



**DISCLOSURE NOTICE REGARDING
CENTRIQ INSURANCE HOLDINGS LTD
AND ITS SUBSIDIARIES
(HEREINAFTER REFERRED TO AS “CENTRIQ”)
IN TERMS OF THE FINANCIAL ADVISORY
AND INTERMEDIARY SERVICES
ACT NO 37 OF 2002 (“FAIS” ACT)**

Subsidiaries:

Centriq Insurance Company Limited Reg No: 1998/007558/06

Nova Risk Partners Limited Reg No: 1998/011947/06

Centriq Life Insurance Company Limited Reg No: 1943/016409/06

1. THE FINANCIAL SERVICES PROVIDER

Company Information:	Centriq Insurance Company Limited	Nova Risk Partners Limited	Centriq Life Insurance Company Limited
FAIS license Number	3417	7368	7370
Physical address	The Oval, Second Floor, West Wing, Wanderers Office Park, 52 Corlett Drive, Illovo, 2196		
Postal address	PO Box 55674, Northlands 2116		
Telephone	+27 11 268 6490		
Fax	+27 11 268 6495		
E-mail	compliance@centriq.co.za		
Website	www.centriq.co.za		
Compliance and Complaints Dept.	+27 11 268 6490		
Centriq Insurance Holdings Limited's subsidiaries are registered for the following license categories:	Centriq Insurance Company Ltd	Nova Risk Partners Ltd	Centriq Life Insurance Company Ltd
Short Term Insurance Personal Lines	√	√	
Short Term Insurance Personal Lines A1	√	√	
Short Term Insurance Commercial Lines	√	√	
Long Term Category A			√
Long Term Category B1 and B1-A			√
Long Term Category B2 and B2-A			√
Long Term Category C			√
Details of guarantees and insurance covers held Centriq:			
Professional Indemnity Insurance	Yes	Yes	Yes
Fidelity Guarantee Insurance	Yes	Yes	Yes

Centriq Insurance Holdings Limited's subsidiaries (*FSP Numbers 3417, 7368 and 7370*) are duly authorised Financial Service Providers (*hereinafter referred to as "FSP"*), represented by a registered key individual and / or representative of one or all of the above mentioned FSP's – please refer to Annexure A for comprehensive detail of the key individual and/or representative. The key individual and / or representative is employed by Centriq in terms of a written agreement.

One or all of the above mentioned FSP's accepts responsibility for the functions performed by the key individual / representative in the ordinary course and scope of the key individual's / representative's duties in respect of the financial products registered for.

The Key individual and / or Representative can be contacted at:

The Oval, Second Floor, West Wing, Wanderers Office Park, 52 Corlett Drive, Illovo, 2196.

Tel: 011-268 6490

Fax: 011-268 6495

Centriq Insurance Holdings Limited is wholly owned by Santam Insurance Company Limited. Centriq does not receive more than 30% of total remuneration from a singular source. Centriq receives commission, fees and / or profit share.

2. COMPLAINTS

- 2.1. Should you not be satisfied with the advice or service rendered by the Centriq Key individual and/or representative, you may lodge a complaint with Centriq complaints department on the following number: (011) 268 6490 or fax (011) 268 6495. The complaints policy and procedure is available to you upon request.
- 2.2. Upon finalisation of the investigations into the complaint, the outcome thereof shall be communicated to you in writing. Should the outcome of the investigations not be favourable to you, you may, within six weeks of receiving the written advice, pursue the complaint with the relevant Ombud's office. The Ombud's contact details appear under points 4 and 5 below.
- 2.3. Centriq is a product supplier in its own right and is not mandated directly or indirectly to sell the products of any other insurance product provider.
- 2.4. Centriq does not assume responsibility for the performance of investments nor for the timing of portfolio changes.
- 2.5. The details of the Centriq Complaints Department are as follows:

Postal Address: P.O. Box 55674 Northland 2116

Physical Address: The Oval, Second Floor, West Wing, Wanderers Office Park, 52 Corlett Drive, Illovo, 2196

