



Assetfin Holdings (Pty) Ltd FSP 54471

53 Umgeni Mews | 61 Bergrivier Drive, Terenure | 1619

Tel: 012 306 8158

Email: info@astfin.co.za

APPLICATION FOR MEMBERSHIP TO THE 1 + 5/9/13 SOCIETY FUNERAL PLAN	Policy reference number (if applicable):
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Agent:	New Client: Yes <input type="checkbox"/> No <input type="checkbox"/>	Existing Client: Yes <input type="checkbox"/> No <input type="checkbox"/>
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POLICYHOLDER DETAILS: PLEASE COMPLETE ALL THE FIELDS																															
Mr <input type="checkbox"/> Miss <input type="checkbox"/> Mrs <input type="checkbox"/> Full Names								Surname																							
ID No								DOB	Y	Y	Y	M	M	D	D	Email															
Passport no								Issued Date	Y	Y	Y	Y	M	M	D	D	Expiry Date	Y	Y	Y	Y	M	M	D	D						
Cell No								Work No								Occupation								Industry							
Source of Income	Salary <input type="checkbox"/>	Pension <input type="checkbox"/>	Government Grant <input type="checkbox"/>	Other <input type="checkbox"/>			Method of Payment	Debit Order <input type="checkbox"/>	Persal <input type="checkbox"/>	Easypay <input type="checkbox"/>	Other <input type="checkbox"/>																				
Country of Birth								Country of Residence								Citizenship								Nationality							
Residential Address																															
City				Province				Postal Code																							

PLEASE SUPPLY THE FOLLOWING DOCUMENTS AS THIS IS MANDATORY:			
ID Copies / ID Photo's for Policyholder & all dependants	<input type="checkbox"/>	Marriage Certificate / Lobola Letter with Chief letter confirming traditional marriage	<input type="checkbox"/>
Proof of Address for Policyholder	<input type="checkbox"/>	If Life partners; Utility bill with details of both Policyholder and Spouse or Medical aid membership or Birth Certificates of Children or Bond application or Rental Agreement	<input type="checkbox"/>
Passport Copy, Work Permit and Proof of Address if Foreigner	<input type="checkbox"/>		

SPOUSES, CHILDREN AND NOMINATED FAMILY (MAXIMUM AGE 84) PLEASE COMPLETE ALL THE FIELDS						
Full first names and surname	Age	Relationship	Full ID Number			Gender
1.						M F
2.						M F
3.						M F
4.						M F
5.						M F
6.						M F
7.						M F
8.						M F
9.						M F
10.						M F
11.						M F
12.						M F
13.						M F

BENEFICIARY: PLEASE COMPLETE ALL THE FIELDS	
Your beneficiary is the person you appoint to receive the policy pay-out after your death. He or she must be 18 years or older. You may change your beneficiary at any time. If the pay-out cannot be made to the beneficiary, it will be paid to your estate.	
Mr <input type="checkbox"/> Miss <input type="checkbox"/> Mrs <input type="checkbox"/> First names	Surname
Relationship	ID No
	Cell No

Monthly Premium: Subject to FICA Regulations, The Policy only becomes active once AML checks are passed and on receipt of the first paid premium. Refer to T&C's Premium payment received after the 7th of the month, will be payment for the following month.

YOUR DECLARATION AS THE CLIENT			
I declare to the best of my knowledge and understanding that the particulars on this application form are true and correct. I confirm the following by ticking each block.			
<input type="checkbox"/> I can afford the policy monthly premium and I am not replacing an existing funeral policy with this policy			
<input type="checkbox"/> I can afford the policy monthly premium and I am replacing an existing funeral policy with this policy - (If this is a replacement policy, please complete the below only:)			
Are you currently insured on an alternate funeral policy?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	If YES, will you be cancelling that policy and replacing it with this one?
			YES <input type="checkbox"/> NO <input type="checkbox"/>
Has the waiting period for natural death already expired on the alternate policy?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	

Please Provide us with:			
a) Policy number of alternate policy:		b) Name of insurer with whom the alternate policy is with:	
c) Confirmation all premiums on the alternate policy are paid up to date		YES <input type="checkbox"/>	NO <input type="checkbox"/>
d) Is the benefit selected on this policy the same of your current alternate policy?		YES <input type="checkbox"/>	NO <input type="checkbox"/>
e) If NO, please confirm the difference:			

This funeral policy suits my financial needs and expectations and I have read the terms and conditions and understand them and accept them.

