



Description of Cover

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

1 Owner

Standard Bank of South Africa Limited, Registration Number 1962/00738/06 owns this policy.

2 Insured Person

You, the insured person must be a person with a loan or credit agreement with Standard Bank, who is between 18 years and 64 years old when the policy starts.

An extra insured person may also be covered on the same plan, conditions and level of cover, if Liberty Group allows this at the time.

3 Benefit Plans

You get different benefits from this policy depending on the type of plan. You can choose from these different plans.

3.1 Plan D

Provides benefits on death, total and permanent disability, temporary disability, retrenchment and dread disease.

Cover ends when you turn 65. The policy will then convert to a Death only cover Plan K. Death cover ends when you turn 75.

3.2 Plan E

Provides benefits on death, total and permanent disability, temporary disability, and retrenchment.

Cover ends when you turn 65. The policy will then convert to a Death only cover Plan K. Death cover ends when you turn 75.

3.3 Plan F

Death only cover. Cover ends when you turn 75.

3.4 Plan K

Provides benefits on death. This is a conversion plan for Plan D, E and F. Death cover ends when you turn 75 years.

4 Benefits

4.1 Special terms where Insurance is Mandatory

Where insurance is mandatory and the customer chooses the Liberty Group Personal Loan Protection Plan, the comprehensive Plan D plan with all the applicable benefits will be offered. The waiting periods on compulsory insurance are as follows:

A three months waiting period applies on Death, Temporary and Permanent Disability and Retrenchment

- If death or total and permanent disability or temporary disability happens, Liberty Group will only pay benefits if the policy started three months before the event and you have paid all your premiums on time;
- If you claim because you were retrenched, Liberty Group will only pay the benefit if the policy started three months before the retrenchment date and you have paid all the premiums on time;

The dread disease benefit will be subjected to a 12 months pre-existing exclusion. Medical conditions diagnosed and treated for in the past 12 months prior to policy inception will be excluded for 12 months

4.2 Payment of benefits

Liberty Group will only pay the benefits of this policy if:

- a Your claim is valid;
- b You have paid all your premiums;
- c All the terms of cover have been met;
- d You correctly fill in your age and other important information on the application form; and
- e Standard Bank is entitled to the benefit.

4.3 Important: Exclusion for pre-existing conditions (Death, Total and Permanent disability, Temporary disability and Dread disease)

Any form of any of the following medical conditions (except for minor sickness, for example a common cold or flu) that I have seen a medical doctor about or been treated for: The following are examples of pre-existing conditions but are not limited to these:

- a Any form of any of the following medical conditions (except for minor sickness, for example a common cold or flu) that I have seen a medical doctor about or been treated for:
 - heart disease or heart attack, high blood pressure or high cholesterol;
 - cancer;
 - stroke;

- kidney disease;
- depression, epilepsy or fit;
- pneumonia, asthma, TB (tuberculosis) or lung disease;
- disability; and
- diabetes.

b The usage of any form of chronic (long-term) medication continuously for at least six months;

c Having had any special test (like a scan or X-ray) that was reported as abnormal and required medical treatment;

d Any treatment during the past 12 months for any form of back- illness, hip, knee or shoulder problem;

If the average monthly amount you owe on the loan increases by 15% (or more) during any 12 months, the exclusion for pre-existing conditions applies to the increased amount for 6 months from the last increase.

The exclusion applies only in the first 12 months of cover, thereafter the Insured Person will have full cover

4.4 Limit of cover

The highest cover for each insured person is **R300 000**.

4.5 Surrender Benefit

The policy has no surrender cash value. This means it does not pay out anything if you cancel it.

5 Death cover

If you die while this policy covers you and the claim is valid, Liberty Group will pay the benefit. All cover then ends, and Liberty Group is no longer liable under this policy. The death benefit ends on age 75.

5.1 Benefit

The death benefit cover, disability benefit is the amount you owe on the loan on the event date. (excluding late payments), together with any interest for up to 90 days. The most Liberty Group will pay is **R300 000** for each insured person.

5.2 Suicide exclusion

If you die by your own deliberate actions (commit suicide) within two years of cover starting (or being re-instated), Liberty Group will not pay any benefit.

If the average amount you owe on the loan in one month increases by 15% or more during any 12 months, the exclusion for suicide applies to the increased amount for 24 months from the last increase.

6 Total and Permanent Disability Cover

If you become totally and permanently disabled as described below, Liberty Group pays the total permanent disability benefit.

