

P.O. Box 300, St Francis Bay 6312, Tel: (042) 294 0609, Fax: (042) 294 0305, E-mail: wakriel@intekom.co.za

Approved Financial Service Provider license no: 2470

INTERMEDIARY DISCLOSURE

In terms of the Financial Advisory and Intermediary Services Act (FAIS) (ACT no 37 of 2002) the following information must be disclosed to clients and potential clients :-

Full Name :- Willem Andries Kriel Mobile :- 082 898 2329
Tel no :- 042 294 0609 e-mail :- wakriel@intekom.co.za
Physical address :- The Village Centre, Lyme Road South, St Francis Bay, 6312

I, (Willem Kriel), am an Independent Broker and have been in practice for 28 years and have achieved the following qualifications :- Santam Commercial Insurance - Multimark III & have 91 FIAS credits. RE 5 for Rep and KI

I have training and experience to advise my clients on the following insurance business :-

Short Term Domestic Commercial Business lines

As the Principal / Representative of the brokerage I have access to and have been accredited to market products from the following product providers:

Santam	Thatch Risk Acceptances	Old Mutual Insure	Zenith
Frontline	Alexander Forbes	Associated Marine	Auto&General
Motor Underwriters Ass	Bryte, including various other specialized underwriting agencies		SHA
Hollard	CTU	Kempston Insurance	MUM
PPS	ONE	Cross Country	

Willem Kriel Makelaars do not own more than 10% of issued shares directly or indirectly of any Insurer or Financial Product provider.

Willem Kriel Makelaars is not an associated company of any short term insurer, life insurer or product provider.

Willem Kriel Makelaars earns more than 30% of the total commission from Santam.

Willem Kriel Makelaars earns income from commission and fees that the Product Provider pays over on the products purchased by clients (20% Non-motor / 12.5% Motor)

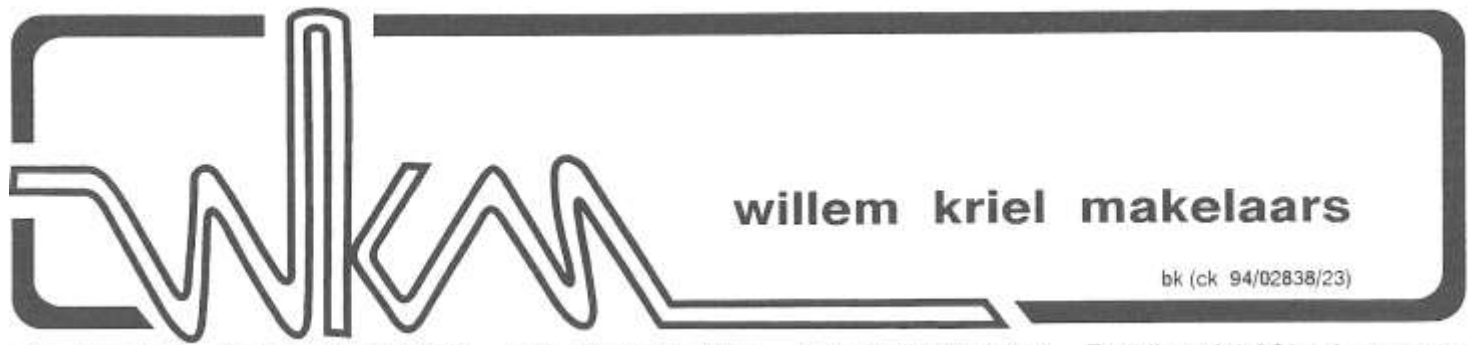
Willem Kriel Makelaars has Professional Indemnity Insurance cover of R5 000 000 with Alexander Forbes

Willem Kriel Makelaars compliance is outsourced to an external compliance practice, Key Consulting represented by Leanne Morgan who can be contacted on 0836541777; fax 0866330647 or leanne@keycompliance.co.za.

Willem Kriel Makelaars has a Conflict of Interest management policy with no actual or potential conflicts reported. This document is available on request.

From time to time the staff/management may receive immaterial /gifts/incentives from product providers. A gift register is available on request.

Although no specific needs or products have yet been discussed, disclosures about the product provider must be made. Kindly refer to subsequent documentation such as a quote, annexure or policy document for information on Product



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Suppliers: name, physical and postal address, telephone details, name and contact details of their compliance department.

As a client, no provider may request or induce you in any manner to waiver any right or benefit conferred on you by, or in terms of, any provision of the FAIS Act and Code of Conduct.

Willem Kriel Makelaars are committed towards a transparent and accessible complaints resolution process that is fair to all parties involved. If you feel that your rights have been prejudiced, or you have been aggrieved in any way by a financial loss or you have been treated unfairly by the FSP, **you have the right to lodge a complaint**. Our complaints procedure is available on request and will be provided to you if you ever lodge a formal written complaint.

The **Protection of Personal Information (POPI) Act** requires us to inform you how we use, disclose and destroy personal information we obtain from you. We are committed to protecting your privacy and will ensure that your personal information is used appropriately, transparently and according to applicable laws. Our POPI Policy, details all of the above and is available on request. During the course of rendering services to you we will come into possession of confidential information. It is our undertaking that we will not impart this information to any third parties, unless required to provide you with appropriate advice and intermediary services, or with your specific permission or if required to do so by law.

Treating Customers Fairly (TCF) is a regulatory framework which requires companies to consider how they treat their clients through all stages of the relationship and product life cycle. This has encouraged us to re-evaluate our company culture and to reinforce the customer-centred service deliverable on which we base all our operations. Our FSP has always been client-focussed, however, with the advent of TCF, we are concentrating more of our efforts on meeting the needs of our clients and bringing customer service to the forefront of our operations. In light of this we have implemented a TCF policy, structured according to the guidelines provided by the FSB to ensure that we consistently deliver fair outcomes to our clients and enhance the service quality to clients. The TCF policy is available on request.

I hereby acknowledge that I have read this document.

Client Name

Client Signature

Date