Your privacy is of utmost importance to us. We will take the necessary measures to ensure that any and all information, provided by you for the purpose of this application, is processed in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 and further, is stored in a safe and secure manner. You hereby agree to give honest, accurate and up-to-date Personal Information in order to process and accept this application. You accept that your Personal Information collected by Us may be used for the following reasons: 1. To establish and verify your identity in terms of the Applicable Laws; 2. To enable Us to proceed to issue the Policy should we accept this application; Unless consented to by yourself, we will not sell, exchange, transfer, rent or otherwise make available your personal information (such as your name, address, email address, telephone or fax number) to any other parties and you indemnify Us from any claims resulting from disclosures made with your consent. You understand that if the Administrator/Insurer has utilised your Personal Information contrary to the Applicable Laws, you have the right to lodge a complaint with Saffrican Insurance Company Limited or with the Information Regulator.

Policyholder Signature	Date
	d d m m y y y y

Administrator: Exodec 229 (Pty) Ltd FSP 43212 Email: info@exodecgroup.co.za Fax: 086 608 7594
 Compliance: Leona Prinsloo CO4920 Email: lpinsloo@mweb.co.za Fees disclosure: 30% Risk premium, 5% Binder Fee, 15% admin, 50% commission



TICK YOUR CHOICE OF BENEFIT

Cover	1+5<65	1+5<75	1+5<85	1+9<65	1+9<75	1+9<85	1+13<65	1+13<75	1+13<85
R 5 000							R 220 <input type="checkbox"/>	R 270 <input type="checkbox"/>	R 310 <input type="checkbox"/>
R 10 000	R 160 <input type="checkbox"/>	R 220 <input type="checkbox"/>	R 330 <input type="checkbox"/>	R 225 <input type="checkbox"/>	R 300 <input type="checkbox"/>	R 400 <input type="checkbox"/>	R 330 <input type="checkbox"/>	R 420 <input type="checkbox"/>	R 530 <input type="checkbox"/>
R 15 000	R 220 <input type="checkbox"/>	R 290 <input type="checkbox"/>	R 480 <input type="checkbox"/>	R 300 <input type="checkbox"/>	R 400 <input type="checkbox"/>	R 530 <input type="checkbox"/>	R 480 <input type="checkbox"/>	R 650 <input type="checkbox"/>	R 730 <input type="checkbox"/>
R 20 000	R 280 <input type="checkbox"/>	R 370 <input type="checkbox"/>	R 620 <input type="checkbox"/>	R 390 <input type="checkbox"/>	R 500 <input type="checkbox"/>	R 660 <input type="checkbox"/>	R 620 <input type="checkbox"/>	R 770 <input type="checkbox"/>	R 940 <input type="checkbox"/>
R 25 000	R 340 <input type="checkbox"/>	R 440 <input type="checkbox"/>		R 450 <input type="checkbox"/>	R 590 <input type="checkbox"/>				
R 30 000	R 410 <input type="checkbox"/>	R 480 <input type="checkbox"/>		R 520 <input type="checkbox"/>	R 680 <input type="checkbox"/>				

Monthly Premium Due	Premiums for the scheme will not change or be varied during the first 12 (twelve) months from the Commencement Date unless there are reasonable actuarial grounds on which to do so. Any change to the premium will be communicated to the Policyholder 31 (thirty-one) days before any increase takes effect and such communication will also confirm any increase to the benefit amount, if applicable. All premiums in the table above include the Repat Benefit premium of R3.
R _____	

