



Liberty Group Limited is a licensed life insurer, an Authorised FSP (no 2409) and part of the Standard Bank Group
Liberty Centre, 1 Ameshoff Street, Braamfontein, Johannesburg, 2001
PO Box 10499, Johannesburg, 2000
Contact Centre numbers: Liberty - 0860 456 789, STANLIB - 0860 123 003

INTRODUCTION LETTER

We require this form to be completed and signed for the following reasons:

1. Officially appointing a Liberty Financial Adviser.
2. Provide you with details of when your personal information will be used or obtained.
3. Provide you with a summary of our services.
4. Provide you with information should you have a complaint in the future.

Client details

Full names and surname _____

About Liberty

Liberty Group Limited ("Liberty") (Reg No. 1957/002788/06) is part of The Standard Bank Group. Liberty is licensed with the Financial Sector Conduct Authority (FSP No. 2409) to render advice and intermediary services related to the following financial products and services only in respect of the products of Liberty, STANLIB, Bonitas, and Bestmed:

- All classes of long-term insurance policies
- Health services benefits
- Participatory interests in a collective investment scheme (CIS)
- Retail pension benefits (retirement annuities and preservation funds)
- Short-term personal lines
- Pension funds benefits (pension and provident funds)

Liberty Group Limited (including its subsidiary, Liberty Linked Investment Platform (Pty) Ltd), and STANLIB Limited are fully-owned subsidiaries of Liberty Holdings Limited. Where the words "us" and "we" are used in this document it refers to Liberty Holdings Limited and all of its subsidiaries (Liberty). We mandate our representatives to only render financial services in respect of our financial products offered in these product classes.

About your Financial Adviser

Your Financial Adviser (FA) (insert FA name and 13 digit code) Eugene Henk Nel 8000100021446

is a representative of Liberty since November 2021

and has a mandate to render financial services relating only to the products as indicated above. We only accept responsibility for the activities performed by the Financial Adviser within the scope of his/her mandate to provide Financial Services in respect of the above. If you are offered anything outside this mandate, please contact our compliance department immediately. For your protection we hold professional indemnity cover. Your Financial Adviser's details are as follows:

Office physical address 4 Sandown Valley Crescent

Sandton

Postal code 2031

Office contact number 0118757600

Cell number 0715066443

Email address henkn@herefordgroup.co.za

Your Financial Adviser receives most of his/her remuneration (more than 30% of his/her total remuneration), including commission from Liberty. In addition to commission, your Financial Adviser may receive various additional benefits which may include the following:

- Options to participate in a collective investment scheme through STANLIB or in a share incentive scheme with Liberty.
- Fees, reimbursive allowances, provident fund, medical aid and similar benefits, as well as certain incentives which Liberty may decide to pay from time to time.

Any other interest _____

(Insert any other interest, including but not limited to referral fees, family relationship or any other form of interest.)

Our Financial Advisers must base all their recommendations, on a proper analysis of your financial needs and circumstances to ensure that the financial service provided is appropriate and not unfairly influenced by the abovementioned benefits. Your Financial Adviser's eligibility to qualify for the abovementioned benefits is based on both the quantity of the business secured, as well as the quality of the service provided to you which we determine by the extent to which clients maintain their relationships with Liberty and through our business process monitoring. **Note also that Liberty has adopted a conflict of interest management policy, which you may access on Liberty's website www.liberty.co.za, alternatively you may request a copy from your Financial Adviser.**

Please note that in the event of any modification or variation of this standard form Liberty will regard this form as being invalid and of no force and effect. **Do not sign blank or incomplete forms.**



We will supervise any Financial Adviser who has less than 24 months experience for any category of financial services product – your Financial Adviser

☒ **is supervised**

☐ **is not supervised**

Your Financial Adviser is able to offer tax advice which is incidental to the advice provided in analysing and structuring your financial affairs through appropriate products offered. To offer other tax advice (e.g. completion of tax returns), your Financial Adviser is required to be registered as a tax practitioner. We do not accept liability for such other tax advice.

