goes into a legal status resulting in us being unable to collect the premiums due, the policy will cancel.

24 Change of premium rates

Liberty does not guarantee premium rates and reviews them at least once each year. When reviewing the premium rates, Liberty will investigate the extent to which the pricing assumptions used to calculate the premiums varied from the actual experience and Liberty's expectation of future experience. These assumptions include but are not limited to the expected:

- Claims incidences
- Renewal costs of providing the policy
- Lapse rates
- Interest rates; and
- The average age and demographics of the lives insured on the product as a whole.

Furthermore, Liberty reserves the right to appropriately adjust the benefits payable and the premium of this policy if:

- Any legislation or regulation (including tax legislation or regulation) affecting this policy or Liberty is introduced,
- The Legal interpretation or understanding of any legislation or regulation (including tax legislation or regulation) affecting this policy or Liberty has changed; or
- Any other circumstance that is beyond Liberty's reasonable control affects this policy or Liberty. Circumstances beyond Liberty's control is defined under the Force Majeure clause in this policy; or
- Such adjustment is necessary to ensure that actual benefits paid each year are similar to the expected benefits payable (which are adjusted by Liberty's expectation of current and future experience, including the economic climate, claim incidences as well as the age and demographics of the lives assured).

Liberty and Standard Bank Insurance Brokers Ltd (SBIB) will let you know about any change at least 31 days before it happens.

25 Days of grace

If you do not pay a premium on time, Liberty allows you 31 extra days to pay it.

If no premium is received for two consecutive months, then it will be taken that you do not want the cover anymore and the policy will be cancelled by giving you one months' notice of cancellation. If the policy is cancelled then no benefit is payable under this policy.

You may reinstate (restore) the policy within three months of the last premium payment by paying all the outstanding premiums.

- But you can only reinstate a policy once.
- We will not cover anyone before a policy is reinstated.

- If we are unable to recover missed premiums at reinstatement, there will be a waiting period applied for all benefits from date of reinstatement.

26 Commission and Fees

- Commission is charged for each premium
- Premiums are worked out based on a total commission charge of 3.25% (excluding VAT at the prevailing rate), according to the Regulations under Section 49 of the Long-Term Insurance Act.
- SBIB receives binder fees of 2% (excluding VAT) for entering into the policy on behalf of Liberty and 4% (excluding VAT) for settling of claims.
- If the policy was sold through an external call centre, the external call centre will receive a binder fee (calculated as a percentage of annual premium income) for entering into the policy on Liberty's behalf.

27 General Terms and Conditions (including conditions and exceptions)

27.1 **Changes to the terms of the policy**

- No changes to this policy are valid unless made in writing and duly authorised by Liberty.
- Liberty may change or cancel any terms of this policy. You will be notified about any changes or cancellation at least 31 days in advance by writing to you at your last known address or email address.

27.2 **Events beyond Liberty's control (Force Majeure)**

Should Liberty be prevented from carrying out any of its obligations in terms of this policy because of Force Majeure, Liberty will notify the Policyholder/Insured Person of the circumstances and nature of the Force Majeure as well as the estimated duration and extent to which Liberty's performance is made impossible.

Under such circumstances, Liberty's obligations under the Policy will be suspended until the circumstances causing the Force Majeure ends and Liberty will not be liable to the Policyholder/Insured Person for any damages whatsoever caused to the Policyholder/Insured Person due to Liberty's inability to perform its obligations in terms of the Policy.

Force Majeure includes (but is not limited to), acts of God, acts of the State or Government, total national electricity failure, exceptionally adverse natural disasters, riot, insurrection, sanctions, sabotage, terrorism, political or civil disturbance, war, boycotts, embargo, strikes, lock-out, shortages of labour or materials, material delays in public transport or any similar circumstances beyond Liberty's reasonable control.

27.3 **Leaving out material information (Non-disclosure)**

If you do not disclose any material information that is relevant (for example about your health or medical history); or if you disclose any information that appears to be wrong (for example, your date of birth); and such non-disclosure or misrepresentation materially affects Liberty's ability to assess the risk under this policy, then Liberty may regard any claim as invalid. We may also cancel the policy and you will lose all premiums you paid.

27.4 **Important: Fraud**

If you are dishonest when you claim, you give up all benefits under this policy. Liberty may cancel this cover and you will lose all the premiums you have paid.

27.5 **Territorial limits**

This policy only covers Lives Insured who:

- Are citizens of South Africa who live in South Africa permanently; or
- Live in South Africa permanently based on a permanent residency permit; or
- Live and work in South Africa based on a valid work permit/work visa.

For purposes of this clause "permanently", means that a person resides in the Republic of South Africa on a continuous and enduring basis, with the intention to remain in South Africa as their principal place of residence, and not merely on a temporary, transient, or short-term basis.

27.6 **Jurisdiction**

South African law governs this policy. The South African courts may decide any dispute about this policy.

27.7 **Currency**

Premiums and benefits are shown and are paid in South African Rands.

28 Protecting your personal information

28.1 We understand that your personal information is important to you. By using our products, you acknowledge that your personal information will be processed by us and (if necessary) by third parties according to our privacy statement, which is in line with all applicable laws relating to the protection and processing of personal information.

28.2 It is your responsibility to read and understand the contents of the privacy statement, which is available on our website at: www.liberty.co.za/privacy, or you can ask us to email it to you.

28.3 We will maintain the confidentiality of your personal information, and we will implement security safeguards to protect your personal information as set out in the privacy statement.