General terms and conditions: Society Plan

- The maximum entry age for an Insured and /or nominated family dependants is under 65 / 75 / 85 years (depending on the selected option).
- Cover for all nominated family members remains in place provided the premium remains payable. (Children included).
- Unmarried mentally / physically disabled Children who are totally and completely dependant on the Policyholder will be covered as long as the policy is in force.
- Cover will be provided for a maximum of 5/9/13 nominated family members. (e.g. Spouse, additional Spouses, Children, Dependant Children).
- Only related family where there is an insurable interest may be covered by the Policyholder.
- The relationship between the Policyholder and the listed dependants must be disclosed.
- Relationships are checked at claim stage.
- Once the Policyholder's cover ceases, the policy can be taken over by a nominated family member on the Policy within 30 (thirty) Days.
- The Policyholder cannot be changed or replaced whilst the Policyholder is still alive.
- No beneficiary is allowed to sign a policy document on behalf of the Policyholder. They are not the policy owner.
- Cover is for RSA citizens and citizens from neighbouring countries (SADC) legally residing and working in South Africa - must have valid passport and work permit. Nominated family legally residing with the Policyholder in South Africa can also be covered.
- The following to be provided at application stage;**
 - Marriage Certificate / Lobola Letter with Chief letter confirming traditional marriage or if Life partners, provide Utility bill with details of both Policyholder and Spouse or Medical aid membership or Birth Certificates of Children or Bond application or Rental Agreement
 - ID copies or ID photos of the Policyholder and all dependants added to this policy to be provided as well as proof of residence for the Policyholder as per the FIC act.
 - Passport Copy, Work Permit and Proof of Address if Foreigner
- The Insurer reserves the right to cancel the policy with 31 (thirty-one) Days' notice at any stage for whatsoever reason.**
- The Insurer will not change or Vary the Premium rate during the first 12 (twelve) months after the Commencement Date of the Policy unless there are reasonable actuarial grounds to change or Vary the Premium rate or when the Variation will be to the benefit of the Policyholder. After the first 12 (twelve) months, the Insurer reserves the right to review and change the premium and cover annually. Any changes to the Premium rate will be notified to the Policyholder 31 (thirty-one) Days prior to the change taking effect. Such notification will provide appropriate details of the reasons for the change to the Premium rate and will afford the Policyholder with reasonable steps, such as an option to terminate the policy or to reduce the policy benefit or to enter into an alternate policy, to mitigate the impact of the increase on the Policyholder. The Premium rates may be amended or changed, based on the following factors; past and future expected economic factors (for example, but not limited to, interest rates, tax and inflation), past and future claims experience, past and future expected lapse experience, past and future expected mortality experience, expected future reinsurance, any regulatory and legislative changes impacting this Policy or any other factor impacting the Premium that the Insurer deems material at the time.
- Nominated Family Benefits.**
 - Family e.g. parents, parents-in-law, brothers, sisters, aunts, uncles or other relatives who are financially dependant on the Policyholder can be covered as part of the 5/9/13 nominated family members.
 - Maximum entry age: under 65 / 75 / 85 years (depending on the selected option).
 - Premiums for the basic benefit are quoted as a fixed Rand amount per month.
 - Policy is a grouped policy and is annually renewable.
 - The nominated family member can cease membership while the Policyholder remains the Policyholder, but the Nominated Family Member cannot be readmitted.
- A dependant that is still alive on a policy can be removed but cannot be replaced by another dependant as they are still alive and this is seen as anti-selection.
- If a dependant passes away the deceased dependant may be replaced with another family member.
- Exclusions**
 - The Insurer will not pay any Funeral Benefit if Death was directly or indirectly caused, resulting from or in connection with any of the following: a. active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; b. the deceased's deliberate exposure to exceptional danger, except in an attempt by the deceased to save a human life; c. The deceased's active participation in the commission of a criminal activity resulting in a claim event.
- 6 (six) calendar months Waiting Period for natural death from the Commencement Date of cover for Funeral Benefit.** The Insurer will have no liability for a Claim Event if Death for any Insured is directly or indirectly caused by or attributable to natural causes during this period, unless proof is supplied to the Insurer of previous cover for such Insured in the 31 (thirty-one) Day period prior to the Commencement Date of this Policy, and where such similar cover with the alternate insurer was replaced with this Policy and where the waiting period on such prior policy had already expired. Where the waiting period has not yet fully expired, the unexpired part of the waiting period will remain in force until expiry.
- Claims due to Accidental Death will not be subjected to a Waiting Period, on condition that the first premium is paid.
- When taking up a higher benefit a 6 (six) calendar months Waiting Period for natural death will apply to the increased amount and not the current benefit cover enjoyed.**
- When adding a new nominated family member, a 6 (six) calendar month waiting period for natural death will apply from receipt of first premium with this family member included for cover.
- When taking over existing affiliation schemes Safrican Insurance Company Limited will require proof of membership with the prior underwriter for the Waiting Period for natural death to be waived, if not available the full Waiting Period for natural death will apply.
- Children under 6 years will qualify for a maximum of R 20 000 cover.
- Premiums**
 - Premiums must be paid by the 7th of the month in advance for the month for cover to remain in force. Should premiums not be paid in terms of the policy, cover ceases and should the Principal Member wish to re-join after 2 (two) months, they will be treated as a new entrant, with the full 6 (six) months waiting period for natural death restarting. The policy will lapse after 2 (two) premiums missed within a 12 (twelve) month cycle. The policy will be cancelled should the arrear premium/s not be paid in full before 2 (two) months of non-payment has passed. All outstanding premiums due must be paid before the end of the 2nd month. For all premium payments please always keep proof of payment for your records.
- Important Note** - In line with the Financial Intelligence Centre Act (FICA), Safrican Insurance Company and Exodec, as Accountable Institutions, are required to carry out mandatory FICA and screening checks at onboarding and ongoing stages on clients. Once you become a member of the scheme, your application will be subjected to these requirements. Thus, your cover will become effective once you have passed the checks. Therefore, it is important to provide accurate and complete information when applying for cover. The Policy becomes active on successfully passing the FICA check and on receipt of first premium paid.
- Premium payment received after the 10th of the month, will be payment for the following month.
- Suicide will not be covered during the first (1) year of membership from the date of receipt of the first month's premium.**
- A stillborn is not included for cover.

