

1. INTRODUCTION

Discovery Life Limited hereby declares that our representative, who rendered the financial services, is currently mandated by Discovery Life Limited to sell Discovery products and licensed as representative on our FSP license and does so under supervision.

- We accept responsibility for any activities performed within the scope/mandate of, or in the course of implementing any contract or mandate relating to the financial services rendered by the representative.
- We confirm that the representative meets the fit and proper requirements prescribed by the FAIS Act to render financial services.
- Discovery Life Limited holds the necessary Professional Indemnity Cover, and the representative is remunerated on a monthly basis by means of statutory commission, ongoing fees, renewal fees and/or Incentives paid by Discovery Life Limited.
- The representative does not directly or indirectly hold more than 10% of Discovery's shares, nor any equivalent substantial interest in any of the companies or products within the Discovery Group.
- Discovery Life has an intermediary contract with Auto and General for distribution of its Flexicare product..
- The representative receives no more more than 10% of his/her total remuneration from Auto and General.
- We have considered the conflict of interest provisions in terms of the FAIS Act 37 of 2002 and the Policyholder Protection Rules and have not identified any actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined. We adopted a values-based approach where the spirit of the legislation is embraced. This is reviewed at least annually and reported on to the FSCA. A Conflict of Interest Management Policy is available to Policyholders upon request.

2. UNDERWRITING MANAGER

- Discovery Health is the underwriting manager and administrator of this policy and holds a binder agreement with Auto and General for which it receives binder fees and a profit share.
- Discovery Health performs the following functions in terms of the binder agreement -
 1. enter into, vary or renew a policy
 2. determine the wording of a policy
 3. determine premiums under a policy
 4. determine the value of policy benefits under a policy
 5. settle claims under a policy
- Discovery Health does not have a shareholding in Auto and General and does not receive more than 30% of its total fees from Auto and General.
- Auto and General does not have a shareholding in an of the Discovery entities.
- Discovery Health and Auto and General hold an exemption from the Financial Sector Conduct Authority for Discovery Life, as an associate of Discovery Health, to perform various activities and services. Discovery Life receives commission for the these activities and services.

Address : Discovery Health Medical Scheme; Discovery Health (Pty) Ltd
1 Discovery Place, Sandhurst, Sandton, 2196

Contact : 0860 998877

FSP No : 18564

3. PRODUCT SUPPLIER | COMPANY DETAILS

The representative is authorised to provide financial services on behalf of the following product suppliers:

Product Supplier(s)	FSP Number	Contact number
Discovery Insure Ltd	43064	0860 751751
Discovery Life Ltd	18147	0860 005433

The registered address for the above entities is 1 Discovery Place, Sandhurst, Sandton, 2196

Product Supplier(s)	FSP Number	Contact number
Auto & General	44481	0861 600124

Auto & General Park, 1 Telesure Lane, Riverglen, Dainfern, 2191

4. COMPLAINTS

Discovery

Should you have any concerns or complaints, you can contact Discovery's Chief Compliance Officer.

Email: compliance@discovery.co.za

Auto & General

Should you have any concerns or complaints, you can contact Auto and General's Dispute Resolutions Team.

Email: disputeresolution@autogen.co.za

FAIS Ombud

The FAIS Ombud is an independent and impartial dispute solution tribunal which investigates, considers and disposes of complaints by consumers against financial services providers as required by the FAIS Act

Postal: PO Box 41, Menlyn Park, 0063

Physical: 125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria, 0010

Telephone: 012 762 5000 / 012 492 9711 / 0860 066 3274

Fax: 086 546 5694 / 012 348 3447

Web: www.faisombud.co.za

Please note: Vitality, Wills and Trusts are not financial products and the policyholder will not be afforded protection under the FAIS Act. Any concerns or complaints in respect of these products should be sent to compliance@discovery.co.za

5. PRODUCT CATEGORIES

Product name	Product categories	The representative is licensed to render financial services for the following products:	The representative renders financial services, under supervision, for the following products:
Long-term Insurance subcategory A	1.1	<input type="checkbox"/>	<input type="checkbox"/>
Short-term Insurance Personal Lines	1.2	<input type="checkbox"/>	<input type="checkbox"/>

6. PRIVACY STATEMENT

6.1 Definitions

"Personal Information" refers to personal information about you, your spouse, your dependents and your beneficiaries (as relevant). It includes information about health, financial status, gender, age, contact numbers and addresses.

"Discovery" refers to Discovery Limited, Discovery Health (Proprietary) Limited, Discovery Life Limited, Discovery Vitality (Proprietary) Limited, Vitality Health style Travel (Proprietary) Limited, Discovery Insure Limited, Discovery Life Investment Services (Proprietary) Limited, Discovery Life Collective Investments (Proprietary) Limited, Discovery Nominees (Proprietary) Limited and Discovery Retirement Annuity Fund 12/8/37469, Discovery Investment Retirement Annuity Fund 12/8/37787, Discovery Preservation Pension Fund 12/8/37760, Discovery Preservation Provident Fund 12/8/3775 and Discovery Bank Limited. These entities will collectively be referred to as "Discovery", and specifically, excludes all Medical Schemes administered by Discovery Health (Proprietary) Limited.

6.2 Consent to collect, store and disclose certain information to Discovery

The privacy statement ("statement") explains how Discovery, (we/us) collect, use, disclose, share and otherwise process personal information, in line with the Protection of Personal Information Act.

By consenting to the statement you are giving us permission to process personal information specifically for the purpose of rendering sound and proper financial advice, and any additional information provided by you or us to the duly authorised agent for purposes of:

- Financial needs analysis;
- Quotation and application purposes;
- Obtaining information from the financial services exchange (Astute) or any other financial institution; and
- For administration purposes within the group.
- Upselling and /or cross selling.
- Special Offerings.

We are committed to protecting your personal data -

- You have the right at any time to request us to disclose to you what personal information of yours we hold and to request us further to correct, update or delete this information.
- For more detailed information on how and why we use your personal information, including your rights in relation to your personal data, and our legal grounds for using it, please view our Privacy Policies and Statements on the Discovery website <https://www.discovery.co.za/corporate/privacy/>
- Should you believe that the integrity of your personal information or confidentiality has been breached, please contact privacy@discovery.co.za