Total and permanent disability is when any accident, or illness or operation:

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

6.1 Benefit

'The Total and permanent disability benefit' is the amount you owe on the loan (excluding late payments), together with any interest for up to 90 days. The most Liberty Group will pay for each insured person is **R300 000**. The benefit ends when you turn 64. If two of you are covered, and the oldest insured person turns 65, the benefit ends for both of you. The benefit plan converts to Plan K (death only).

6.2 When the benefit is paid

Liberty Group will pay Standard Bank the total and permanent disability benefit and is then no longer liable under this policy if the claim is valid and:

- a Liberty Group is convinced the disability is permanent;
- b you gave Liberty Group proof of total and permanent disability;
- c the accident or illness that caused total and permanent disability happened during the period of cover and before the benefit expires;
- d no claim for death or dread disease for either insured person has been approved.

7 Retrenchment Cover

If you chose this cover at the start of the policy and there is a loss of employment (as defined), Liberty Group will pay Standard Bank the retrenchment benefit. But this does not cover any:

- contract, seasonal, part-time, temporary or casual workers; or
- self employed people or workers that mostly earn commission;
- employment by any business in which the Insured Person is a partner, member or director or owns a share exceeding 10%.

Where the Insured Person cannot claim under the Retrenchment cover benefit because they fall into the above exclusion, the Serious Illness benefit as described in section 8 below will be added to their policy at no extra cost. This applies to Plan D and Plan E customers.

Definition

Loss of Employment

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

Redundancy or retrenchment

Redundancy or retrenchment is if 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.

7.1 Benefit

The retrenchment benefit is your regular monthly loan repayment, limited to the last amount you had to pay before you were retrenched. If your loan repayment is paid other than monthly, the benefit is the equivalent monthly payment. Liberty Group will pay the benefit while you are unemployed, for **up to twelve months**: The insurance premium will be waived while the retrenchment benefit is being paid.

7.2 When the benefit is paid

Liberty Group will pay the retrenchment benefit to Standard Bank while you are unemployed, on the following conditions:

- the retrenchment benefit for the first six months after the policy starts is not covered (waiting period).
- the retrenchment benefit will not be paid for more than twelve months.
After this the retrenchment benefit ends.
- no death or total and permanent disability or dread disease claim may have been approved for either insured person.
- the loss of employment must happen while cover is in place and before you turn 65.

7.3 Important: Specific limits/restrictions to liability for Retrenchment: Liberty Group does not cover any claim if:

- you resign, agree to be retrenched or retire from your employment;
- your fixed-term contract expires;
- you finish the job you were specifically employed to do;
- you work at a branch or office outside South Africa;
- you knew or should have known when the cover started that you would become unemployed or be retrenched;
- you had not been working continuously for at least 12 months before losing your job.

You lose your job because:

- you take part in an unprotected strike;
- of misconduct, fraud or dishonesty;
- you are sick or become disabled or have a medical condition;
- you take part in a crime;
- of nationalisation or other government action;

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

This benefit ends when you turn 65. The benefit plan then converts to Plan K (death only) and the premium is adjusted accordingly. If two of you are covered, and the oldest insured person turns 65, the benefit ends for both of you.

8 Serious Illness Cover

Serious Illness benefit (only available where Insured Person is not able to claim for Retrenchment cover as set out in 7 above).

Liberty Group will pay the Serious Illness benefit to Standard Bank if you are admitted to hospital for five or more consecutive days (five or more days in a row).

The Serious Illness benefit is your regular monthly loan repayment, limited to the last amount you had to pay before you were admitted to hospital.

If your loan repayment is paid other than monthly, the benefit is the equivalent monthly payment. Liberty Group will pay the benefit for up to twelve months. The insurance premium will be waived while the Serious Illness benefit is being paid.

8.1 Important: Specific Exclusions for Serious Illness Benefit

Liberty Group does not cover any claim if:

- due to any pre-existing condition you had in the first 12 months after the start or reinstatement;
- as a result of childbirth complications;

- if you are in hospital due to alcohol effects;
- for the correction of congenital effect;
- for cosmetic surgery;
- if accident occurs as a direct result of a war;
- if you take drugs for treatment of addiction;
- if accident happens as a result alcohol or drug intake – laws of the country;
- if you take part in an unlawful event;
- if you participate in professional and dangerous sport.

9 Dread disease (Critical Illness) cover

The dread disease benefit will pay the outstanding amount on the loan as at date of diagnosis (excluding late payments) and all cover will end, if:

- you are diagnosed as suffering from a dread disease as defined below;
- you suffer impairment because of the dread disease as defined below during the period of cover; and
- all other claim requirements are met.

