

1. INTRODUCTION

Discovery Connect Distribution Services with registration number 2015/173165/07 (“Discovery Connect”), is a Financial Services Provider (“FSP”) with FSP number 46336.

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

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.
- Some of our Representatives where applicable, render financial services under supervision as permitted under FAIS Notice 86 of 2018 to complete their outstanding fit and proper competency requirements. The Representative’s fit and proper status is disclosed to all clients during our call interactions in line with the FAIS Act and to ensure transparency.
- Our responsibility only extends to the financial services rendered by our Representative within their authorised scope/mandate and Discovery Connect 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 Connect. Neither Discovery Connect 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 Connect.
- You hereby indemnify and hold Discovery Connect 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 Connect 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 Connect.
- 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 Connect.
- Discovery Connect 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

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 Connect 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
Discovery Life Investment Services (Pty) Ltd (Discovery Invest)	30277	0860 675777
Discovery Bank Ltd	48657	0860 112265

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

3. COMPLAINTS

Complaints Resolution Department

Should you have any concerns or complaints, you can contact Discovery’s complaints department at DCEscalations@discovery.co.za

FAIS Ombud

Should a complaint not be resolved to your satisfaction, you may forward such a 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

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

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
Long-term Insurance subcategory B1	1.3
Long-term Insurance subcategory C	1.4
Retail Pension Benefits	1.5
Pension Funds Benefits	1.7
Securities and instruments: Shares	1.8
Securities and Instruments: Debentures and securitised debt	1.10
Participatory Interests in one or more collective Investments schemes	1.14
Health Service Benefits	1.16
Long term Deposits	1.17
Short term Deposits	1.18
Long-term Insurance subcategory B2	1.20
Long-term Insurance subcategory B1-A	1.22

5. 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 consenting to the privacy statement, you warrant Discovery and our duly authorised Representative permission 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

6. 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 Connect 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 Connect;
- you inform the Representative and Discovery Connect 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 Connect of any changes pertaining to my personal information, including but not limited to your contact details.