

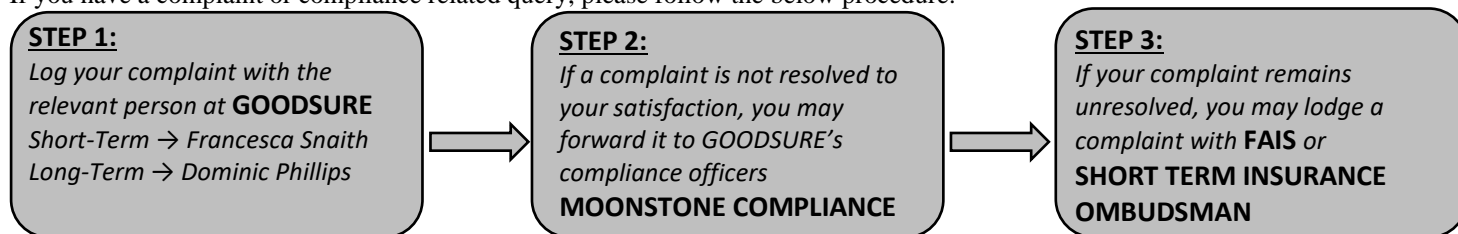
<u>Binder Agreement</u>	GOODSURE acts as a Binder Holder for the Hollard Insurance Company and Infiniti Insurance Limited. Goodsure has signed Binder Agreements to this effect. In terms of this agreement, GOODSURE may enter into, varying and renew policies, determine the premiums, determine policy benefits and pay claims. GOODSURE is paid a binder fee which is calculated to be up to a maximum of 3% of the gross written premium it places with Hollard, for performing the abovementioned function on Hollard's behalf. GOODSURE is paid a binder fee which is calculated to be up to a maximum of 9% of the gross written premium it places with Infiniti, for performing the abovementioned function on Infiniti's behalf. GOODSURE may not cancel policies, this may only be done by Hollard and Infiniti.
<u>Privacy Policy</u>	All information obtained or acquired from / about you shall remain confidential unless you provide written consent, or unless we are required by law to disclose such information.
<u>Waiver of Rights</u>	We have been made aware that no provider may request or induce us in any manner to waive any right or benefit conferred on us by, or in terms of, any provision of the FAIS Act and Code of Conduct.

Conflict of Interest Management Policy

GOODSURE does not own more than 10%, either directly or indirectly, in any product supplier whose products are provided to you. We also do not receive more than 30% of our income from any one insurer mentioned. We are not an associated company of any particular insurer. We have adopted and implemented a Conflict of Interest Management Policy that complies with the provisions of the FAIS Act. The Conflict of Interest Management Policy is available for perusal at our business premises. Please note that in accordance with legislation we keep an updated disclosure register. This register informs you, our client, of all financial and ownership interests that we may become entitled to and lists the business relationships that we have with the product suppliers. This document ensures transparency in our dealings with our customers and is available for inspection.

Complaints or Compliance Related Procedure

If you have a complaint or compliance related query, please follow the below procedure:



You will need to show that you have already attempted to resolve the matter directly with GOODSURE, and with Moonstone Compliance, before you lodge a complaint against GOODSURE with the FAIS or the SHORT-TERM Insurance Ombudsman.

	<u>SHORT-TERM DEPARTMENT</u>	<u>LONG-TERM DEPARTMENT</u>	<u>MOONSTONE COMPLIANCE</u>
Name	FK Snaith ("Francesca Snaith")	DN Phillips ("Dominic Phillips")	Moonstone Compliance c/o Herman Hesse
Address	PO Box 15999, VLAEBERG, 8018	PO Box 15999, VLAEBERG, 8018	25 Quantum Street, Technopark, STELLENBOSCH, 7600
Tel	021 488 6000	021 488 6000	021 883 8000
Fax	021 488 6001	021 488 6001	026 605 9970
Email	francesca@godsure.co.za	dominic@godsure.co.za	hhesse@moonstonecompliance.co.za

	<u>FAIS OMBUDSMAN</u>	<u>SHORT TERM INSURANCE OMBUDSMAN</u>	<u>FINANCIAL SECTOR CONDUCT AUTHORITY</u>
Name	The FAIS Ombudsman	SHORT TERM Insurance Ombudsman	Financial Sector Conduct Authority ("FSCA")
Address	PO Box 74571, LYNNWOOD RIDGE, 0040	PO Box 32334, BRAAMFONTEIN, 2017	PO Box 35655, MENLO PARK, 0102
Tel	012 470 9080 / 012 762 5000	011 726 8900	012 428 8000 / 0800 11 04 43
Fax	012 348 3447 / 012 470 9097	011 726 5501	012 347 0221
Email	info@faisombud.co.za	info@osti.co.za	info@fsc.co.za

IMPORTANT INFORMATION

- Do not sign any blank or partially completed application forms and do not leave any blank spaces.
- Keep, read, and file all documents handed to you.
- In terms of the FICA (Financial Intelligence Centre) Act, GOODSURE is obliged to report any suspicious or unusual transactions that may facilitate money laundering, and to record & retain all FICA requirements obtained from you.
- In terms of the FAIS (Financial Advisory and Intermediary Services) Act, GOODSURE is obliged to record and retain all information obtained from you, and advice given to you. It is also obliged to provide you with a Record of Advice ("ROA") on completion of the transaction/s. Ideally, you need to sign this ROA, although FAIS only requires reasonable proof that it was sent to you e.g. by email.
- It is important you are sure the recommended product meets your needs and that you are satisfied you have all the information you need before making any decision.