Below is the Critical Illness (dread disease) Benefit Disclosure Grid as measured against ASISA dread disease (critical illness) definitions. The Grid below shows the percentage benefit payable per impairment (severity) level. Liberty Group pays 100% of the benefit at all levels of impairment (or severity).

	Most serious impairment Level A	Moderate Impairment Level B	Mild Impairment Level C	Almost full recovery Level D
Heart attack	100%	100%	100%	100%
Coronary artery By-pass graft	100%	100%	100%	100%
Stroke	100%	100%	100%	100%
Cancer	100%	100%	100%	100%

9.1 Benefit

The dread disease benefit at the date of claim is the amount outstanding on the loan (excluding late payments), together with any interest for up to 90 days. The highest dread disease benefit is **R300 000** for each insured person.

9.2 When the benefit is paid

Liberty Group will pay Standard Bank the dread disease benefit in full and final settlement of their liability under this policy, if the claim is valid and:

- Liberty Group is convinced by the proof of impairment;
- the impairment happened during the period of cover and before this benefit expires;
- no death or total and permanent disability claim has been approved for either insured person.

9.3 Impairments (serious medical conditions) covered and definitions

9.3.1 Heart attack (myocardial infarction) is when part of the heart muscle (myocardium) dies. When you are diagnosed, you must suffer from at least the following:

- a history of typical chest pain;
- increased heart enzymes to at least double the normal laboratory level, in line with the diagnosis; and
- electrocardiographic changes (changes in the electrical activity of the heart) typical of a heart attack.

This policy does not cover sub-endocardial or non-Q Wave infarctions (less dangerous heart ailments).

Liberty Group may ask for a radionuclide scan to support the diagnosis.

9.3.2 Heart disease that needs surgery is:

- open bypass surgery to treat coronary artery disease, using the saphenous vein (a large surface thigh vein) or internal mammary graft (a blood vessel in the chest);
- a heart transplant or implanting an artificial heart; or
- correcting any physical heart defect using open surgery.

A test called a coronary angiography must show that you need surgery. This policy does not cover any other operations (for example angioplasty, laser relief and stents).

9.3.3 Stroke is when brain tissue dies because of inadequate blood supply or haemorrhage (bleeding) as shown on scan or Magnetic Resonance Imaging (MRI) with permanent appropriate signs of the stroke.

This policy does not cover special investigations (for example CT scan) without clinical signs and transient ischaemic attack (TIA) (when blood supply is momentarily interrupted, but restored before any permanent damage can occur).

9.3.4 Cancer is a malignant tumour (uncontrolled cancerous growth that can spread into normal tissue), including leukemia and Hodgkin's disease (cancer of the lymphatic system) proven by tissue samples.

This policy does not cover:

- any skin cancers except invasive malignant melanomas (cancerous pigment cells).
- any conditions diagnosed using a microscope as pre-malignant (not cancerous yet) or cancer-in-situ (cancer that has not spread).
- stage 1 Hodgkin's disease.

9.3.5 Kidney failure is when both kidneys fail totally and permanently, so that regular dialysis is needed.

9.3.6 Paraplegia/Paralysis is when a person cannot use both arms or both your legs forever (being paralysed).

9.3.7 Major burns is when skin is burnt right through to the tissue below, over at least 20% of the body.

9.3.8 Coma is being continuously unconscious without any reaction to external stimulation or internal needs for at least 96 hours on a life support system. This state may not be deliberately induced, for example caused by a doctor using drugs.

9.3.9 Blindness is losing all sight in both eyes forever.

9.3.10 Major organ transplant is receiving one (or more) of these organs from a human donor in an organ transplant operation: kidney, heart, lung, heart-lung, liver, pancreas, or bone marrow.
This policy does not cover transplants of any other organs, parts of organs, or any other tissue.

9.3.11 Loss of speech is permanently losing all ability to speak because of physical damage or disease, and this lasts for at least 12 months. Liberty Group must be told about the loss of speech within three months of the damage.

9.3.12 Multiple Sclerosis is when a specialist neurologist (brain doctor) confirms clinically definite multiple sclerosis. Two separate clinical events must result in permanent neurological injuries involving at least two major areas of the brain (for example the optic nerves or the motor sensory or cerebellar areas).

9.4 End of dread disease benefits
If you chose Plan D when cover started, the dread disease benefit ends when you turn 65. The benefit plan then converts to Plan K (death only) and the premium is adjusted accordingly.
If two of you are covered, and the oldest insured person turns 65, the dread disease benefit ends for both of you. The benefit plan converts to Plan K (death only) and the premium is adjusted accordingly.

