

## TERMS AND CONDITIONS DISCLOSURES - Important information

We, as Hollard, hold a responsibility to ensure that our valued policyholders are well-informed about essential disclosures. These disclosures ensure transparency and clarity on various aspects of your policy. It is our commitment to keep you informed about any important details or updates that may affect your coverage.

Your policy was bought under one of the following two Licenses:

Hollard Specialist Life Limited (Reg No. 1994/001332/06), a Licensed Life Insurer and an authorised Financial Services Provider.

Hollard Life Assurance Company Limited (Reg No. 1993/001405/06), a Licensed Life Insurer and an authorised Financial Services Provider.

### Contact details

<b>Physical address:</b> 22 Oxford Road, Johannesburg, 2001	<b>Telephone no.:</b> 0800 935 465
<b>Postal address:</b> PO Box 87419, Houghton, 2041	<b>Facsimile no.:</b> (011) 574 2828/2928

Should you have any queries, please contact our **Customer Services Department** on the details below. Standard rates apply.

<b>Email</b>	mypolicy@hollard.co.za
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Should you have any complaints, please contact our **Complaints Department** on the details below. Standard rates apply.

<b>Email - Complaints</b>	mycompliant@hollard.co.za
<b>Email - Compliance</b>	HLcompliance@hollard.co.za
<b>Telephone</b>	0861 268 378

### Complaints Procedure

If you have a complaint about this policy, first try to resolve it with your Intermediary. If the matter cannot be resolved, you can submit a complaint in writing using the details below:

#### Complain to Hollard

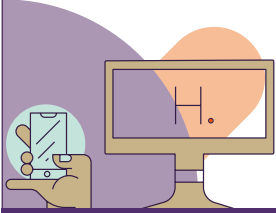
You may submit a formal complaint and request for the Life Complaints Department to review the decision within 90 days of the date of this letter, by contacting them on:

<b>Email</b>	mycomplaint@hollard.co.za
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#### Complain to Hollard's Office of the Internal Adjudicator (OIA)

If you are still unhappy with the Life Complaints Department's outcome after their review, you may email Hollard's independent OIA. The OIA is not tied to any division so will provide an independent, objective and fair investigation of your complaint. Please send all your documentation to:

<b>Email</b>	lifeoia@hollard.co.za
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## If you are still not satisfied

### Complain to the Ombudsman

If you are still unhappy after following the steps above, you may send your complaint to the Ombudsman for Long-term Insurance:

<b>Call:</b> 021 657 5000 <b>Fax:</b> 021 674 0951 <b>Email:</b> info@ombud.co.za <b>Web:</b> www.ombud.co.za	<b>Physical address:</b> Claremont Central Building 6th Floor, 6 Vineyard Road, Claremont Cape Town 7700	<b>Postal address:</b> The Ombudsman for Long-term Insurance Private Bag 45 Claremont Cape Town 7735
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Should you feel that your personal information has been violated, you may use the following information to lodge a complaint:

<b>Call:</b> 010 023 5200 <b>Email:</b> POPIAComplaints@inforegulator.org.za	<b>Physical address:</b> JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001	<b>Postal address:</b> The Ombudsman for Long-term Insurance Private Bag 45 Claremont Cape Town 7735
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## How intermediary remuneration and professional indemnity insurance works

The Intermediary receives regulated commission based on sales made; the breakdown of this commission is outlined in your policy schedule.

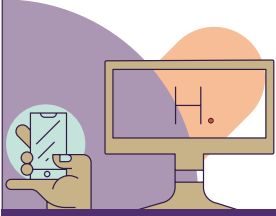
### Where the Intermediary is not a Hollard Representative:

Please note that where the Intermediary providing advice is not a Hollard Specialist Life Representative or Hollard Life limited representative, they are an Independent Financial Advisor, and all relevant legislative information and disclosures would need to be provided in the Client Advice Record or supporting documentation provided by the Intermediary.

Please refer to your policy schedule for this section under Intermediary details to confirm the Brokerage and Intermediary details.

### Where the Intermediary is a Hollard Representative:

Hollard accepts full responsibility for the actions of the above-mentioned Representative acting within their scope of their mandate/authorisation and carries professional indemnity insurance.



## Authorisation

Hollard is authorised to provide financial services in relation to the following financial products categories named:

### Financial Product Categories

Long-term Insurance subcategory A  
Long-term Insurance subcategory B1  
Long-term Insurance subcategory B2  
Long-term Insurance subcategory B1-A  
Long-term Insurance subcategory B2-A

## Signing and completion of documentation

Please note that no person acting on behalf of Hollard may ask you to sign any written, printed form or document unless all the information you need to fill in is already there.

## Responsibility and correctness of completeness

Please note that any proposal, application or contractual information regarding your policy or investment supplied to Hollard Specialist Life or Life limited by you or on behalf of you must be complete, accurate and all material facts must be disclosed. It is important to note that this is your responsibility, as our valued customer.

Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information could result in the cancellation of the transaction or the non-payment of a benefit by Hollard Specialist Life.

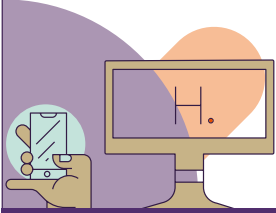
For more information, please refer to your policy schedule.

## Waiver of rights

We are here to make sure you are protected as your service provider. Hollard and our Intermediary promise that your rights and benefits cannot be waived. Any attempt to waive these rights are prohibited, so you are protected from any unfair pressure.

You may not transfer your rights to anyone else.

