



LIBERTY GROUP LIMITED

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Company Secretary: J M Parratt

Liberty - an Authorised Financial Services Provider in terms of the FAIS Act (Licence No. 2409). Liberty Group Limited - Reg. No. 1957/002788/06

Dear FRANK.NET Client

EXCITING CHANGES FOR FRANK.NET AS IT JOINS THE LIBERTY BRAND

Great news! From 11 August 2020, we are changing our name and your FRANK.NET product/s are being migrated to a new look and feel and being moved onto a brand-new technology platform.

As a wholly owned subsidiary of the Liberty Group, the FRANK.NET products have always enjoyed the security of, not only being underwritten by Liberty, but also being part of the Liberty suite of products. Below we answer some questions you may have:

“WHY THE CHANGE?”

All FRANK.NET products are administered by Frank Financial Services (Pty) Ltd, an authorised financial services provider and member of Liberty Group Limited. In 2016, we moved all FRANK.NET products onto the Liberty Life License (FSP: 40948) and we began the move to align all our offerings and streamline our business through new technology. Now, we are ready for the next step, merging all FRANK.NET clients with the Liberty brand and migrating them onto a new platform.

“WHAT DOES THIS MEAN FOR MY COVER?”

The only change is that all future correspondence around your product will be Liberty branded. Other than that, there is no change to your product. You will have the same benefits and cover as before.

“WHAT WON'T CHANGE?”

- Your policy number
- Your benefits, and terms and conditions
- Your cover amount
- Your premium (except annual increases as laid out in your original policy document)

“WHAT WILL CHANGE?”

1. **Your Policy documents will look different:** On your next anniversary you will receive a new set of policy documents. We can confirm that this will not change the product you have with us, your original policy, and its terms and conditions, will always be used in the event of a future claim.



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- 2. You will have a new bank reference number:** After 11 August 2020, when your premium is debited from your bank account, you will notice that there will be a different bank reference number on your bank statement. The reference on your bank statement will be “LibertyFFS” followed by your policy number and product specific reference number – e.g. “LibertyFFSP0000111111L01”

- 3. New contact details:** While the old FRANK.NET details will still be available as per your policy document, you can also contact us on:
Email: directservice@liberty.co.za
Call: 0860 555 148

- 1. You will have access to new services:** Liberty direct insurance services’ new technology platform will enable a host of new features to our clients. Right away, you will be able to purchase additional products online in the comfort of your own home at <https://direct.liberty.co.za/>

As a client of one of South Africa’s oldest and most trusted brands, we have always had you at the centre of our everything we do. We will strive to ensure that you benefit from an improved customer experience and have access to a wider range of products and services through the Group.

The COVID-19 pandemic has changed the world and is having a big impact on the South African Economy. We urge you to take this opportunity to review your insurance cover, to ensure that you have enough to secure your family’s financial wellbeing. It is also important to keep your cover in place by continuing to pay your monthly premium.

Please contact us on directservice@liberty.co.za or call us on 0860 555 148, should you wish to speak to someone about reviewing your cover or to make any necessary changes to your policy at this time.

We hope you and your family stay healthy and safe during this time and thank you for your loyalty and for entrusting us with your family’s financial security.

Sincerely,

William Kuhn

Executive - Frank Financial Services

DISCLAIMER:

These direct products, underwritten by Liberty, are distributed and administered by Frank Financial Services (Pty) Ltd, an authorised financial services provider and member of Liberty Group Limited (FSP: 40948).