

FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT (37 OF 2002)**Important disclosures and information you must read carefully.****1. DETAILS ABOUT US**

Name, address and contact details	Direct Independent Brokers (Pty) Ltd Registration number 2012/173807/07 First Floor, Centennial Place East Block Bridge Way, Century City, Western Cape, 7441 Private Bag X6, Century City, 7446 Tel: 0861 287 587 or 021 524 4150 Email: info@dibrokers.co.za Name of Contact Person: Louise Olivier Email of contact person: louise@dibrokers.co.za
Licence to transact as a financial services provider issued by the Financial Services Board	FSP 44913 A copy of our licence is displayed at the address above. Apart from the general exemptions published, no exemptions, conditions or restrictions are applicable to our licence.
Categories for which we are authorised by the Financial Services Board to provide financial services	Category 1, subcategory 1.2, 1.3, 1.4, 1.5, 1.6, 1.7 and 1.14 products as determined by the relevant legislation, i.e. long-term insurance subcategories B1 and C, retail pension benefits, pension fund benefits (excluding retail pension benefits), participatory interest in collective investment schemes, and short-term insurance personal and commercial lines. We are not offering any services under supervision.
Insurance we hold to protect our clients	We hold professional indemnity insurance of R10 million.
Do we hold more than 10% shares in a product supplier?	No.
Does any product provider have a direct financial interest in us?	No.
Do we receive more than 30% of our remuneration from a specific product provider?	We receive more of 30% of our remuneration from Nedgroup Assurance Company.
Our complaints procedure	We have a structured complaints procedure. If you have any complaints about the way we sold the product to you or about any of our team members, please send an email to complaints@dibrokers.co.za .
Our Financial Services Board-approved compliance officer and his contact details:	Warren Neale Askari Compliance Services Practice number 4863 336 Clark Street, Waterkloof, 0181 Tel: 012 743 5731 Email: warren@askaricompliance.com

2. REPRESENTATIVE DETAILS

We, Direct Independent Brokers certify that Marlize Kirchner, Louise Olivier, Cheryl Minnie, Benicia Solomons and Talita Plaatjies, are appointed as representatives and have a service contract to represent Direct Independent Brokers.

Direct Independent Brokers accepts responsibility for the activities that the abovementioned Representatives performs within the scope of their contract of agreement.

Direct Independent Brokers is satisfied that the Representatives are competent to act when rendering a financial service on behalf of Direct Independent Brokers, taking into consideration the personal character qualities of honesty and integrity, and competence and operational ability, as defined in the Fit and Proper Requirements.

It is confirmed that Marelize Kirchner, Louise Olivier, Cheryl Minnie, Benicia Solomons and Talita Plaatjies are rendering services under supervision as defined in the Fit and Proper Requirements.

3. DETAILS ABOUT THE OMBUDSMAN

Name, address and contact details of the FAIS Ombudsman	<p>Sussex Office Park, Ground Floor, Block B 473 Lynnwood Road, Cnr Lynnwood Road and Sussex Avenue, Lynnwood, 0081</p> <p>PO Box 74571, Lynwoodridge, 0040</p> <p>Tel: 012 470 9080 or 012 762 5000 Email: info@faisombud.co.za</p>
Name, address and contact details of the Ombudsman for Short-term Insurance	<p>Sunnyside Office Park, Fifth Floor, Building D 32 Princess of Wales Terrace, Parktown</p> <p>PO Box 32334, Braamfontein, 2017</p> <p>Tel: 011 726 8900 or 0860 726 890 Email: info@osti.co.za</p>

4. Policies

Conflict of Interest	Direct Independent Brokers has adopted and implemented a Conflict-of-Interest management policy. A copy of the policy is available on the Direct Independent website. www
FICA	In terms of FICA, Direct Independent Brokers is an accountable institution. We are required to identify all prospective clients and investors, verify the information provided and keep records of verification documents. We are also obliged to report to the authorities any suspicious and unusual transactions that might facilitate money laundering