Tel: (011) 268 6490

Fax: (011) 268 6495

Email: faiscomplaints@centriq.co.za / claimcomplaints@centriq.co.za

3. THE CENTRIQ REPRESENTATIVE

- 3.1. The Centriq key individual and / or representative has been declared fit and proper to provide you with financial advice in accordance with the product categories as referred to in Annexure A.
- 3.2. The Centriq key individual and / or representative shall utilise his or her professional knowledge and ability to provide the appropriate advice and service to you and shall take all reasonable steps to ensure your fair treatment.
- 3.3. The Centriq key individual and / or representative declares that apart from the receipt of salary, commission, incentives and / or fees, no other personal interest in concluding this transaction exists. Further, there are no circumstances that may give rise to an actual or potential conflict of interest.
- 3.4. The Centriq key individual and/or representative declares that, should a personal interest exist (*other than the receipt of commission and / or fees*), he/she undertakes to inform you of the nature of the conflict and he/she will take all reasonable steps to ensure your fair treatment.
- 3.5. Regarding supervision, please refer to Annexure A.
- 3.6. Should you encounter a possible misrepresentation, non-disclosure of a material fact or the inclusion of incorrect information, please communicate this incident in writing to the Centriq Compliance Department (*details below*).
- 3.7. In the event that a full analysis could not be undertaken there may be limitations on the appropriateness of the advice provided. You should take particular care to consider on your own whether the advice is appropriate considering your objectives, financial situation and particular needs.

4. PARTICULARS OF FAIS OMBUD

The FAIS Ombudsman

PO Box 74571, Lynwood Ridge, 0040

Sussex Office Park, Ground Floor, Block B, 473 Lynwood Road Cnr Lynwood Road & Sussex Ave, Lynwood, 0081

Telephone +27 (0) 12 470 9080 / 0860 324 766

Facsimile +27 (0) 12 348 3447

Email info@faisombud.co.za

Website www.faisombud.co.za

5. PARTICULARS OF OMBUD

Short-Term Insurance Ombudsman

The Short-Term Ombudsman

PO Box 32334, Braamfontein, 2017

Sunnyside Office Park, 5th Floor, Building D, 32 Princess of Wales Terrace, Parktown

Telephone +27 (0) 11 726 8900

Facsimile +27 (0) 11 726 5501

Email info@osti.co.za

Website www.osti.co.za

Long-Term Insurance Ombudsman

Private Bag X45, Claremont, Cape Town, 7735

3rd Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town, 7700

Telephone +27 (0) 21 657 5000 / 0860 103 236 / 0860 662 837 (*Sharecall*)

Facsimile +27 (0) 21 674 0951

Email info@ombud.co.za

Website www.ombud.co.za

6. PARTICULARS OF REGISTRAR

Registrar of Short-Term Insurance

PO Box 35655, Menlo Park, 0102

Riverwalk Office Park, Block B, 41 Matroosberg Road (*Corner Garsfontein and Matroosberg Roads*), Ashlea Gardens, Extension 6, Menlo Park, Pretoria

Telephone +27 (0) 12 428 8000

Facsimile +27 (0) 12 347 0221

Website www.fsb.co.za

Registrar of Long-Term Insurance

PO Box 35655, Menlo Park, 0102

Riverwalk Office Park, Block B, 41 Matroosberg Road (*Corner Garsfontein and Matroosberg Roads*), Ashlea Gardens, Extension 6, Menlo Park, Pretoria

Telephone +27 (0) 12 428 8000

Facsimile +27 (0) 12 347 0221

Website www.fsb.co.za

7. COMPLIANCE DEPARTMENT

7.1. The Internal Compliance Officer is assisted by Compli-Serve (Pty) Ltd, who is contactable at 011 268 6490 and compliance@centriq.co.za.

- 7.2. Centriq aims to render financial services honestly, fairly, with due skill and diligence and in your interest and to further the integrity of the financial services industry.
- 7.3. Where Centriq acts as a product supplier, you will receive a separate disclosure notice from the intermediary and / or independent Financial Services Provider.
- 7.4. Should you experience any difficulties in obtaining required details, please contact your intermediary and / or independent Financial Services Provider for further assistance.