Your Financial Adviser is registered to provide other tax advice: ☒ No ☐ Yes – operating under independent legal entity

known as _____

Your complaints process

If you have a complaint in respect of the service rendered to you, or if you are uncertain about the extent of the Financial Adviser's authority, please direct your queries to our call centre on 0860 456 789 or facsimile 0866 880 717 for full details of our complaints handling procedure. Should your complaint not be handled to your satisfaction, you may forward the matter to the Office of the Ombud for Financial Service Providers. Standard procedure at the offices of the Ombud requires you to provide evidence of your attempt to resolve the matter directly with Liberty.

Group Chief Compliance Officer:

Email: group.compliance@liberty.co.za

Tel: 011 558 3911

Ombud for Financial Service Providers:

Address: 125 Dallas Avenue, Waterkloof Glen, Pretoria, 0049

Email: info@faisombud.co.za Fax: (012) 348 3447/(012) 470 9097 Tel: 012 762 5000 or Sharecall/Call Centre: 0860 663 247

Declaration

This declaration contains the consents, guarantees and undertakings that you the client, (for example a product owner, member, duly authorised representative of product owner, Life Assured, or payer) agree to. You agree that the information below will apply to all products (and services) whereby you have entered into an agreement with us.

Your personal information

- We need to collect and process some of your personal information in terms of various laws and to provide products or services to you, to confirm, update and enhance our records from time to time to provide you with these goods or services.
- Acceptance of these terms is voluntary but is a requirement for the provision of products or services to you.
- If you do not accept these terms, we cannot activate and service your product.
- As this information forms the basis of our assessment and terms, we offer you, it must be correct, complete and up to date.
- If any information you give us is wrong, incomplete, or outdated, we may cancel your policy or decline a future claim.
- We will comply with all relevant regulations in dealing with your information and always keep it secure and confidential.
- Where you have provided us with the Personal Information of a third party, you guarantee that such third party has given you consent to provide us with their Personal Information.
- You further agree to provide all documentation and information required in terms of Liberty business rules.
- You also confirm that all information you have provided to us is true and correct.
- You acknowledge and accept that your information may be provided to SARS. Further, that SARS may also exchange the information with the tax authorities of another country or countries in which you may be a tax resident.

In terms of the Protection of Personal Information Act we are required to:

- Keep your information secure, confidential and only for as long as required.
- Only process information as permitted by law.
- Provide you with access to update or rectify any of your information.
- Notify you if any of your information has been compromised.

Authorisation to collect, share and process information

You hereby authorise us, our Financial Advisers, the owner of the product (if different to the Life Assured) and our service providers (which may also be located outside of the Republic of South Africa), as long as required and potentially after your death, to:

- Collect any personal, medical, financial, policy and product information, any information related to your wellness programme membership, credit and other potentially relevant information about you directly from all available sources internally within the Liberty Group, as well as external sources and contracted service providers including but not limited to your medical scheme, medical practitioners, credit bureaus, pathology laboratory industry databases including those accessed by The Financial Services Exchange (Pty) Ltd trading as Astute in order to meet our regulatory obligations, for fraud detection, servicing and internal processing purposes;
- For external sources, you agree that this authorisation is considered a legally binding personal instruction to the parties concerned to provide any relevant information requested directly to us; and
- Process and share this information internally and externally (for example to companies in our group such as Standard Trust Limited or Standard Insurance Limited) only as required in order to: continually assess risks; service your product; consider claims; provide services and products to you; meet our responsibilities to you; follow your instructions; inform you of new services and products; make sure our business suits your needs; monitor and analyse your conduct for quality control, fraud, compliance and other risk-related purposes; for security, administrative and legal purposes; carry out statistical, research and other analyses to identify potential market trends and develop new products and services; and
- Communicate any product offerings, enhancements to products and any special offers to you, as well as share your personal information with other entities within the Standard Bank Group, for the purposes of them communicating any product offerings and any special offers that may be to your benefit; and
- Comply with applicable contractual or regulatory requirements.



Change in information provided

- If there has been a change in any of the information provided to us which includes but is not limited to health, occupation or hobbies, since the date of the submission of the application and the issuing of underwriting terms (where applicable), you need to notify us as we may need to reassess your application. Failure to notify us could lead to the termination of your policy.
- We have a duty to take all reasonable steps to ensure your personal information is complete, accurate, not misleading and updated on a regular basis. To do this, we will always try to obtain personal information from you directly. Where we are unable to do so, we will make use of verifiable independent third-party data sources.
- Should any tax related information you have provided change in future, please complete and submit a new Self-Certification Declaration form within 30 days of such change (contact info@liberty.co.za for the form).