Policyholder Signature _____ Date _____

Funeral Benefit

- Exodec/Safrican Insurance Company Limited must be notified of Funeral claims within 6 (six) months of an Insured's death. Even if all the required information is not yet available, it must still be notified of the potential Claim.
- The following information is required to process a Claim (standard claims package):
 - Policyholder**
 - Fully completed, signed and stamped claim form
 - Copy of a signed policy document
 - Certified Copy of the deceased's identity document
 - Certified Copy of the death certificate
 - Fully completed DHA1663 Notice of Death Form
 - Certified Copy of the Beneficiary identity document
 - Proof of nominated RSA bank account for benefit payment not older than 3 (three) months
 - If the cause of death is unnatural – a completed police report is required in an instance of a motor vehicle accident, or where the death is under investigation or resultant from suicide.

Nominated Family Members (e.g. Spouse, additional Spouses, Children, Dependant Children)

- Fully completed, signed and stamped claim form
- Copy of a signed policy document
- Certified copy of the Policyholder's identity document
- Certified Copy of the deceased's identity document
- Certified Copy of the death certificate
- Fully completed DHA1663 Notice of Death Form
- Certified Copy of the Beneficiary identity document
- Proof of nominated RSA bank account for benefit payment not older than 3 (three) months
- If the cause of death is unnatural – a completed police report is required in an instance of a motor vehicle accident, or where the death is under investigation or resultant from suicide.
- If a benefit under this Policy is an Unclaimed Benefit, Exodec will take any and all appropriate action to determine if the Beneficiary is alive and/or aware of the benefit payable to him/her under this Policy. Specifically, in the 3 (three) year period after the Unclaimed Benefit arises.
- Before the end of the 3 (three) year period referred to above, Exodec will confirm the Unclaimed Benefit and transfer the amount of the Unclaimed Benefit to an account in the name of the Insurer, and the Insurer will accept liability for the Unclaimed Benefit.
- A maximum period of 6 (six) months from the date of Death is permitted to submit all funeral claim requirements. Failure to comply with this will result in closure of the file and no further evidence being considered for assessment and processing of a Claim, unless there are extenuating circumstances acceptable to the Insurer for the late submission.

NB: the above are extracts and summaries from the Policy and do not replace the official Policy, which contains all rights of members.