8. **PROCEDURE FOR REGISTERING CLAIMS**

Procedures for the submission of claims are detailed in your policy document. If you have difficulties in determining the correct procedures, please contact your Financial Services Provider and / or Centriq. Generally, you are required to advise the Financial Services Provider and / or Centriq, within a prescribed number of days of a loss, provide written details of the loss, provide proof in support of the claim, report theft to the police and provide any other details that may be required by the Financial Services Provider and / or Centriq.

9. **IMPORTANT WARNING**

- 9.1. It is very important that you are sure that the product or transaction meets your needs and that you have all the information you need before making a decision.
- 9.2. Where paper forms are required, do not sign any blank or partially completed application form. Complete all forms in ink, should you be required to physically complete documentation. Keep all documents handed to you. Feel free to make notes regarding verbal information, and to ask for written confirmation or copies of documents.
- 9.3. Remember that you may contact the FAIS Ombud should your query not be resolved in a satisfactory manner.

10. **NAME, CLASS OR TYPE OF POLICY**

Full details about the name, class and type of policy involved are reflected on your policy schedules and are also contained in the policy wording. Policy schedules should always be read in conjunction with the policy wording. Should you require any explanation about the terms, conditions, provisions, premiums, excesses (*or deductibles*) or any other information, please contact your Financial Services Provider for assistance.

11. **EXTENT AND NATURE OF PREMIUM OBLIGATIONS**

Your policy document reflects the premiums payable, the due date of payment and the frequency of payment (*e.g. monthly or annually*). When amendments are made to the policy, additional or refund premium may become due and such amounts are also reflected on the policy schedules. Premiums in respect of short term insurance policies are inclusive of Value Added Tax at the prescribed rate.

The Financial Service Providers may be authorised to accept premium payment on behalf of Centriq and should a provider be authorised to do so, then you make payment to such Financial Services Provider. Your payment should be made directly in favour of Centriq if not operated through a Financial Service Provider. If premiums are paid by debit order, payment is usually made to Centriq, unless you have authorised such Financial Services Provider or another third party who have authority to collect premiums on behalf of Centriq.

12. **CONSEQUENCES OF NON-PAYMENT OF PREMIUMS**

The due date for the payment is reflected on your policy schedule, renewal notice or premium advice as the case may be. (*Your payment should be made on or before the due date reflected to avoid the cancellation of the policy at midnight on the day before the due date*).

13. **FIRST AMOUNTS PAYABLE**

It is important that you are aware of any amounts that you will be required to pay in the unfortunate event of a claim. Your policy schedule or wording contains the amounts that you pay as a portion of a claim and your Financial Services Provider or Centriq can assist you with any queries you have in this regard.

14. **OTHER MATTER OF IMPORTANCE**

14.1. You must be informed of any material changes to the information referred to in paragraphs 1 & 2.

14.2. If any complaint to the Intermediary or Insurer is not resolved to your satisfaction, you may submit your complaint to the Short-term or Long-term or FAIS Ombud.

14.3. Polygraph or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such a test.

14.4. If your premium is paid by debit order, the debit order must be in favour of either the Intermediary or the Product Supplier / Insurer and may not be transferred without your approval.

14.5. Centriq must give you 30 days' notice in writing of its intention to cancel your policy.

14.6. Centriq and not the Intermediary must give reasons in writing for the rejection of any claim submitted by you.

14.7. Centriq must give you written notice of its intention to cancel your policy.

14.8. You are entitled to a copy of your policy free of charge.

15. **CONFLICT OF INTEREST**

In accordance with Centriq's Conflicts of Interest Management Policy, Centriq places a high priority on its clients' interests. As conflicts of interest affecting clients could undermine the integrity and professionalism of our business, any instances must be identified as early as possible. If conflict situations cannot be avoided, they must be managed equitably and in the client's interest. Detecting potential or recognised conflicts of interest that could compromise the interest of its clients and managing and limiting the impact of conflicts of interest, therefore constitute an integral part of Centriq's duties and obligations.

