



Authorized
Financial Services
Provider
FSP 12604

DISCLOSURE DOCUMENT

This document is provided in adherence to the General Code of Conduct for Financial Services Providers and Representatives (Government Gazette 25299 of 8 August 2003). Section 15 and 16 of the Financial Advisory and Intermediary Services Act, 2002 (Act no. 37 of 2002) (*This document does not form part of any Insurance, Health Service Benefits, or other Financial Services Contracts*)

PERSONAL DETAILS

Full names : André Pretorius
ID number : 7109295160081
Designation : Member of Closed Corporation

BUSINESS DETAILS

Business name : Cyndré Brokers cc
Trading as : Cyndré Brokers cc
Registration number : CC 1997/68665/23
License number : 12604
Postal address : P O Box 13886, NORTHMEAD, 1511
Physical address : 65 Miles Sharp Street, RYNFIELD, 1501
Telephone : (011) 425-2455
Facsimile : (011) 425-0350
Cellular phone : 0832607349
E-mail address : cyndre@mweb.co.za
Contact person(s) : Cyndie Pretorius, Juanita Mynhardt

LEGAL AND CONTRACTUAL STATUS

The presenter of this document acts in the capacity of a contract.

In terms of the Act Cyndré Brokers accepts responsibility for his own actions as well as the actions of a representative mandated or contracted by Cyndré Brokers in the rendering of a financial service to a client. Cyndré Brokers and representative act independently (being independent financial advisors) from any product supplier and as such the product supplier will not accept responsibility for the actions of Cyndré Brokers or representative.

Clients must be aware of their own responsibility in the presentation of full and correct information and the making of carefully considered decisions in the financial service process. Clients should enter into an agreement with their financial advisor in which it is clearly stipulated what services should be rendered and by when.

COMPLIANCE ARRANGEMENTS

Cyndré Brokers responsible for own compliance arrangements.

Name of compliance officer : André Pretorius
FSB compliance officer authorization number : 1603
Contact details : (011) 425-2455

FINANCIAL SERVICES

Cyndré Brokers or representative is authorized to market the following financial products:

Short-term Insurance : Personal and Commercial Lines - Category I

The license has been authorized with no conditions and/or restrictions.

GUARANTEES / PROFESSIONAL INDEMNITY / FIDELITY INSURANCE

Cyndré Brokers holds Professional Indemnity insurance and accepts responsibility for the financial advice of its Representatives, acting in the scope and course of their employment.

CONTRACTUAL RELATIONSHIP WITH PRODUCT SUPPLIERS

Cyndré Brokers has contractual relationships with various product suppliers and Underwriting Managers to market their products.

CONFLICT OF INTEREST

Cyndré Brokers has a management policy which regulates conflict of interest when rendering financial services. For details, request a copy of the document from our office.

COMMISSION AND POLICY FEES

Commission of 12.5% on motor insurance and 20% for any other class of insurance will be paid to Cyndré Brokers. Policy Fees, as stated on the application form.

CLAIMS PROCEDURE

Please notify Cyndré Brokers at (011) 425-2455 or the Insurer of any claim or loss **within 30 days** of loss. The applicable documentation and process will be provided to you.

COMPLAINTS PROCEDURE

If you dispute the outcome of your claim you must address these directly with us. If the matter is not resolved to your satisfaction, you may address your queries to :

The Short-term Insurance Ombudsman

P O Box 32334

Braamfontein, 2017

Telephone

(011) 726-8900

Fax

(011) 726-5501

PAYMENT OF PREMIUM

Please note that your premium is payable in advance and that you will only be covered for that period in respect of which your premium has already been paid. It is your duty to check with your bank to ensure that your premium has been deducted. The failure to pay the premium on the due date will result in your insurance cover suspended until the premium are paid in full. Failure to pay the premium due for 60 days will result in the policy being cancelled. You must also inform your FSP immediately if you change your bank or bank account.

OTHER MATTERS OF IMPORTANCE

- Please read through all the documents we send you to ensure that you understand the contents thereof. We record all telephone calls.
- The appropriateness of our advice might be limited if we could not conduct a full financial analysis.
- You must be informed of any material changes to the information with regard to Cyndré Brokers and Insurer.
- If the information with regard to Cyndré Brokers and Insurer was given orally, it must be confirmed in writing within 30 days.
- The Insurer may reduce your No Claim Bonus in the event of a claim (Even if you were not responsible for the damage).
- The Insurer and not Cyndré Brokers must give reasons for repudiating your claim.
- Your Insurer may not cancel your insurance merely by informing Cyndré Brokers. There is an obligation by the Insurer to make sure the notice has been sent to you.
- You are entitled to a copy of the policy free of charge.

WARNING

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents handed to you.
- Make note as to what is said to you.
- Don't be pressured to buy the product.

APPOINTMENT TO RENDER FINANCIAL SERVICES

I/we, the undersigned, confirm the appointment of Cyndré Brokers to render specified financial services. I/we understand that Cyndré Brokers may come into possession of information of a confidential nature in the course of rendering the requested financial service. I/we undertake to inform Cyndré Brokers in writing if and as soon as his/her services are no longer required for whatsoever reason.

OBLIGATIONS OF CLIENT

The following obligations is the responsibility of the client :

- That all material information in relation to the application must be fully disclosed.
- That the client is responsible for the correctness and completeness of all answers given to questions in the application form.
- If the application form is completed on behalf of the client and in his presence, that all information is accurately and completely recorded.

The client will have to face the following possible consequences of misrepresentation of material facts, non-disclosure or inclusion of incorrect information :

- Non-acceptance of the proposal.
- The suspension or cancellation of the product.
- The adjustment of benefits or premiums.
- The loss of premiums already paid.
- The cancellation of benefits.
- Refusal by the product supplier to pay any claim or benefits under the product.
- The Ombud making an adverse finding if a complaint is lodged to his Office.