

## Statutory Notice

### Disclosures in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS)

Direct Axis (Pty) Ltd is an authorised Financial Services Provider. This document contains important information regarding Direct Axis (SA) (Pty) Ltd, You must read these document carefully. As a long-term or short-term insurance policyholder, or prospective policyholder, or a medical scheme member you have the right to the following information:

<b>1</b>	<b>About the Financial Services Provider and Intermediary: Direct Axis SA (Pty) Ltd</b>
1.1	Direct Axis SA (Pty) Ltd is an authorised Financial Services Provider No. <b>7249</b> , 108 De Waal Road Diep River 7735, PO Box 44319 Claremont 7708, Tel : 021 764 3000, fax number: 021 764 9916; <a href="http://www.directaxis.co.za">www.directaxis.co.za</a> ;
1.2	Direct Axis SA (Pty) is a private company, company registration number 1995/06077/07. Direct Axis SA (Pty) has an outsourcing agreement with Direct Axis a Business Unit of FirstRand Bank Limited
1.3	Direct Axis is a registered financial services provider for the following classes and types of products: Long term insurance subcategory B1-A, Long-term Insurance subcategory A, Short-term Deposits and Long-term Deposits
1.4	Direct Axis holds professional indemnity cover.
1.5	We have a conflict of interest policy which can be viewed on our webpage
1.6	The products are provided under a contractual agreement between the Product Providers and Direct Axis, accrediting Direct Axis to distribute the Products.
1.7	You have a 31 day penalty free cancellation period from the date you receive your policy documents, please review your documentation and confirm that everything mentioned is in accordance to our conversation, if it is not please contact us.

<b>2</b>	<b>Our Representatives</b>
2.1	Our Representatives, are authorised in terms of a written mandate to render advice and an intermediary services on our behalf in respect of the product providers mentioned in this disclosure.
2.2	Direct Axis takes responsibility for the actions of its authorised representatives insofar as they are providing financial services. Some representatives may be rendering services under supervision and will inform you accordingly.

<b>3</b>	<b>About the Product Provider</b>
3.1	Your Product Supplier and Underwriter is FirstRand Life Assurance Ltd ("FirstRand Life"). The Long Term Insurance products are provided under a contractual agreement between FirstRand Life and Direct Axis, accrediting Direct Axis to distribute the products. Direct Axis has a written mandate to act for FirstRand Life and collects a fee for services rendered for this Plan.
3.2	First National Bank ("FNB"), a division of FirstRand Bank Limited, an authorised Financial Services and Registered Credit Provider is the provider in respect of short term deposits and long term deposits

4	Financial Services Provider Complaints
4.1	If you have any complaint about the financial services provider, Direct Axis, you can contact the Complaints Department on the details listed below:
4.2	Telephone number 021 764 3404
4.3	Fax number is 021 704 9916
4.4	Email address is <a href="mailto:crm@directaxis.co.za">crm@directaxis.co.za</a>

5	Compliance related queries
5.1	For any compliance matter relating to the financial service rendered by Direct Axis, you may contact our Internal compliance officer:
5.2	Email: <a href="mailto:Rialivhuwa.Mudau@directaxis.co.za">Rialivhuwa.Mudau@directaxis.co.za</a>
5.3	Telephone: 021 764 3000

6	Alternate dispute resolution
	If the matter is not resolved to your satisfaction, you have the right to refer any matter or dispute to an ombudsman with jurisdiction. The contact details to file complaints are:
6.1	<b>The FAIS Ombudsman:</b> Telephone number is 012 4709080 ; Email: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a> ; Webpage: <a href="http://www.faisombud.co.za">www.faisombud.co.za</a> Postal address PO Box 74571, Lynnwood Ridge, 0040
6.2	<b>The Ombudsman for Banking Services:</b> Telephone Number: 0860 800 900; Webpage: <a href="http://www.obsassa.co.za">www.obsassa.co.za</a>
6.3	<b>Ombudsman for Long-term Insurance:</b> Telephone: 021 657 5000; Fax number is 021 674 0951; Webpage: <a href="http://www.ombud.co.za">www.ombud.co.za</a> ; Email: <a href="mailto:info@ombud.co.za">info@ombud.co.za</a>
6.4	<b>The National Consumer Tribunal:</b> Telephone Number: 012 683 8140 / 012 742 9900

7	Direct Axis direct interests
7.1	Direct Axis hold ownership interests in Sanlam Personal Loans (Pty) Ltd Registration number: 2001/016316/07; extent of ownership: 30%
7.2	Direct Axis has a Joint Venture with Hollard Insurance Company Ltd Registration number : 1952/003004/06
7.3	WesInvest Holdings (Pty) Limited hold an ownership interest in Direct Axis extent of ownership: 100%

8	Matters of importance
8.1	You must accurately, fully and properly disclose all material facts. All information provided by you or on your behalf is your own responsibility. You need to be satisfied with the accuracy of any transaction submitted by anyone on your behalf.
8.2	If You are not happy about the advice received, Please contact our compliance department on 021 7643323 or email <a href="mailto:Rialivhuwa.Mudau@directaxis.co.za">Rialivhuwa.Mudau@directaxis.co.za</a> .

8.3	All calls are voice recorded and for quality and security purposes, and will be made available upon request.
8.4	You must not sign any incomplete or blank documents. No person may request or insist that you do so.