

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 this document 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
FSCA license	FSP Number 224
Company VAT number	4040108880
Street address	4 Ellis Street, Constantia Kloof, Roodepoort 1709
Postal address	PO Box 31435, Braamfontein 2017
Telephone number	0860 123 999
Fax number	0861 113 289

Legal status of SBIB and SBSA
<ul style="list-style-type: none"> 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 Customer Resolution Centre to record and acknowledge receipt of your complaint:
<ul style="list-style-type: none"> Telephone: 0860 101 101 Email: Complaint.ResolutionCentre@standardbank.co.za A copy of our complaints handling process is available on request or can be viewed on www.standardbank.co.za .

FAIS Ombudsman
You can request assistance from the Ombudsman if you believe that your complaint has not been resolved satisfactorily by us within 6 weeks of lodging your complaint. You need to refer the dispute to the Ombud within 6 months of the issue remaining unresolved.

The details of the Ombudsman:	
Street address	125 Dallas Avenue Menlyn Central Waterkloof Glen Pretoria, 0010
Postal address	PO Box 41 Menlyn Park, 0063
Contact number	Telephone: +27 12 762 5000 Sharecall: 086 066 3274
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 (of which Stanlib Asset Management (Pty) Limited, Stanlib Collective Investments RF (Pty) Limited, and Stanlib Wealth Management (Pty) Limited are subsidiaries).

The profits from the distribution of products of Liberty Group Limited and Stanlib Limited are shared with SBG, through preference shares in Liberty Group Limited.

We subscribe to the Group's FAIS Conflict of Interest Management Policy, which can be found on www.standardbank.co.za by clicking 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
Contact details	+27 11 547 1183
Email address	GroupFAISComplianceofficer@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 SBSA where financial services are rendered.

SBIB is licensed under the FAIS Act to provide intermediary services in respect of the following product subcategories:

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

Product Suppliers

SBIB has contractual relationships with various product suppliers. In terms of the Intermediary agreement, Bryte Insurance is authorised to market Standard Bank and Diners Club Travel Insurance products from the following product supplier/s:

Name	Bryte Insurance Company Limited
Company VAT number	4530103581
Physical/Postal address	Rosebank Towers, 5th Floor, 15 Biermann Avenue Rosebank, 2196, South Africa
Telephone number	+27 11 370 9111
Name of Compliance Officer	The Compliance Officer
Contact number	+27 11 370 9111
Complaints contact number	General Complaints Telephone number: 0800 121 170 Claims Complaints Telephone number: 0800 121 170
Complaints email address	General Complaints Email: nonclaimskomplaints@brytesa.com Claims Complaints Email: claims.complaints@brytesa.com
Products	Travel Insurance

Further to this, SBIB has contractual relationships with a number of other product suppliers, a list of which can be found at www.standardbank.co.za. SBIB earns more than 30% of its remuneration/commission from Liberty Group Limited in respect of long-term insurance products and Standard Insurance Limited in respect of short-term insurance products.

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 requirements under FICA and its subordinate legislation. SBIB is also required to comply with other relevant anti-bribery and corruption legislation such as 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, fraudulent or corrupt activities 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 that SBIB has on record for the policyholder. The policyholder must inform SBIB about any changes in the contact details where they prefer 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. • Telephonically at: 0860 123 999 or • Electronically at: sbibservices@standardbank.co.za

Protecting your Personal Information

- 1 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.
- 2 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.
- 3 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.
- 4 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.

Data Protection

Group Personal Information Information	Standard Bank Group Limited, its subsidiaries and their subsidiaries. about an identifiable, natural person and where applicable, a juristic person, including, but not limited to 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; any other particular assignment of 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 or if the disclosure of the name itself would reveal information about 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 the use of information. Processing and Processed will have a similar meaning.
We, us, our	The Standard Bank South Africa Limited; Standard Bank Insurance Brokers (Proprietary) Limited and Standard Insurance Limited (where Standard Insurance Limited is the insurer), its successors and assigns.

Data protection

- 1 You consent to us collecting your Personal Information from you and where lawful and reasonable, from public sources for credit, fraud, 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 as 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 us providing your Personal Information to the above third parties for these purposes.
- 3 If you give us Personal Information about or on behalf of another person (including, but not limited to, account signatories, shareholders, principal executive officers, trustees and beneficiaries), you confirm that you are authorised to: (a) give us the Personal Information; (b) consent on their behalf to the Processing of their Personal Information, specifically any cross-border transfer of Personal Information into and outside the country where the products or services are provided; and (c) receive any privacy notices on their behalf.
- 4 You consent to us Processing your Personal Information:
 - to provide products and services to you in terms of this agreement and any other products and services for which you may apply;
 - to carry out statistical and other analyses to identify potential markets and trends, evaluate and improve our business (this 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 as may be required in order to provide the products and services to you, locally and outside the country where the products or services are 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 carry out their services; and
 - 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