10 Important conditions and exclusions applicable for Death, Total and Permanent Disability, Temporary Disability and Dread Disease (critical illness) cover:
You must provide any reasonable medical evidence of death, total and permanent disability or dread disease (critical illness), and have any medical examination done (at your own cost) that Liberty Group needs. In addition to the pre-existing condition exclusion, this policy also does not cover any claim because you:

- a** commit a crime;
- b** take part in any riot, uprising, civil disorder, revolution, martial law, war or act to overthrow or influence any government or ruling body by force, terrorism or violence;
- c** are exposed to any atomic energy, nuclear fission or reaction, biological or chemical hazards or weapons;
- d** refuse to seek or follow medical advice;
- e** drug and/or alcohol abuse;
- f** try to kill or injure yourself on purpose; or
- g** take part in any dangerous sport or activity more than once a year.

The current list of hazardous activities is:

- a** Rock climbing/Mountaineering;
- b** Underwater diving which includes Scuba diving; Snorkelling; Cave diving; Pot-holing; Sink-hole dives and Wreck diving;
- c** Aviation, which includes: Private aviation fixed wing and helicopter; Micro-light; Ballooning; Sailplane; Parasailing; Gyro-copting; Gliding and hang-gliding; Paragliding; Aerobatics; Crop-dusting; Game spotting etc.
- d** Parachuting, sky-diving and sky surfing;
- e** Speed contests, which include: Motor sport/racing; Powerboat racing and Motorcycle racing etc;
- f** Fighting (except in bona fide self-defence).

If you die (or are injured or disabled) because you committed a crime or did something illegal, you will lose all benefits. Liberty Group may cancel all cover and you will lose all premiums paid.

11 Temporary Disability Benefit
Temporary disability cover
If you suffer temporary disability as defined below, Liberty Group will pay the temporary disability benefit.

11.1 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.

The temporary disability and sickness benefit 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 Group 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.

11.2 When the benefit is paid
Liberty Group will pay Standard Bank the temporary disability and sickness benefit while you are ill or 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 is less (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 insured person.
- Liberty Group 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.

12 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 Group will cover your debt to Standard Bank if you die because of an accident (as defined below) before paying the first premium, as long as you had completed all appropriate proposals (applications) for life insurance and Liberty Group had already decided to accept these proposals and the insurable risk.

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

13 Termination of Cover
This cover ends as soon as any of these happens:

- a** Your personal loan is paid off; or
- b** Your personal loan/overdraft facility is cancelled; or
- c** The 31 days of grace are over and you have still not paid any outstanding premium; or
- d** A benefit for death, total and permanent disability benefit or dread disease is paid; or
- e** 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 the other insured person continues until age 75; or
- f** The policy is cancelled because of legal action to recover the loan debt;
- g** When either you, or Liberty Group cancels the policy.

14 Premiums
Premiums you must pay
The premiums are the monthly amounts you pay for insurance benefits cover.

14.1 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 insured person, plus a discount on the premium for the younger insured person.
If the Premium Debit Date falls on a weekend or public holiday, the nominated bank account will be debited on the first working day before or after the weekend or public holiday.
A monthly policy fee of **R4.00** applies.