Potential conflicts of interest are inherent in any business and therefore it is not the aim of Centriq to avoid all conflicts but rather to take steps to identify and manage conflicts of interest to ensure that our clients are not unduly prejudiced.

ANNEXURE A

FSP No	3417
FSP Name	CENTRIQ INSURANCE COMPANY LIMITED
FSP Type	Company - Public
Registration Number	1998/007558/06
Date Authorised	15/09/2004

Representatives		Advice and/or Intermediary Service						
Full Names	Surname	Date of First Appointment	Short-Term Insurance Personal Lines	Short-term Insurance Personal Lines A1	Short-Term Insurance Commercial Lines	Services under Supervision	Advice and/or Intermediary Service	Regulatory Exam
ALFONS	VAN DER VYVER	02-Jun-14	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)
BHEKISIZWE LEROY	TSHABALALA	03-Apr-17	YES	YES	YES	YES	Intermediary services & Advice	RE1(KI) & RE5(REP)
CHRIS	NUNES	01-Jul-14	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)
DEBBIE	SCHEEPERS	30-Sep-04	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)
ELAINE	BRITS	01-Feb-09	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)
IDDIE	MATSHO	20-Oct-05	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)
FARIRAYI JESSICA	MUMBENGEGWI	13-Sep-11	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)
GALIT	SABBAGH	01-Nov-14	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)
KGOPOLO	RIBA	04-Jan-09	YES	YES	YES	-	Intermediary services & Advice	RE5(REP)
LINDI	DOVEY	14-Sep-17	YES	YES	YES	YES	Intermediary services & Advice	RE5(REP)
LUTHANDO	MTSHALANA	13-Mar-15	YES	YES	YES	YES	Intermediary services & Advice	RE1(KI) & RE5(REP)
MARK	STONE	30-Sep-04	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)
MARTIN CHARLES	LE ROUX	13-Jan-05	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)
MORGAN	THUMBERDU	26-May-05	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)
MYURE	SOOKNUNAN	01-Dec-08	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)
NATASHA	NGOMA	01-Mar-11	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)
NOKUBONGWA PHUMZILE	DLALISA	01-Feb-16	YES	YES	YES	YES	Intermediary services & Advice	RE5(REP)
NOKWAZI TSHEPISO	MADONSELA	04-Sep-06	YES	YES	YES	-	Intermediary services & Advice	RE5(REP)
NOZIPHO	MBERE	30-Sep-04	YES	YES	YES	YES	Intermediary services & Advice	RE5(REP)
PETER ALLEN	JENNETT	24-Apr-13	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)
PETULA	PATIENCE	01-Feb-18	YES	YES	YES	YES	Intermediary services & Advice	-
RENE	FRANCIS	01-Jul-13	YES	YES	YES	-	Intermediary services & Advice	RE5(REP)
SUBASHINI	KALLAN	01-Feb-13	YES	YES	YES	-	Intermediary services & Advice	RE5(REP)
THIRUSHA	REDDY	06-Jan-10	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)
TSAKANI	MABUYA	26-Jun-17	YES	YES	YES	YES	Intermediary services & Advice	RE5(REP)

Key Individuals

Full Names	Surname	Date of First Appointment	Short-Term Insurance Personal Lines	Short-term Insurance Personal Lines A1	Short-Term Insurance Commercial Lines	Regulatory Exam
ALFONS	VAN DER VYVER	02-Jun-14	YES	YES	YES	RE1(KI) & RE5(REP)
DEBBIE	SCHEEPERS	30-Sep-04	YES	YES	YES	RE1(KI) & RE5(REP)
MARTIN	LE ROUX	13-Jan-05	YES	YES	YES	RE1(KI) & RE5(REP)
MYURE	SOOKNUNAN	01-Dec-08	YES	YES	YES	RE1(KI) & RE5(REP)
PETER ALLEN	JENNETT	24-Apr-13	YES	YES	YES	RE1(KI) & RE5(REP)