- Your policy does not give any rights to any person other than you. You may not transfer your rights to benefits payable under this policy to another person. This is known in law as a cession.
- If you try to transfer the rights to any benefits in this policy to another person, we will not recognise that contract. We will continue our contract with you as if you had not contracted with someone else.



## Cancellation and cooling off period

For any of the following information on your policy, please refer to your policy document:

- cancellations and cooling off periods
- claims details
- premium information
- comprehensive details of any restrictions on access to policy benefits, any commission or remuneration payable to any intermediary or binder holder, any material tax consideration, comprehensive details of all exclusions or limitations, any obligation to monitor cover,

Please ensure that as the policyholder may need to review and update the cover periodically to ensure it remains adequate.

## Consent to process personal information

“Processing information” means the automated or manual activity of collecting, retention, use, recording, organising, storing, updating, distributing, and removing or deleting personal information.

You have the right to object to the processing of your personal information; however, Hollard requires you to grant us this permission so that we may process your/ your spouse’s/ beneficiaries’ and lives assured’s information to activate and or service your policy. If you do not grant us the permission to process your/ your spouse’s/ beneficiaries’ and lives assured’s information, we cannot activate and service your policy.

The acceptance of our Privacy Statement and the permission granted to process your Personal Information will continue after your death. When you provide us with the personal information about your spouse/ beneficiaries and lives assured, you confirm that you have received their permission to do so for the purposes of our relationship with you.

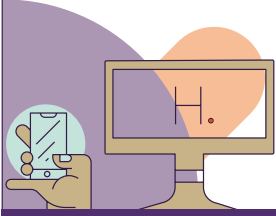
By accepting that we may process your/ your spouse’s/ beneficiaries’ and lives assured’s information, you accept that the personal information provided will be used for the following purposes, amongst others:

- This application
- Underwriting and administering this policy
- Assess and pay claims
- Anti-money laundering and sanctions screening
- Fraud detection and prevention
- Tracking and tracing your beneficiaries if their information on our system is incomplete or incorrect.

For more information on our Privacy Statement and details of how we may use or process your/ your spouse’s/ beneficiaries and lives assured’s information, please access: <https://www.hollard.co.za/privacy>

## Conflict of interest

Hollard is committed to ensuring that our representatives act in our customers’ best interests. To ensure that you are fully informed about our business practices, a copy of our Conflict-of-Interest Policy is available to you upon request.



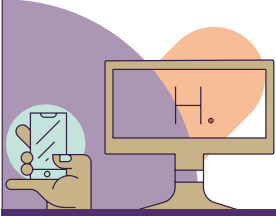
## Anti-money laundering

Anti-Money Laundering Money Laundering and Financing of Terrorism Risks (Anti-Money Laundering) are governed by relevant applicable legislation. At Hollard, we've taken the necessary steps to implement the anti-money laundering legislation that deals with preventing money laundering and combatting the financing of terrorism. We are required by anti-money laundering legislation to obtain specific information from you and certain related parties, to enable us to establish and verify your and related parties' identity. You understand that different information will be required depending on the type of client and related party and we may require supporting documentation. This requirement applies when we receive the application, on an ongoing basis while the policy is in force and when a claim is made under the policy. You and related parties agree to co-operate fully with us and to provide us with all such information and documentation requested as soon as possible or within a timeframe that will be communicated to you. You further understand that if we do not receive the information and documentation requested from you or from a related party within a reasonable time, we may be unable to provide you with insurance cover or pay a claim and in terms on the anti-money laundering legislation we will be required to cancel your policy, and any other existing policies thereafter. You consent to the processing of your personal information and those of spouse and beneficiary and the disclosure thereof to any Regulatory body, Tax authority, Credit bureau, anti-money laundering legislation and other applicable legislation. You consent to us conducting ongoing monitoring of your transactions and activities related to your business relationships with us, as required by anti-money laundering legislation, and understanding that we are not required to disclose our monitoring activities to you. If we are unable, for whatever reason, to conduct ongoing monitoring on your transactions and activities, we may be unable to provide you with Insurance cover or pay a claim and in terms on the anti-money laundering legislation we will be required to cancel your policy, and any other existing policies thereafter. We will therefore be unable to process a claim before the claimant has provided us with the required information and documents for us to establish and verify their identity.

## Debit Check

Debitcheck is the new safe way of approving debit orders electronically with the bank. This is usually done on a once-off basis at the start of the contract. This means that the bank will now know all the details that have been agreed to regarding this debit order mandate and will not allow any debit order to be processed outside of this mandate. Confirmation of Debitcheck can be sent when requested through SMS. Alternative authorisation for Debitcheck can be given via online banking, by visiting the bank or via ATM.

Your debit order will reflect as Hollard SL (policy number) or HOL (policy number).



## Client declaration

Signing any documents that are incomplete or blank is strictly prohibited. No individual is allowed to make requests or demands for such actions.

The accuracy and completeness of all answers, statements or other information provided by me is my own responsibility. Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information by me could result in possible damages suffered by me. I confirm that all documentation relating to this transaction was fully completed before I signed it, and I did ensure that all information contained in such documentation was to the best of my knowledge true and correct.

I was advised on the freedom of choice entitlements, and I made the choice without being forced or influenced in any way.

The terms and conditions/products features and benefits and risks associated, of the product/s, as well as all applicable premium/benefit escalations, costs and charges were explained to me.

I understand my responsibility to ensure that I do receive a policy schedule from Hollard Specialist Life Limited and Hollard Life and that I should ensure the information, benefits, premiums, and cover amounts are correct. I will only receive the benefit according to the premiums paid by me.