<p>14.2 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 cancel.</p> <p>Legal Statuses If your account goes into a legal status resulting in us being unable to collect the premiums due, the policy will cancel.</p> <p>14.3 Change of Premium Rates Liberty Group does not guarantee premium rates and reviews them at least once each year. When reviewing the premium rates, Liberty Group will investigate the extent to which the pricing assumptions used to calculate the premiums varied from the actual experience and Liberty Groups expectation of future experience. These assumptions include but are not limited to the expected:</p> <ul style="list-style-type: none"> - Claims incidences - Renewal costs of providing the policy - Lapse rates - Interest rates; and - The average age and demographics of the lives assured on the product as a whole. <p>Furthermore, Liberty Group reserves the right to appropriately adjust the benefits payable and the premium of this policy if:</p> <ul style="list-style-type: none"> - Any legislation or regulation (including tax legislation or regulation) affecting this policy or Liberty Group is introduced - The Legal interpretation or understanding of any legislation or regulation (including tax legislation or regulation) affecting this policy Liberty Group has changed. <p>Liberty Group and Standard Bank will let you know about any change at least 31 days before it happens.</p> <p>15 Days of grace If you do not pay a premium on time, Liberty Group allows you 31 extra days to pay it. If no premium is received for two months, then it will be taken that you don't 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 late premiums.</p> <ul style="list-style-type: none"> • 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 may be a waiting period applied for all benefits from date of reinstatement. <p>16 Commission and Fees</p> <ul style="list-style-type: none"> • Commission is charged for each premium. • Premiums are worked out based on a total commission charge of {7.5%} (excl. 15% VAT), according to the Regulations under Section 49 of the Long-Term Insurance Act. • SBIB receives binder fees of between 4% and 7.5% of premium (excl. 15% VAT), depending on the binder services rendered. • Where the policy was sold through an external call centre, the call centre receives a binder fee for entering the policy. <p>17 General Terms and Conditions (including conditions and exceptions)</p> <p>17.1 Change to terms of the policy</p> <ul style="list-style-type: none"> • No changes to this policy are valid unless made in writing and duly authorised by an official of Standard Bank and Liberty Group. • Standard Bank and Liberty Group 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. <p>17.2 Leaving out material information (Non disclosure)</p> <ul style="list-style-type: none"> • 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); <p>Liberty Group may regard any claim as invalid. It may also cancel the policy and you will lose all premiums you paid.</p> <p>17.3 Fraud If you are dishonest when you claim, you give up all benefits under this policy. Liberty Group may cancel this cover and you will lose all the premiums you have paid.</p> <p>17.4 Territorial Limits This policy only covers South African citizens living in South Africa, people who live in South Africa permanently or people who work in South Africa and have a legal working permit of at least six months</p>	<p>17.5 Jurisdiction South African law governs this policy. The South African courts may decide any dispute about this policy.</p> <p>17.6 Currency Premiums and benefits are shown and are paid in South African Rands.</p> <p>18 Important: Consent to collect and share your personal information Liberty Group or Standard Bank or both of them may need to collect and share certain personal information about you (and the other insured person in a joint policy) for administration purposes and to assess risks or consider claims for benefits under this policy.</p> <p>Liberty Group and Standard Bank may legally only collect, share and process information specifically related and relevant to this policy. Liberty Group and Standard Bank undertake to keep that information confidential and secure, and not to keep it for longer than it is needed. You consent to Liberty Group and Standard Bank (including their staff, representatives and certain subcontractors):</p> <ul style="list-style-type: none"> • collecting any personal, medical or financial information about you that they regard as necessary from any person and processing it; and • sharing information in any related policy or other document with any other insurance company, directly or indirectly. <p>This consent may limit your right to privacy. But it applies only for the above purposes and you may ask at any time for access to the information collected, processed or shared. Your consent is effective after you die.</p> <p>Information on Unpaid or Unclaimed Benefits It is the responsibility of the owner/policyholder to ensure that Liberty and SBIB always have up to date contact information (including that of any potential beneficiary). Where we becomes 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. The policyholder/owner consents to us appointing an external tracing agent and providing them with the necessary personal information to conduct such tracing. A tracing and management 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.</p> <p>19 Cooling-off period You may cancel the policy after taking out a new policy or after making any changes to the policy, by writing to us within 31 days of receiving the terms and conditions. We will return any premiums you have paid unless a claim has been submitted on this policy. If you do not cancel your policy (or changes made to the policy) within 31 days, you will be bound by the policy terms and conditions.</p> <p>20 Cancellation If you wish to cancel your policy, you need to provide us with 31 days' notice of your request to cancel the policy. If we wish to cancel your insurance policy, we will provide you with 31 days' notice at your last known postal or email address. You may not make any changes to the policy after you have requested cancellation. We will not refund any unused proportion of premiums if the policy is canceled.</p> <p>21 Claims To claim a benefit on your policy please contact your Standard Bank adviser for the necessary documents or telephone the claims line on Call centre 0860 123 999 Email: creditlifereg@standardbank.co.za. You must report a claim within three years of the insured event, after which your claim will no longer be valid.</p> <p>22 Queries or complaints Discuss your query or complaint with your Standard Bank adviser. If you are not happy with how the matter is handled, contact:</p> <ul style="list-style-type: none"> • The Credit Life Help Line on: 0860 123 999 or Email Complaint.resolutioncentre@standardbank.co.za; or • Email complaints@liberty.co.za / Fax: 011 408 4488; if you are still not satisfied you may contact: • Registrar of Long-term Insurance Postal address Financial Services Board, PO Box 35655, Menlo Park, 0102 Phone number 012 428 8000 Fax number 012 347 0221 • The Long-term Insurance Ombud Postal address Kasteelpark Office Park, 2nd Floor, Orange Building Cnr Nossob and Jochemus Streets, Erasmuskloof, Pretoria Tel: 012 470 9080 / 012 762 5000 Email: info@faisombud.co.za
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