

This document contains important information regarding Standard Bank Insurance Brokers (Proprietary) Limited (SBIB, our, we, us). When you sign it, 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 Personal and Business Banking (PBB), a business area of The Standard Bank of South Africa Limited 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)
FAIS licence	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: **Complaints.ResolutionCentre@standardbank.co.za**

A copy of our complaints handling process is available on request or can be viewed at: <https://www.standardbank.co.za/southafrica/personal/about-us/regulatory/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: Kasteel Park Office Park, Orange Building, 2nd Floor, c/o Nossob and Jochemus Street, Erasmus Kloof, Pretoria, 0048
 Postal address: PO Box 74571, Lynnwood Ridge, 0040
 Telephone number: **012 762 5000 / 012 470 9080**
 Fax number: **0867 641 422 / 012 348 3447**
 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 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 staff are salaried and are also motivated through a variety of performance-based incentives.

FAIS Registered Compliance Officer

FAIS - Licenced Compliance Officer **Jan Bezuidenhout**
 Telephone number **011 547 1171**
 Email address **GroupFAISComplianceofficer@standardbank.co.za**

Products and services

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 (VAT Number 4210116028)
- Standard Insurance Limited (VAT Number 4890141510)

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

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 PBB.

SBSA's representatives are mandated under the JR to act as SBIB representatives and are authorised to render intermediary services on our behalf in respect of the product suppliers mentioned in this disclosure.

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 and/or in terms of a FSCA exemption.

SBIB is authorised under the FAIS Act to render intermediary services in respect of the product categories listed below:

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

Details of our representatives can be found on https://www.fsc.co.za/Fais/Search_FSP.htm. 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:

SBIB is an accountable institution in terms of the Financial Intelligence Centre Act, 2001 (Act No. 28 of 2001), as amended; and 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.

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 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; or other particular assignment to 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

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 use. Processing and Processed will have a similar meaning.

We, us, our

The Standard Bank of South Africa Limited; Standard Bank Insurance Brokers (Proprietary) Limited and Standard Insurance Limited (where Standard Insurance Limited is the insurer), its successors and assigns.

- 1 You consent to our collecting your Personal Information from you and where lawful and reasonable, from public sources for credit, fraud prevention 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 Sector Conduct Authority 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 when 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 our providing your Personal Information to the above third parties for these purposes
- 3 You confirm that, if you give us Personal Information about or on behalf of another person (including, account signatories, shareholders, principal executive officers, trustees and beneficiaries), you are authorised to: (a) give us the Personal Information; (b) consent on their behalf to the Processing of their

Data Protection (continued)

Personal Information, specifically any cross-border transfer of Personal Information into and from the country where the products or services are provided; and (c) receive any privacy notices on their behalf.

4 You consent to our Processing your Personal Information:

- or the purpose of providing products and services to you in terms of this agreement and providing any other products and services for which you may apply.
- for the purpose of carrying out statistical and other analyses to identify potential markets and trends and evaluate and improve our business (which 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, where necessary, so that we can provide the products and services to you, locally and outside the country where the products or services are normally 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 be able to provide their services.
- 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.

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.
- All calls are recorded and can be made available.

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.