Fees disclosure: 30% Risk premium, 5% Binder Fee, 15% admin, 50% commission

Disclosure Notice: Long-term Insurance Policyholder Protection Rules 2017 (PPRs) Financial Advisory and Intermediary Services (FAIS) General Code of Conduct 2003

Your Intermediary: Assetfin Holdings (Pty) Ltd Registration Number: 2024/173224/07, FAIS Registration (FSP No): 54471	
Physical Address: 53 Umgeni Mews 61 Bergrivier Drive Terenure 1619	In terms of the FSP license, Assetfin Holdings (Pty) Ltd, is authorised to give Intermediary Services and Advice for products under: CATEGORY I: <ul style="list-style-type: none">[Long-Term Insurance subcategory A][Short-Term Insurance Personal Lines][Long-Term Insurance subcategory B1][Long-Term Insurance subcategory C][Retail Pension Benefits][Short-Term Insurance Commercial Lines][Pension Funds Benefits][Participatory Interest in a collective investment scheme][Friendly Society Benefits][Long-term Insurance subcategory B2][Long-term Insurance subcategory B2-A][Long-term Insurance subcategory B1-A][Short-term Insurance Personal Lines A1]
Telephone no: 012 306 8158	
Email: info@astfin.co.za	

Without in any way limiting and subject to the other provisions of the Services Agreement/Mandate, Assetfin Holdings (Pty) Ltd FSP54471 accepts responsibility for the lawful actions of their representatives (as defined in the Financial Advisory and Intermediary Service Act No. 37 of 2002) in rendering financial services within the course and scope of their employment. Some representatives may be rendering services under supervision and will inform You accordingly.

Legal and contractual relationship with the Insurer: Contract in Place

Professional Indemnity Cover: Assetfin Holdings (Pty) Ltd has a Professional Indemnity Cover in place.

Claims Contact Person: Lebohang Shasha

Tel: 064 699 6045

Email: lebo@astfin.co.za

Complaints Procedures: Contact Person: Obert Takani Nangara

Tel: 071 686 1028

Email: obert@astfin.co.za

Compliance Officer: Lebohang Shasha

Tel: 064 699 6045

Email: lebo@astfin.co.za

Conflict of Interest: Assetfin Holdings has a conflict of interest management policy in place and is available to clients on request.

Your Administrator: Exodec 229 (Pty) Ltd Registration Number: 2016/486897/07, FAIS Registration (FSP No): 43212	
Physical Address: Gateway Office Park, Block B2 56 Loch Street, Meyerton 1961	In terms of the FSP license, Exodec 229 (Pty) Ltd, is authorised to give Intermediary Services and Advice for products under: CATEGORY I, II, IV,]: <ul style="list-style-type: none">[Long-term Insurance: Category A][Friendly Society Benefits][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 IV]
Postal address: PO Box 934 Meyerton 1960	
Telephone no: 016 362 0334	
Website: www.exodecgroup.co.za	

Legal and contractual relationship with the Insurer: Contract in Place

Professional Indemnity and/or Fidelity Cover: Exodec 229 (Pty) Ltd has a Professional Indemnity Cover and a Fidelity Guarantee Cover in place.

Claims Contact Person: Sanah Kwapeng

Tel: 016 362 0334 or Cell/WhatsApp: 071 600 1927

Email: claims@exodecgroup.co.za

Complaints Procedures: Contact Person: Marieta Pretorius

Tel: 016 362 0334

Email: info@exodecgroup.co.za

Compliance Officer: Leona Prinsloo

Tel: 012 664 6257

Email: lprinsloo@mweb.co.za

Conflict of Interest: Exodec has a conflict of interest management policy in place and is available to clients on the website.

The Insurer: Safrican Insurance Company Limited Registration Number: 1935/007463/06	
Physical address: Sanlam, 9 West Street, Houghton Estate, 2198, South Africa	In terms of the FSP license, Safrican Insurance Company Limited is authorised to give advice and render financial services for products under: CATEGORY I: <ul style="list-style-type: none">Long-term Insurance: Category AShort-Term Insurance Personal LinesLong-term Insurance: Category B1Long-term Insurance: Category B1-ALong-term Insurance: Category B2Long-term Insurance: Category B2-AShort-term Insurance Personal Lines A1
Postal address: PO Box 616 Johannesburg 2000	
Telephone no: 011 778 8000	
Email: clientretention@safrican.co.za	
Web: www.s african.co.za	
FAIS Registration (FSP No): 15123	

Professional Indemnity and/or Fidelity Cover: Safrican Insurance Company Limited has a Professional Indemnity Cover and Fidelity Guarantee Cover in place.

