

# DISCLOSURES

## IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ( FAIS ) ACT 37 OF 2002 , AS AMENDED

### PARTICULARS OF AUTHORISED FINANCIAL SERVICES PROVIDER

Libra Corporate Benefits (Pty) Ltd. ("Libra") is an authorised Financial Services Provider (FSP) in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 ("FAIS Act").

Registered name: Libra Corporate Benefits (Pty) Ltd.  
Legal status: Private Company  
Trading name: Libra Corporate Benefits  
Registration no.: 2011/008743/07  
FSP no.: 45259  
Physical address: 11 A Cloister Road, Meerhof, Hartbeespoort, North West , 0216  
Postal address: Postnet Suite 134, Pvt Bag X0001, 0260  
Telephone number: 084 356 9810  
Fax: 086 651 5253  
E-mail address: [dasteyn@librafs.co.za](mailto:dasteyn@librafs.co.za), [info@libracorp.co.za](mailto:info@libracorp.co.za)  
Website: [www.librafinancial.co.za](http://www.librafinancial.co.za)  
Key individual: Dion A. Steyn  
FSP Compliance officer: Horizon Compliance , CO No. 6870  
Tel. 071 330 6702 ,  
[hello@horizoncompliance.co.za](mailto:hello@horizoncompliance.co.za)

Libra carries Professional Indemnity insurance cover, as required by the FAIS Act.

Libra earns variable commissions and fees from the advice and services that it renders.

You can access our Complaints Resolution Policy at:  
[www.librafinancial.co.za](http://www.librafinancial.co.za) or e-mail: [info@libracorp.co.za](mailto:info@libracorp.co.za)

You can access our Conflict of Interest Management Policy at:  
[www.librafinancial.co.za](http://www.librafinancial.co.za)

### PARTICULARS OF JURISTIC REPRESENTATIVE

Libra has authorised Airtime Collections Africa Mobile ( Pty ) Limited (" AM ") to act as a Juristic Representative under supervision of Libra by virtue of a duly concluded mandate in terms of section 13 of the FAIS Act.

Registered name: Airtime Collections Africa Mobile (Pty) Ltd  
Legal status: Private Company  
Trading name: Africa Mobile  
Registration number: 2018/541835/07  
Physical address: Unit 12A ,Growthpoint Business Park, 162 Tonetti Street, Halfway House, Midrand, 1685  
Postal address:  
Telephone number: As above  
Fax: 010 880 6304  
E-mail address:  
Website: [store@africamobile.co.za](mailto:store@africamobile.co.za)  
[www.africamobile.co.za](http://www.africamobile.co.za)

AM is authorised to render the following Intermediary Services and Scripted execution of Sales, which are also being rendered under supervision of the Financial services Provider:

- 1.1 Long Term Insurance Sub Category A
- 1.3 Long Term Insurance Sub Category B1
- 1.6 Short Term Commercial Lines

AM earns variable income and other transactional fees in respect of the business services that it renders.

Libra accepts responsibility for the above FAIS business activities performed by AM.

### Ombudsman for Long Term Insurance

Postal Address: Private Bag X45, Claremont, Cape Town, 7735  
Tel: 021 657 5000 , Share call : 0860 103 236  
E-mail: [info@ombud.co.za](mailto:info@ombud.co.za)

The Ombudsman is available to advise you in the event of claims or any other FAIS related problems which are not resolved satisfactorily by the Intermediary and / or Insurer.

### Ombudsman for Short Term Insurance

Postal Address : PO. Box: 32334 Braamfontein, 2017  
Tel: 011 726 8900 , Share Call: 0860 726 890  
Fax: 011 726 5501  
Email: [info@osti.co.za](mailto:info@osti.co.za)

The Ombudsman is available to advise you in the event of claims or any other FAIS related problems which are not resolved satisfactorily by the Intermediary and / or Insurer.

### FAIS Ombudsman

Postal address: PO. Box 41, Menlyn, 0063  
Tel: 012 762 5000 , Share Call : 0860 663 274  
Fax: 012 348 3447  
Email : [info@faisombud.co.za](mailto:info@faisombud.co.za)  
Website: [www.faisombud.co.za](http://www.faisombud.co.za)

### COMPLAINTS RESOLUTION PROCESS

Should you have any FAIS-related complaint, lodge your complaint in writing via post, fax or e-mail to Libra for any financial products or services. ( see details above ), and we will respond and attempt to satisfy the complaint asap.

Should you be dissatisfied with the response to your complaint, you can contact the FAIS Ombudsman within 6 months from receiving the final response to your complaint from Libra or AM:

### OTHER MATTERS OF IMPORTANCE

- You are entitled to a copy of the master policy/ies free of charge
- Do not sign any blank or partially completed forms and complete all forms in ink
- Keep all documents handed to you and make notes as to what is said to you at all times
- Please provide full and clear details whenever requested to do so
- Incorrect or non-disclosure by you of relevant facts may influence an Insurer on any claims arising from your contract of insurance