

## 1. INTRODUCTION

Discovery Life Limited with registration number 1966/003901/06 (“Discovery Life”), is a Financial Services Provider (“FSP”) with FSP number 18147.

Discovery Life hereby certifies that, “the Representative” as defined in the FAIS Act 37 of 2002 is employed by Discovery Life to act as a Representative and is mandated to render financial services for and/or behalf of Discovery Life in accordance with the Representative’s contractual agreement with Discovery Life.

Kindly take note that:

- The Representative is only authorised and mandated to render financial services to you for the product categories listed in section 4 herein.
- Our responsibility only extends to the financial services rendered by our Representative within their authorised scope/mandate and Discovery Life does not accept any responsibility or liability whatsoever for any financial services rendered by the Representative that falls outside of the Representative scope/mandate and/or contractual agreement with Discovery Life. Neither Discovery Life nor the Discovery Group shall be liable for any direct, indirect, or consequential damages arising from any financial services rendered by the Representative that falls outside of the Representative’s scope/mandate and/or contractual agreement with Discovery Life.
- You hereby indemnify and hold Discovery Life and the Discovery Group harmless from any and all claims, liabilities, and damages arising out of or in connection with your reliance on the financial services rendered to you by the Representative on product categories not listed in section 4 herein. The onus remains on you to ensure that the financial services rendered to you by the Representative are for the product categories listed in section 4 herein.
- Discovery Life 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 to the Representative by Discovery Life.
- 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.
- The Representative receives more than 30% of the Representative’s total remuneration from Discovery Life.
- Discovery Life has a Conflict-of-Interest Management Policy, a copy of which can be made available to you upon request.
- You may contact the Compliance Department for any compliance related queries at [compliance@discovery.co.za](mailto:compliance@discovery.co.za).

## 2. PRODUCT SUPPLIER

The Representative is only authorised to render financial services to you for or on behalf of the following product supplier/s under the Discovery Life FSP license:

Product Supplier	FSP Number	Contact Number
Discovery Health Medical Scheme; Discovery Health (Pty) Ltd	18564	0860 998877
Discovery Life Ltd	18147	0860 005433
Discovery Insure Ltd	43064	0860 751751

The registered address for the above product supplier/s is 1 Discovery Place, Sandhurst, Sandton, 2196.

## 3. COMPLAINTS

### Discovery

Should you have any concerns or complaints, you can contact Discovery’s complaints department at [distribution\\_complaints@discovery.co.za](mailto:distribution_complaints@discovery.co.za)

### Auto and General

Should you have any concerns or complaints, you can contact Auto and General’s Dispute Resolutions Team at [disputeresolution@autogen.co.za](mailto:disputeresolution@autogen.co.za)

### FAIS Ombud

Should a complaint not be resolved to your satisfaction, you may forward such complaint to the Office of the FAIS Ombud for Financial Services Providers. 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.

**Name:** FAIS OMBUD  
**Postal Address:** PO Box 41, Menlyn Park, 0063  
**Physical Address:** Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria 0010  
**Telephone:** 012 762 5000 / 012 492 9711 / 0860 066 3274  
**Email:** [info@faisombud.co.za](mailto:info@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](mailto:compliance@discovery.co.za)

#### 4. PRODUCT CATEGORIES

The Representative is only authorised and mandated to render financial services, which may include financial advice and/or intermediary services on the product categories as listed below. Take note that the Representative may be under supervision and take further note of any condition and/or restriction imposed on the Representative.

Product name	Product categories
Long-term Insurance subcategory A	1.1
Short-term Insurance Personal Lines	1.2

#### 5. FLEXICARE

Discovery Life has an intermediary contract with Auto and General for the distribution of its Flexicare product. Auto and General is the product supplier for the Flexicare product and its registered address is Auto & General Park, 1 Telesure Lane, Riverglen, Dainfern, 2191.

Product Supplier	FSP Number	Contact Number
Auto & General	44481	0861 600124

- Auto and General does not have a shareholding in any 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 these activities and services.

#### 6. PRIVACY STATEMENT

##### Definitions

“Personal Information” refers to any personal information about you, your spouse, your dependents and your beneficiaries (as applicable). It includes but is not limited to information about health, financial status, gender, age, contact numbers and addresses.

‘Discovery’ refers to Discovery Limited and its South African subsidiaries. All these entities are covered by the Discovery Group Privacy Statement. ‘Discovery Group’ refers to Discovery Limited, its South African subsidiaries and its subsidiaries and business operations established in other jurisdictions.

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

- The Discovery Group Privacy Statement explains what personal information Discovery collects and how Discovery, collects, uses, discloses, shares and/or otherwise processes personal information, in line with the Protection of Personal Information Act, No.4 of 2013. For more detailed information on the processing of your personal information, including your rights in relation to your personal information, and our legal grounds for using it, please access the Discovery Group Privacy Statement on the Discovery website <https://www.discovery.co.za/corporate/privacy/>

By signing this document, you consent to Discovery and our duly authorised Representative to process your personal information for purposes of, including but not limited to:

- Rendering sound and proper financial advice and/or financial services;

- Conducting a financial needs analysis;
- Providing a quotation and for application purposes;
- Sharing information within the Discovery for administration purposes; and
- Notifying you of any relevant Discovery products and benefits which you may be eligible for or interested in.

We are committed to protecting your personal information:

At any time, you may request us to disclose to you what personal information of yours we have on record and to request us to correct, update or delete this information.

Should you believe that the integrity of your personal information or confidentiality has been breached, please contact [privacy@discovery.co.za](mailto:privacy@discovery.co.za)

## 7. CLIENT OBLIGATION

It is important to note that as a client, you have a responsibility to ensure that:

- you read and understand this Legislated Disclosure Notice;
- you agree with the terms and conditions of this Legislated Disclosure Notice;
- you provide the Representative, Discovery Life and/or any other company within the Discovery Group with the necessary information required to provide the required financial services;
- the information you provide is correct and accurate, as well as disclose any and all relevant information to the Representative and Discovery Life;
- you inform the Representative and Discovery Life of any changes in circumstances that may affect and/or may have an effect on the financial services rendered by the Representative; and
- you will inform the Representative and Discovery Life of any changes pertaining to my personal information, including but not limited to your contact details.