Complaints Procedures:

Complaints Department: customerrelations@safrican.co.za

Compliance Officer: MR MJ Mokoena Tel: 011 778 8164

Conflict of Interest: Safrican Insurance Company Limited has a conflict of interest management policy in place and is available to clients on request.

Policy Wording: A copy of the policy wording can be obtained from Exodec

Policy details:

Type of Policy: Funeral Class of Business

Risk covered: Death

Policy Benefits: Cover amount selected on the application form

Your premium obligations:

Monthly Premium: As per the policy agreement

Due date and frequency: Monthly

Manner of payment of premium:

Direct deposit, Debit order, Easy pay, PERSAL deductions

Consequence of non-payment: Cover will cease and no further benefits will be in force.

Details of any premium increases, including the frequency and basis thereof: Annually upon the Review Date.

Fees payable to Exodec (included in monthly premium)

The Intermediary does not directly or indirectly hold more than 10% of the relevant product supplier's shares or has any equivalent substantial financial interest in the Insurer.

Policyholder Signature _____ Date _____

Cooling Off Rights:

If any of the information reflected above and below was given to You orally, this disclosure notice serves to provide You with the information in writing. Should You not be satisfied with the Policy, You are entitled to a period up to 31 (thirty-one) Days from the date of receipt of the Policy within which You may cancel Your Policy in writing at no cost provided no Claim has arisen or any benefit paid. Cover will cease upon cancellation of the Policy. All premiums paid by the Policyholder to the Insurer up to the date of receipt of the cancellation notice will be refunded to the Policyholder.

Cancellation Rights:

The Policyholder may cancel the Policy at any time after the Cooling Off period by giving Exodec 31 (thirty-one) Days notice. Such cancellation will not attract any refund of premiums paid. The Insurer may cancel this Policy at any time for whatsoever reason by giving the Policyholder 31 (thirty-one) day notice period. The Insurer may immediately cancel this Policy, or place it on hold, refuse any transactions or instructions, or take any other action considered necessary in order to comply with the law and prevent or stop any undesirable or criminal activity. If this policy is terminated for any reason, we will not refund any Premiums that were legally due to us.

Changes to Policy:

You must inform us of any changes to the original details supplied on the Policy Application. No request for changes or alterations to the Policy Documents will be valid unless confirmed is given by us in writing as an endorsement to the Policy.

Applicable Laws:

The Insurance Act 18 of 2017 and/or the Long-term Insurance Act 52 of 1998, the Policyholder Protection Rules (Long-term Insurance), 2017, the Protection of Personal Information Act 4 of 2013, and any other legislation relating to or regulating the protection or processing of data of Personal Information, direct marketing or unsolicited electronic communications and which may be applicable in the Republic of South Africa from time-to-time.

Fraud:

If any Claim under this Policy is in any respect fraudulent, or if any fraudulent means or devices are used by the Beneficiary or anyone acting on her/his behalf to obtain any benefits under this Policy, all benefits including premiums paid under this Policy shall be forfeited. The Insurer will take any appropriate action deemed necessary in such an instance and the Insurer's rights will remain reserved at all times.

Processing of Personal Information:

Your privacy is of utmost importance to us. We will take the necessary measures to ensure that any and all information provided by you for the purpose of this application, is processed in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 and further, is stored in a safe and secure manner. You hereby agree to give honest, accurate and up-to-date Personal Information in order to process and accept this application. You accept that your Personal Information collected by us may be used for the following reasons: 1. to establish and verify your identity in terms of the Applicable Laws; 2. to enable us to proceed to issue the Policy should we accept this application; Unless consented to by yourself, we will not sell, exchange, transfer, rent or otherwise make available your Personal Information (such as your name, address, email address, telephone or fax number) to any other parties and you indemnify us from any claims resulting from disclosures made with your consent. You understand that if the Administrator/Insurer has utilised your Personal Information contrary to the Applicable Laws, you have the right to lodge a complaint with, Safrican or with the Information Regulator.