ANNEXURE A

FSP No	7368
FSP Name	NOVA RISK PARTNERS LIMITED
FSP Type	Company - Public
Registration Number	1998/011947/06
Date Authorised	07/03/2005

Representatives**ADVICE ONLY**

Full Names	Surname	Date of First Appointment	Short-Term Insurance Personal Lines	Short-term Insurance Personal Lines A1	Short-Term Insurance Commercial Lines	Advice only	Regulatory Exam Successfully Completed
MARK	STONE	30-Sep-04	YES	YES	YES	YES	RE1(KI) & RE5(REP)
MARTIN	LE ROUX	13-Jan-05	YES	YES	YES	YES	RE1(KI) & RE5(REP)

Key Individuals

Full Names	Surname	Date of First Appointment	Short-Term Insurance Personal Lines	Short-term Insurance Personal Lines A1	Short-Term Insurance Commercial Lines	Regulatory Exam Successfully Completed
MARTIN	LE ROUX	13-Jan-05	YES	YES	YES	RE1(KI) & RE5(REP)

ANNEXURE A

FSP No	7370
FSP Name	CENTRIQ LIFE INSURANCE COMPANY LIMITED
FSP Type	Company - Public
Registration Number	1943/016409/06
Date Authorised	09/02/2005

Representatives			Advice and/or Intermediary Service							Services under Supervision	Advice and/or Intermediary Service	Regulatory Exam Successfully Completed
Full Names	Surname	Date of First Appointment	Long-Term Insurance Category A	Long-Term Insurance Category B1	Long-Term Insurance Category B1-A	Long-Term Insurance Category B2	Long-Term Insurance Category B2-A	Long-Term Insurance Category C				
ALFONS	VAN DER VYVER	02-Jun-14	YES	YES	YES	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)	
BHEKISIZWE LEROY	TSHABALALA	03-Apr-17	YES	YES	YES	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)	
CHRIS	NUNES	01-Jul-14	YES	YES	YES	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)	
DEBBIE	SCHEEPERS	01-Apr-12	YES	YES	YES	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)	
ELAINE	BRITS	01-Feb-09	YES	YES	YES	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)	
IDDIE	MATSHO	10-Sep-13	YES	YES	YES	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)	
GALIT	SABBAGH	01-Nov-14	YES	YES	YES	YES	YES	YES	YES	Intermediary services & Advice	RE1(KI) & RE5(REP)	
FARIRAYI JESSICA	MUMBENGEGWI	01-Oct-12	YES	YES	YES	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)	
KGOPOLO	RIBA	27-Oct-17	YES	YES	YES	YES	YES	YES	YES	Intermediary services & Advice	RE5(REP)	
LINDI	DOVEY	13-Sep-17	YES	YES	YES	YES	YES	YES	YES	Intermediary services & Advice	RE5(REP)	
LUTHANDO	MTSHALANA	13-Mar-15	YES	YES	YES	YES	YES	YES	YES	Intermediary services & Advice	RE1(KI) & RE5(REP)	
MARK	STONE	01-Aug-12	YES	YES	YES	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)	
MARTIN CHARLES	LE ROUX	01-Dec-12	YES	YES	YES	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)	
MORGAN	THUMBERDU	23-Jan-14	YES	YES	YES	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)	
MYURE	SOOKNUNAN	01-Apr-12	YES	YES	YES	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)	
NATASHA	NGOMA	01-Apr-12	YES	YES	YES	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)	
NOKWAZI TSHEPISO	MADONSELA	01-Jan-16	YES	YES	YES	YES	YES	YES	-	Intermediary services & Advice	RE5(REP)	
NOZIPHO	MBERE	30-Sep-04	YES	YES	YES	YES	YES	YES	-	Intermediary services & Advice	RE5(REP)	
PETER ALLEN	JENNETT	24-Apr-13	YES	YES	YES	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)	
PETULA	PATIENCE	01-Feb-18	YES	YES	YES	YES	YES	YES	YES	Intermediary services & Advice	-	
RENE	FRANCIS	01-Jul-13	YES	YES	YES	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)	
SUBASHINI	KALLAN	01-Feb-13	YES	YES	YES	YES	YES	YES	-	Intermediary services & Advice	RE5(REP)	
THIRUSHA	REDDY	12-May-14	YES	YES	YES	YES	YES	YES	-	Intermediary services & Advice	RE1(KI) & RE5(REP)	
TSAKANI	MABUYA	26-Jun-17	YES	YES	YES	YES	YES	YES	YES	Intermediary services & Advice	RE5(REP)	

