

Infinite Credit Underwriting Managers (Pty) Ltd
FSP No 46366
Code of Conduct

Our reputation is the foundation of our success. If that foundation is poor, we will not have the strength to build on it. If it is strong, we can grow with confidence.

Each of us has a personal responsibility to make sure our business dealings – with clients, colleagues, financial and insurance markets, suppliers, government and regulatory bodies and others are of the highest order, so that our reputation is maintained and strengthened.

All of us should endeavour to deal fairly with clients, colleagues, financial and insurance markets, suppliers, government, regulatory bodies and competitors. We should not take unfair advantage of anyone through misrepresentation of facts, abuse of privileged information, manipulation or any other unfair-dealing practice.

At Infinite Credit we strive to ensure that the provisions of the code form an integral part of our working lives and oblige all employees and representatives of the company;

- a) Act honestly and fairly and with due skill, care and diligence, in the interests of clients and the integrity of the financial services industry;
- b) Have and employ effectively the resources, procedures and appropriate technological systems for the proper performance of professional activities;
- c) Seek from client's appropriate available information regarding their financial situations, financial product experience and objectives in connection with the financial service required;
- d) Act with circumspection and treat clients fairly in a situation of conflicting interests;
- e) Never to use coercive tactics when dealing with a client, nor ask them to waive any rights granted by any legislation; and
- f) Comply with all applicable statutory or common law requirements applicable to the conduct of business.

The directors, management and staff of Infinite Credit also adhere, support and abide fully with the South Africa Underwriting Management Association (SAUMA) and that of the South African Insurance Association (SAIA) codes of conduct. Coupled to this all Infinite Credit Policies and Procedures must comply with the Policy Holders Protection Rules and ensure that all the outcomes relating to Treating Customers Fairly are achieved.