Other matters of importance:

You will be informed of any material changes to the information about the Intermediary, Insurer and or Underwriting Manager provided above. You have the right to complain, you may do so by contacting Exodec on 016 362 0334 or email: info@exodecgroup.co.za, alternatively with Safrican Insurance Company Limited on 011 778 8000 or email: customerrelations@safrican.co.za. If We fail to resolve Your complaint satisfactorily, You may submit Your complaint to the **National Financial Ombud Scheme** on 0860 800 900. You/ your Nominated Beneficiary has the right to claim, the conditions under which a claim may be made are stipulated in the policy and may be made by contacting Exodec on 016 362 0334 or email: claims@exodecgroup.co.za. You will always be given a reason for the repudiation of Your claim. If the Insurer wishes to cancel Your policy, the Insurer will give you **31 (thirty-one) Days** written notice, to Your last known address. You will always be entitled to a copy of Your policy at no extra charge.

Warning:

Do not sign any blank or partially completed application form. Complete all forms in ink. Keep notes of what is said to You and all documents handed to You. Where applicable, call recordings will be made available to You within 7(seven) Days of request. Don't be pressurised to buy the product. Failure to provide correct or full relevant information may influence an Insurer on any claims arising from Your contract of insurance.

Waiver of Rights:

No insurer and/or intermediary may request or induce in any manner a client to waive any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

Particulars of the National Financial Ombud Scheme (For claims/service-related matters) Physical address (CT): Claremont Central Building, 6 th Floor, 6 Vineyard Road, Claremont, 7708 Physical address (JHB): 110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198 Telephone: 0860 800 900 Email address: info@nfosa.co.za Website: www.nfosa.co.za	Particulars of the FAIS Ombudsman (For product/advice related matters) Postal address: PO Box 41, Menlyn Park, 0063 Telephone: +27- 12- 762- 5000 Sharecall: 086 066 3274 Email address: info@faisombud.co.za
Particulars of the Financial Sector Conduct Authority (For market conduct related matters) Postal address: PO Box 35655, Menlo Park, 0102 Telephone: +27-12- 428-8000 Fax number: +27- 12- 346- 6941 Email: info@fscsa.co.za	Particulars of the Information Regulator (For complaints relating to the use of Personal Information) Postal address: PO Box 31533, Braamfontein, Johannesburg, 2017 Telephone: +27- 10- 023- 5200 Email: POPIAComplaints@inforegulator.org.za

Repatriation of mortal remains benefit and services by contracted service providers only (A NON-UNDERWRITTEN BENEFIT NOT OFFERED BY THE INSURER AND OFFERED SEPARATELY TO THE INSURANCE POLICY WITH A SEPARATE PREMIUM NOT INCLUDED IN TOTAL MONTHLY INSURANCE PREMIUM)

The repatriation benefit is not regulated in terms of the Financial Advisory and Intermediary Services Act ("FAIS Act") and therefore, you are not afforded the same protections which apply in respect of financial products or services which are regulated in terms of the FAIS Act.

Repatriation of Mortal remains within South Africa and neighbouring countries to a maximum of R10 000 per event and annual limitation of R20 000. Nominated extended family members excluded. When a member's death occurs more than 100km from their normal place of residence/place of burial, the deceased will be transported to the place of burial irrespective of where the death occurred, or where the burial will take place, provided that the repatriation is within the defined territory. Allowance for 1 family member to travel with the deceased free of charge. Funeral assistance services: all documentation referral to pathologist if required and referral to a reputable undertaker. Removal from place of death (anywhere in RSA) minimum of 20K to a maximum of R900 per claim. Storage to a maximum amount of a R1000/7 days. Standard waiting period as per product waiting period apply to new and existing policies.

Exodec Assist Repatriation call centre no: 0861 55 5515 Quote following: Exodec Funeral Plan, Policy number.

Exodec eCoupon: Included in Monthly Premium

(REWARDS PROGRAMME NOT OFFERED BY THE INSURER AND OFFERED SEPARATELY TO THE INSURANCE POLICY)

The Principal Member (Policy holder) will receive coupons to the value of up to R750.00 per month for each retailer per month. – (No Role over on monthly eCoupon);

eCoupons Shoprite Checkers, Pick 'n Pay & Dischem:

Save up to R750 on your monthly groceries at each retailer by using our grocery discount coupons on a range of groceries which are redeemable at selected Shoprite, Checkers, Checkers Hyper stores, selected Pick n Pay stores & selected Dischem outlets.

Show the eCoupons to the cashier and claim your discount on every product.

Note: If you are also a Shoprite/Checkers Xtra Savings Loyalty member the eCoupon are offered additional on the Shoprite/Checkers loyalty program, you will be able to claim both the savings.