Your Right/Remedies

- Should you believe that we have utilised your personal information contrary to applicable law, you will first resolve any concerns with us by contacting us on 0860 456 789/+27 (0)11 558 4871 . If you are not satisfied with such process, you have the right to lodge a complaint with the information regulator.

Notes:

- **"Potentially relevant information"** includes information about your lifestyle, financial status, health, occupation and hobbies amongst others and spans a variety of potential sources, but specifically includes claims records from medical schemes, results of pathology and other blood tests conducted and details on prescription medication usage.
- **"Personal Information"** includes race, gender, nationality, marital status, age, physical or mental health, disability, language, education, identity number, telephone number, email, postal address, biometric information, and financial, criminal or employment history as defined in the Protection of Personal Information Act.
- **"Process"** means any operation or activity, whether automated or not, concerning personal information, including: collection, receipt, recording, organisation, collation, storage, updating or modification, retrieval, alteration, consultation, use, dissemination by means of transmission, distribution or making available in any other form, merging, linking, as well as blocking, degradation, erasure or destruction of information.
- **"Various laws"** pertain to, but is not limited to the following legislation: Protection of Personal Information Act of 2013 ("PoPIA"), Financial Intelligence Centre Act ("FICA"), Financial Advisory and Intermediary Services Act ("FAIS"), Tax Administration Act ("TAA").
- **"We"** refers to Liberty Holdings Limited and all its subsidiaries.

Service levels

Liberty, through its Financial Advisers and facilities, will provide the following:

- An initial financial needs assessment will be conducted to determine your requirements, define and agree your financial needs and objectives and identify the most suitable way to address them.
- The details of the financial products considered and recommended will be provided to you and will be set out in a documented record of the financial advice provided to you.
- As your financial needs and objectives change over time, Liberty will, through our Financial Advisers, remain available for regular reviews to ensure that the advice and solutions, the chosen products and, where applicable, investment portfolios you require, will continue to be appropriate.
- You will be provided with regular documents to update you on the values and status of the products that have been put in place to address your needs.
- Liberty will provide the necessary facilities and infrastructure to allow for the ongoing administration and servicing of your products or any specific instructions you may require over time.

Should you wish to limit where your Financial Adviser obtains information from, please list your authorised Service Providers below:

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I confirm that this permission extends to the following **authorised users** and that this consent will remain effective until cancelled by me in writing.

Jenna-Lee Kay

Pinkie Mbawu

Senzeni Ncube



Authority to change Financial Adviser

(Tick appropriate block)

- ☐ I **APPOINT** the Financial Adviser for all my Liberty policies (existing and new); or
☐ I **APPOINT** the Financial Adviser but **ONLY** for the following policies stated below:

By completing this section, you are appointing the Financial Adviser as your servicing consultant which in certain circumstances may impact on future commission payments or certain terms and conditions (in which case those terms and conditions will prevail) for certain products.

Note for Financial Adviser:

Please send this completed form to info@liberty.co.za AND fax to 086 727 7505 for STANLIB linked products or 086 727 7501 for STANLIB Unit Trust business as well.

What your Financial Adviser is not permitted to do

- **Limitation on Financial Adviser authority - No Financial Adviser may receive any money from any client or potential client, directly or indirectly, into their bank account, or into any other third party account. Payments of premiums or investments, must only be paid by debit order or directly into a Liberty bank account.**
- Enter into contracts on your behalf;
- Incur any liabilities on your behalf;
- Settle or waive any claim against you or by you;
- Restructure your existing investment portfolio or switch any investment products without your written consent.

I, _____ (FULL NAMES & SURNAME),

ID number or passport number, _____ have read and understood the contents of the above.

I understand that all sections which I must complete (in **BOLD** and framed) have been completed by me and reflect my intention. By signing this document in a representative capacity (if applicable), I confirm that I am fully authorised to sign in such capacity.

I further acknowledge that the authority to change the Financial Adviser form will only be acted on by Liberty if received within 3 months from date of signature.

Signature of Client

Date

