



LIBERTY

LIBERTY GROUP LIMITED

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Directors: J H Maree (Chairman), D C Munro* (Chief Executive),
Y Maharaj* (Financial Director), A W B Band, S L Botha,
C L Roskrige Cele, A P Cunningham**, M W Hlahla, N Y Khan,
Dr S P Sibisi, Y G H Suleman, J H Sutcliffe**, S K Tshabalala
(*Executive Director, ** British)
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

Statutory Disclosure in terms of the Financial Advisory and Intermediary Services Act, 2002 (FAIS Act).

This document contains important information. Please read it carefully and ensure that you understand its contents.

YOUR FINANCIAL SERVICES PROVIDER:

Liberty's direct long-term insurance products are distributed and administered by Frank Financial Services (Pty) Limited, an authorised financial services provider for which they receive fees.

Name: Frank Financial Services t/a Frank.net (FSP)
FSP licence: 40948

Frank Financial Services are authorised to directly market and offer long-term insurance products. We do not give advice. We provide relevant product information so you can make an informed decision.

PRODUCT SUPPLIER:

Liberty is a registered long-term insurer.

Liberty Group Limited ("Liberty")
1 Ameshoff street
Braamfontein
2001
0860 225 534

PROFESSIONAL INDEMNITY INSURANCE:

As required by law we hold the necessary professional indemnity insurance.

CONFLICTS OF INTEREST:

In accordance with the FSP's Conflict of Interest Management Policy a high priority is placed on a client's interest. If a conflict of interest situation cannot be avoided, the FSP will manage this conflict equitably and in the client's best interest as an integral part of the FSP's ethos. The FSP maintains an active Conflict of Interest Management Policy which is available on request and available on our website.

REPRESENTATIVE, FAIS STATUS AND PRODUCTS:

The Registrar of Financial Services, under section 44 of the FAIS Act, granted an exemption of the Determination of Fit and Proper Requirements. In an effort to ensure our agents meet all the requirements of the FAIS Act, they are currently undergoing training and examinations towards additional qualifications.

We accept responsibility for the actions of the representatives when they render intermediary services to you in respect of the subcategories of financial products set out below (some representatives may be working under supervision). Representatives are salaried employees and do not earn commission.



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Frank Financial Services act as a direct marketer under the FAIS Act and licenced to provide intermediary services in respect of the product categories listed below.

	Category and subcategory	A. Advice	B. Intermediary Services	C. Services under Supervision
1	CATEGORY I	<input type="checkbox"/>	x	x
1.1	Long-term Insurance: subcategory A	<input type="checkbox"/>	x	x
1.2	Short-term Insurance Personal Lines	<input type="checkbox"/>	x	x
1.3	Long-term Insurance subcategory B1	<input type="checkbox"/>	x	x
1.4	Long-term Insurance subcategory B2	<input type="checkbox"/>	x	x

WAIVER OF RIGHTS:

You are hereby advised that no representative of the FSP or any other person may ask you, nor in any way induce you, to waive any right or benefit conferred on you by or in terms of any provision of the FAIS Act.

OTHER MATTERS OF IMPORTANCE:

1. In terms of the Financial Intelligence Centre Act, 2001 a FSP is obliged to report on any suspicious and unusual transaction that may facilitate money laundering.
2. All calls are recorded to ensure that we have a complete record of our conversations. A copy of the call can be made available on request. It is imperative that all information given is honest and factual, as the answers that you give during the call will be verified in the event of a claim and any errors could result in an unsuccessful claim.
3. **Cooling-Off Period:** If you decide to cancel the agreement within the cooling-off period, of 30 days after receiving this agreement, we will refund any payments already made under this policy agreement. The cooling-off period only applies if a claim has not been submitted or if no cover amounts have been paid out. If this agreement is cancelled at any time after the cooling-off period, payments made to us will not be refunded, as cover would have been provided.
4. **Cancellation of this policy agreement:**
You can cancel this policy at any time by sending us a cancellation request in writing, eg by email, fax or letter.
 - Email: directservice@liberty.co.za.
 - Fax: 011 408 7268
 - Address: PO Box 3034, Cape Town, 8000The agreement will come to an end on the last day of the calendar month for which you have already made your payment and no cover will be provided after that date.

CONTACT DETAILS:

- Contact number: 0860 555 148
- Email: directservice@liberty.co.za.