Special Note: The eCoupons is not one eCoupon but is eCoupons on a range of specific shopping items which may be changed every month.

Coupon Redemption Retailers:

a. Shoprite b. Checkers c. Checkers Hyper d. Dis-Chem e. Pick n Pay

Should a member run into a problem redeeming coupons in-store or have any query whatsoever please sms 'exodec' to 30172.

The eCoupon benefit is not regulated in terms of the Financial Advisory and Intermediary Services Act ("FAIS ACT") and therefore, you are not afforded the same protections which apply in respect of financial products or services which are regulated in terms of the FAIS Act.

Policyholder Signature _____ Date _____

ANTI-MONEY LAUNDERING PROVISIONS AND INFLUENTIAL PERSONS DECLARATION

The Financial Intelligence Centre Act (FICA) requires that we know if you are an influential person as explained in the Act. It differentiates between a politically exposed person, domestic prominent influential person, foreign prominent public official and a known close associate or family of domestic prominent influential persons and foreign prominent public officials. More than one of the definitions can apply to the same person. Read the explanations at the end of this form, indicate which explanations apply to you and give your reason.

Confirm by selecting YES / NO if one of the following is applicable to yourself:

a	Politically Exposed Person (PEP)?	Yes <input type="checkbox"/>	or No <input type="checkbox"/>	if yes _____
<ul style="list-style-type: none"> • A Politically exposed person is someone who is or has been entrusted with prominent public functions, based on a specific political affiliation. Examples: A head of state, cabinet minister, member of parliament/local/provincial government, senior administrator in government department (financial department/tender processes), senior judge, manager of local municipalities who award tenders, senior and/or influential official, ambassador/high commissioner, senior representative of a religious organisation. 				
a	Domestic Prominent Influential Person (DPIP)?	Yes <input type="checkbox"/>	or No <input type="checkbox"/>	if yes _____
a	Foreign Prominent Public Official (FPPO)?	Yes <input type="checkbox"/>	or No <input type="checkbox"/>	if yes _____
<ul style="list-style-type: none"> • A Prominent influential person refers to any individual who is or has in the past been entrusted with prominent functions in a particular country. A South African PIP would be known as a Domestic PIP. A Foreign Prominent Public Official (FPPO) would be someone who holds a Prominent Public Official (PPO) position in a foreign country. Examples: Premier of a province, member of a foreign royal family, government minister or equivalent senior politician, leader of a political party, high ranking member of the military/police, etc. 				
a	Known close associate	Yes <input type="checkbox"/>	or No <input type="checkbox"/>	if yes _____
<ul style="list-style-type: none"> • A known close associate is an individual who is closely connected to a prominent person, either socially or professionally. The term "close associate" is not intended to capture every person who has been associated with a prominent person. Examples: Known relationships outside the family unit (e.g. girlfriends, boyfriends, mistresses), a prominent member of the same political party, civil organisation, labour or employee union as the prominent person, business partner or associate, especially one who shares (beneficial) ownership of corporate vehicles with the prominent person, or who is otherwise connected (e.g. through joint membership of a company board), any individual who has sole beneficial ownership of a corporate vehicle set up for the actual benefit of the prominent person. 				
a	Family Member	Yes <input type="checkbox"/>	or No <input type="checkbox"/>	if yes _____
<ul style="list-style-type: none"> • A family member is an individual who is related to a PEP/PIP either directly (consanguinity) or through marriage or similar (civil) forms of partnership. Examples: Spouse or civil/life partner, previous spouse or civil/life partner, children and stepchildren and their spouses or civil/life partners, parents, siblings and stepsiblings and their spouses or civil/life partners. 				

Policyholder Signature:		Date:	Y	Y	Y	Y	M	M	D	D
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OFFICE USE ONLY – TO BE COMPLETED BY THE ADMINISTRATOR – FICA CONFIRMATION

Is the Policyholder:

- a Politically Exposed Person (PEP)? Yes or No
- a Domestic Prominent Influential Person (DPIP)? Yes or No
- a Foreign Prominent Public Official (FPPO)? Yes or No
- on a Sanction List? Yes or No

Administrator Name:	Administrator Signature:		Date:	Y	Y	Y	Y	M	M	D	D
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