28.4 Our privacy statement is an important part of these terms and describes what personal information is; what information we process; how we process your information; where we collect your information; who we share your information with; your rights as a data subject and the complaints contact details of both Liberty and the regulatory authority.

29 Information on Unpaid or Unclaimed Benefits

It is your responsibility to ensure that Liberty and SBIB always have up to date contact information (including that of any potential beneficiary). Where we become aware that benefits are payable, we will seek to communicate at the last address provided to us. If this is unsuccessful, we will take reasonable steps to find those who are entitled to the benefits, which steps may entail the appointment by us of external tracing agents. You consent to us appointing an external tracing agent and providing them with the necessary personal information to conduct such tracing. A tracing fee as determined at time of tracing may be deducted by us from the benefits payable. Note that in certain circumstances, an additional amount may be payable in relation to any late payment.

30 Cooling-off period

As this is a mandatory policy subject to the National Credit Act Credit Life Regulations you cannot cancel the policy unless you provide Standard Bank with alternative cover as security. You may cancel this policy within 31 days after receiving the policy terms and conditions issued by Liberty if no benefit was paid or a claim made or an event insured against has occurred. The Policy terms and conditions are considered to have been received 10 days after the date that it was issued.

After receiving any cancellation or change request, and subject to any law, Liberty may take any of the actions below:

- Change the policy in line with the requested change;
- Inform you as policyholder where in law the policy cannot be canceled; or
- Cancel the policy and refund any premiums you have already paid less any expenses related to the cover you have enjoyed up until the cancellation of the policy.

31 Cancellation

As this is a mandatory policy, if you wish to cancel this policy, you need to provide us with 31 days' notice of your request to cancel the policy and within such 31 days provide Standard Bank with the details of the alternative cover you wish to cede. The policy you cede must provide for the same benefits as provided under this protection plan.

If we wish to cancel this policy, we will provide you with 31 days' notice at your last known postal or email address. We will not refund any unused proportion of premiums if the policy is canceled.

32 Ceding of own Life insurance

You need to email the signed cession form from your broker and Insurer, and a copy of your insurance to: **sbib.creditlife@standardbank.co.za** within 31 days and full premiums for this policy will be refunded. Premiums will be refunded for the period when there is dual insurance for same cover.

33 Review adequacy of cover

Please note that it is your responsibility to monitor, review and update your cover periodically to ensure it remains adequate.

34 Copy of policy document

If you would like to receive another copy of your policy (which includes the Certificate of Insurance (Policy Schedule) and the Terms and Conditions), please contact the Call Centre on **0860 123 999** or email **sbib.creditlife@standardbank.co.za.**

35 Claims

To claim a benefit on your policy please contact your nearest Standard Bank Branch, contact the claims service centre on: **0860 123 999** or email: **CreditLifeClaims.SBIB@standardbank.co.za.**
You must report your claim within three years of the insured event after which your claim will no longer be valid.

36 Required claims documentation

We need to see the following important documents when a Death claim is lodged:

- Death certificate (Home Affairs form number BI-15);
- Original identity document of the person that died;
- Original identity document of the claimant;
- Marriage certificate or other proof of the relationship (if you are claiming on the secondary card holder's death).
- Notice of registration of death (Home Affairs form number BI-1663);
- Bank statement of the claimant for non-SBSA customers.

Retrenchment:
Claim form;
Retrenchment letter or UI19 form;
Claimant ID.

Disability:
Employers' declaration,
Medical certificate for disability,
Personal statement for disability,
Doctors' records.

If any other documentation is required, we will notify the claimant of this prior to making our decision.

We will need certified copies of all the required claims documents. Liberty and SBIB may further verify the medical disclosure information that was provided at policy application stage. If this information is found to be incorrect, the claim may be declined or reduced.

37 Queries or Complaints

Discuss your query or complaint with your SBIB adviser. If you are not happy with how the matter is handled, contact:

- The Credit Life Help Line on: **0860 123 999**
  Email: **sbib.creditlife@standardbank.co.za**;
- The Credit Life Complaints on: **0860 101 101**
  Email: **Complaint.resolutioncentre@standardbank.co.za**

If you are still not satisfied you may contact:

- **Financial Sector Conduct Authority**
  PO Box 35655, Menlo Park, 0102.
  Phone number: **012 428 8000 / 0800 203 722**
  Fax number: **012 346 6941**
  Website: **www.fsca.co.za**
- **FAIS Ombudsman**
  PO Box 41 Menlyn Park 0063.
  125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria, 0010
  Phone number: **012 762 5000 / 0860 663 274**
  Website: **www.faisombud.co.za**
- **National Financial Ombud Scheme South Africa**
  Street Address: NFO Johannesburg
  110 Oxford Road, Houghton Estate Johannesburg, Gauteng;2198
  Phone number: **0860 800 900**
  Email: **info@nfosa.co.za**
  Website: **www.nfosa.co.za**
- **National Financial Ombud Scheme South Africa**
  Street Address: NFO Cape Town
  Claremont Central Building,
  6th Floor, 6 Vineyard Road
  Claremont, Cape Town, 7708
  Phone number: **0860 800 900**
  Email: **info@nfosa.co.za**
  Website: **www.nfosa.co.za**
- **Underwriter/Insurer: Liberty**
  The insurer for the Home Loan Protection Plan is Liberty Group Limited, company registration number 1957/002788/06.
  Street address: Liberty Centre
  1 Ameshoff Street, Braamfontein, 2001
  Postal address: PO Box 10499, Johannesburg, 2000
  Phone number: **011 558 4871**
  Share call number: **0860 456 789**
  Email: **info@liberty.co.za/relations@liberty.co.za**