Key Individuals

Full Names	Surname	Date of First Appointment	Long-Term Insurance Category A	Long-Term Insurance Category B1	Long-Term Insurance Category B1-A	Long-Term Insurance Category B2	Long-Term Insurance Category B2-A	Long-Term Insurance Category C	Regulatory Exam Successfully Completed
ALFONS	VAN DER VYVER	02-Jun-14	YES	YES	YES	YES	YES	YES	RE1(KI) & RE5(REP)
DEBBIE	SCHEEPERS	30-Sep-04	YES	YES	YES	YES	YES	YES	RE1(KI) & RE5(REP)
MARTIN	LE ROUX	01-Dec-12	YES	YES	YES	YES	YES	YES	RE1(KI) & RE5(REP)
MYURE	SOOKNUNAN	01-Apr-12	YES	YES	YES	YES	YES	YES	RE1(KI) & RE5(REP)
PETER ALLEN	JENNETT	24-Apr-13	YES	YES	YES	YES	YES	YES	RE1(KI) & RE5(REP)

ANNEXURE A

Representatives under Supervision							
Name	Surname	Date of Supervision Commencing	Period of Supervision	3417 Centriq Insurance	7370 Life Insurance	Advice and/or Intermediary Service	Reason for supervision
BHEKISIZWE LEROY	TSHABALALA	03-Apr-17	1 Year	Yes: Personal and Commercial Lines, Personal Lines A1	Yes: Long-Term Insurance A, B1, B1-A, B2, B2-A and C	Advice and Intermediary Services	Product Experience, COB and PST
GALIT	SABBAGH	01-Nov-14	1 Year	-	Yes: Long-Term Insurance A, B1, B1-A, B2, B2-A and C	Advice and Intermediary Services	Product Experience, COB and PST
KGOPOLO	RIBA	27-Oct-17	1 Year	-	Yes: Long-Term Insurance A, B1, B1-A, B2, B2-A and C	Advice and Intermediary Services	Product Experience, COB and PST
LINDI	DOVEY	13-Sep-17	1 Year	Yes: Personal and Commercial Lines, Personal Lines A1	Yes: Long-Term Insurance A, B1, B1-A, B2, B2-A and C	Advice and Intermediary Services	Product Experience, COB and PST
LUTHANDO	MTSHALANA	13-Mar-15	1 Year	Yes: Personal and Commercial Lines, Personal Lines A2	Yes: Long-Term Insurance A, B1, B1-A, B2, B2-A and C	Advice and Intermediary Services	Product Experience, COB and PST
NOKUBONGWA PHUMZILE	DLALISA	01-Dec-16	On obtaining a recognised qualification	Yes: Personal and Commercial Lines, Personal Lines A1	-	Advice and Intermediary Services	Qualification Requirements, COB and PST
NOZIPHO	MBERE	27-Sep-17	1 Year	Yes: Personal Lines, Personal Lines A1	-	Advice and Intermediary Services	Product Experience, COB and PST
PETULA	PATIENCE	01-Feb-18	On obtaining a recognised qualification	Yes: Personal and Commercial Lines, Personal Lines A1	Yes: Long-Term Insurance A, B1, B1-A, B2, B2-A and C	Advice and Intermediary Services	Product Experience, RE & Recognised Qualification Requirements, COB and PST
TSAKANI	MABUYA	26-Jun-17	1 Year	Yes: Personal and Commercial Lines, Personal Lines A1	Yes: Long-Term Insurance A, B1, B1-A, B2, B2-A and C	Advice and Intermediary Services	Product Experience, COB and PST