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FAIS Disclosure Notice

Insured by Bidvest Life Ltd

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In terms of the FAIS Act No. 37 of 2002, a policyholder or prospective policyholder has the right to the following information about the product provider:

FMI

1st floor, FMI House, 2 Heleza Boulevard, Sibaya, 4310
Postnet Suite 91, Private Bag X01, Umhlanga Rocks, 4320

Tel: 086 010 1119

Fax: 086 110 5820

www.fmi.co.za

Reg No: 1997/019460/06

FMI is a Division of Bidvest Life Ltd, a licensed Life Insurance company and authorised Financial Services Provider FSP 47801

Should you wish to lodge a claim, please contact: FMI Client Care: **086 010 1119** or send an email to **claims@fmi.co.za** or go to our website **www.fmi.co.za** and use the electronic claim submission process

Should you wish to lodge a complaint, please contact: FMI Client Care: **086 010 1119** or send an email to **complaints@fmi.co.za**

Compliance Officer

Anita Haarhoff

Postnet Suite 91, Private Bag X01, Umhlanga Rocks, 4320

Tel: 031-538 3500

Email: **anitah@fmi.co.za**

FMI is a Division of Bidvest Life Ltd.

FMI is authorised to render financial services for product categories A, B1, B1-A, B2, B2-A.

FMI does not own more than 10% of the issued shares directly or indirectly of any Life Assurer or Product Provider.

FMI has sufficient professional indemnity cover as required by the Financial Advisory and Intermediary Services Act 37 of 2002.

All information obtained or acquired from you shall remain confidential unless you provide written consent, or unless FMI is required by law to disclose such information.

FMI has a Conflict of Interest Management policy, which is available on our website **www.fmi.co.za**.

Important Note

Your Right to Cancel the Transaction

You have a right to cancel a policy within 31 days after receipt from FMI of the summary contemplated in section 48 of the Long-term Insurance Act 52 of 1998. Such notification of cancellation must be made in writing. The same applies to certain changes you may make to a policy. FMI is obliged to confirm to you whether you have this right and to explain how to exercise it. Please bear in mind that you may not exercise it if you have already claimed under your policy or if the event, which the policy insures you against, has already happened. If the policy has an investment component, you will carry an investment loss.

All notifications should be sent to **clientcare@fmi.co.za** or to **Postnet Suite 91, Private Bag X01, Umhlanga Rocks, 4320**.

It is very important that you are quite sure that the product or transaction meets your needs and that you feel you have all the information you need before making a decision. It is recommended that you discuss with your intermediary the possible impact of the proposed transaction on your finances, your other policies or your broader investment and insurance portfolio. You should also ask for information about the flexibility of any proposed policy. Where paper forms are required, you must only sign them once they are fully completed. Feel free to make notes regarding verbal information, and to ask for written confirmation or copies of documents. Remember that you may contact either the Long-term Insurance Ombudsman or the FAIS Ombudsman, whose details are set out below, if you have any concerns regarding a product sold to you or advice given to you.

Your Right to Lodge a Complaint with the Ombudsman

Where you have lodged a complaint with FMI and such a complaint is not resolved to your satisfaction, you have the right to approach the relevant Ombudsman whose details follow hereunder.

Particulars of Long-term Insurance Ombudsman

Third Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town, 7700
Private Bag X45, Claremont, Cape Town, 7735

Tel: 021 657 5000
Fax: 021 674 0951
Email: info@ombud.co.za
www.ombud.co.za

Particulars of FAIS Ombudsman

Sussex Office Park, Ground Floor, Block B
473 Lynnwood Road, Cnr Lynnwood Road and Sussex Avenue, Lynnwood, 0081
PO Box 74571, Lynnwood Ridge, 0040

Tel: 012 470 9080
Fax: 012 348 3447
Email: info@faisombud.co.za
www.faisombud.co.za