

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:
 - O details of the product supplier (Insurer).
 - O details of the FSP.
 - O 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
FSP Number: 35914

Underwriting Manager

Name: Infinite Credit Underwriting Managers Proprietary Limited
Physical Address: 16 Gibson Road, Sunward Park, Boksburg 1425, South Africa
Postal Address: Private Bag X3, Strubensvalley, 1735
Telephone: 010 300 6291
Email: henry@i-credit.co.za
FAIS Licence: FSP Number 46366

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 License 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 complaint's 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: Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria, 0010
Postal Address: PO Box 74571, Lynwood Ridge, 0040
Telephone: 012 762 5000
Email Address: www.faisombud.co.za
Website: <https://www.faisombud.co.za/contact-us/>

Customer Contact Division

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

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

Compliance Officer Details of Insurer

Name: Peet Pieterse
Authorised to outsource their service under license 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 Infiniti Insurance Limited and Infiniti Insurance Limited accepts no responsibility for their actions. Your broker must disclose to you whether they hold professional indemnity insurance or not.