

DISCLOSURE NOTICE

This notice does not form part of the Insurance Contract (Policy) or any other document. It does however contain valuable information.

Introduction

The FAIS (Financial Advisory and Intermediary Services) Act (Act 37 of 2002) has been introduced to protect consumer rights and makes provision for

- Registration of brokers referred to as Financial Service Providers (FSP) who must comply with certain requirements such as academic qualifications and experience. The FSP must also comply with fit and proper requirements referring to honesty, competency and solvency.
- The disclosure to you as the client of material information regarding
 - details of the product supplier (Insurer).
 - details of the FSP.
 - details of the financial service.
- Your rights to lodge a complaint and seek resolution thereof through the FAIS Ombud offices.

Our Disclosure

Name: Infiniti Insurance Limited
Physical Address: Block F, Upper Grayston Office Park,
152 Ann Crescent, Strathavon, Sandton
Postal Address: PO Box 23, Strathavon, 2031
Telephone: 011 718 1200
Fax: 011 726 1874

Underwriting Manager

Name: Infinite Credit Underwriting Managers Proprietary Limited
Physical Address: 16 Gibson Road,
Sunward Park, Boksburg
1425, South Africa
Postal Address: PO Box 18010
Sunward Park
1470
Telephone: 010 300 6291
Fax: 086 465 3707
Email: henry@i-credit.co.za
FAIS Licence: FSP Number 45406

Compliance Officer Details of Underwriting Manager

Name: Craig Ormrod
Associated Compliance
Telephone: 011 678 2533
Cell: 082 418 8844
Postal Address: PO Box 9655 Devon Valley 1709
Email address: craig@associatedcompliance.co.za

FAIS Licence Information

Services: Advice and Intermediary
Categories: Personal and Commercial – Short term insurance.
FSP Number: 35914
Email address: compliance@infinitiafrica.com
Complaints: Direct your complaint to the above address or by email to complaints@infinitiafrica.com
Professional Indemnity: Our Professional Indemnity policy is underwritten by Brit, Channel Syndicate, Catlin and Markel Syndicate of Lloyds Limited.

Your Policy

Type of Policy: Personal / Commercial Lines – Short term insurance.
Premium: Premium is the amount you pay us for the cover under the policy. The premium payable and frequency is reflected on your policy schedule or endorsement.
The premium is payable before inception or renewal of the policy, subject to a 15-day period of grace. Non-payment of the premium will result in contractual lapsing of the policy. Please ensure that your FSP has explained the consequences of non-payment of premium to you.
Fees: Any fees payable by you to the FSP are separately disclosed on your policy schedule. FSP are separately disclosed on the policy.
Binder Fees: Any binder fee payable to the FSP by us is separately disclosed on your policy schedule.
Commission: Any commission payable to the FSP by us is separately disclosed on your policy schedule.

Complaints Resolution Procedure

Summary

The objective of the complaints procedure is to set out the steps that enable you to approach the FAIS Ombud for determination on a complaint, where the complaint constitutes a monetary claim up to R 800 000, without incurring legal expenses.

What is a complaint?

A complaint can only arise if

- Infinite Credit Underwriting Managers (Pty)Ltd its representative contravened or failed to comply with a provision of the Act and as a result you have or are likely to suffer financial prejudice.

- we or our representative wilfully or negligently rendered a financial service which caused or is likely to cause financial prejudice.
- we treated you unfairly.

How do you lodge a complaint?

Inform Infinite Credit Underwriting Managers (Pty)Ltd in writing that you have a complaint and if possible complete their client complaint form.

What happens after this?

- We have 3 weeks to acknowledge receipt of the complaint if we cannot resolve the complaint in that period.
- We must resolve the complaint within 6 weeks.

What other rights do you have?

If after 6 weeks we have not resolved the complaint or the complaint has not been resolved to your satisfaction you may approach the FAIS Ombud within 6 months of the resolution by Infinite Credit Underwriting Managers (Pty)Ltd. You must complete a complaints registration form that you can download from the FAIS Ombud website.

FAIS Ombudsman

Physical Address: Celtis House, Eastwood Office Park, Lynwood Road, Pretoria
 Postal Address: PO Box 74571, Lynwood Ridge, 0040
 Telephone: 012 470 9080
 Fax: 012 470 9098

Customer Contact Division

Telephone: 0860FAISOM (0860324766)/012 470 9080
 Fax: 012 348 3447
 Email address: info@faisombud.co.za
 Website: www.faisombud.co.za

A FULL COPY OF THE COMPLAINT RESOLUTION POLICY AND PROCEDURES IS AVAILABLE FROM OUR OFFICES

Compliance Officer Details

Name: Peet Pieterse
 Authorised to outsource their service under licence CO 6897
 Telephone: 011 718 1200
 Fax: 011 726 1874
 Postal Address: PO Box 23, Strathavon, 2031
 Email address: PeetP@infinitiafrica.com
 Your Intermediary: Also referred to as your broker or Financial Service Provider (FSP). The name of your broker is reflected on your policy schedule.
 Legal Status: Your broker is authorised by us in terms of an agency agreement to render advisory and intermediary services with regard to our financial products in the categories they are licensed for.
 Your broker is not a representative of Ininiti Insurance Limited and Ininiti Insurance Limited accepts no responsibility for their actions.
 Your broker has to disclose to you whether they hold professional indemnity insurance or not.

The Protection of Personal Information Act (“POPIA”) is effective 1 July 2021. POPIA regulates how we use, store, and destroy personal information and special personal information of individuals and juristic persons.

Please visit our website www.i-credit.co.za for more information around how we utilise, store and destroy your personal information.