

As an insurance Policyholder, or prospective insurance Policyholder, you have the right to the following information:

1. ABOUT THE FINANCIAL SERVICES PROVIDERS

- 1.1. Capfin, a division of Pepkor Trading Proprietary Limited ('Capfin') (Registration Number 1958/003362/07) is a private company duly incorporated according to the laws of the Republic of South Africa and is an authorised Financial Services Provider.
- 1.2. Capfin is authorised to carry on business as an authorised financial services provider in respect of Category 1: Long-term Insurance Subcategory A, Long-term Insurance subcategory B1, Long-term Insurance subcategory B1 – A under FSP License Number 3247.
- 1.3. Capfin is situated at 1 Industrie Street, Industria, Kuils River.
- 1.4. Capfin is in possession of current professional indemnity insurance.
- 1.5. Capfin is authorised to collect premiums on behalf of Abacus Life Limited.
- 1.6. Abacus Life Limited (Registration Number 2007/032597/06) is a public company duly incorporated according to the laws of the Republic of South Africa and is an authorised Financial Services Provider.
- 1.7. Abacus Life Limited is authorised to carry on business as an authorised financial services provider in respect of Category 1: Long-term Insurance Subcategory A, Long-term Insurance subcategory B1, Long-term Insurance subcategory B1 – A under FSP License Number 47062.
- 1.8. Abacus Life Limited is in possession of current professional indemnity insurance.
- 1.9. Abacus Life Limited underwrites the insurance policy.
- 1.10. Capfin and Abacus Life Limited are both part of the Pepkor Group of Companies.
- 1.11. The contact details of Abacus Life's Compliance Officer is: Mr. Riaan Cromhout on 010 285 0934, via email compliance@abacus-insurance.co.za

2. ABOUT THE INSURER

ABACUS LIFE LIMITED (Registration No. 2007/032597/06) is a duly registered public company and life insurer			
Physical Address:	171 Katherine Street, Building 3, Sandown, Sandton, 2031		
Postal Address:	PO Box 4208, Johannesburg, 2001		
Telephone Number:	0800 777 444		
Facsimile Number:	011 339 1526		
	CLAIMS	COMPLAINTS	CUSTOMER CARE
Telephone Number:	0800 777 444	0800 777 444	0800 777 444
Facsimile Number:	086 674 1495	086 249 8496	011 339 1526
E-mail:	claims@abacus-insurance.co.za	complaints@abacus-insurance.co.za	customercare@abacus-insurance.co.za

- 2.1. Payment of Premium in respect of the Capfin Credit Life Policies
 - 2.1.1. Manner of Payment of Policy: You have received a quotation on application for your Capfin Loan. In this quotation you will find all the details of the Insurance Premium payable by you in terms of the Policy. You will note that your Insurance Premium is included in the total monthly instalment you have to pay in terms of your Capfin Loan and is payable with your monthly instalment in arrears. Please make sure you understand the contents of this quotation.
 - 2.1.2. Stop Payment of Premium: If the Premium is not paid on the date it was due to be paid as a result of payment having been stopped by you, the Policy may be cancelled from the date that the Premium was due to be paid.
- 2.2. Your Policy will automatically lapse in the event that Capfin has to write off your Capfin Loan as a bad debt.
- 2.3. Period of Grace for Premium Payment: You shall be entitled to a period of 15 (fifteen) days from the Premium due date, which is the same date as your Instalment due date.
- 2.4. Policy Lapse: Where the first premium is not paid/collected the benefits under the Policy will automatically lapse 15 (fifteen) days after due date of first premium.
- 2.5. Thereafter, if 1 (one) month's premium is not paid/collected, the Policy does not lapse, but is suspended for 31 (thirty-one) days, and may be reactivated and reinstated upon the payment of all outstanding premiums within 31 (thirty-one) days of the due date of the outstanding premium.

3. OTHER MATTERS OF IMPORTANCE

- 3.1. The Policy constitutes a Life policy of insurance.
- 3.2. You must be informed of any material change to the information referred to in this disclosure.
- 3.3. If the information was given to you orally, it must be confirmed in writing within 31 (thirty-one) days.
- 3.4. If any complaint to Capfin in their capacity as financial service provider or Insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar of life Insurance, or FAIS Ombudsman.
- 3.5. A polygraph or any lie detector test is not obligatory in the event of a claim and the failing of such a test, where voluntarily undertaken, may not be the sole reason for the rejection of a claim.
- 3.6. If your Premium is paid by debit order it may only be in favour of one person.
- 3.7. The Insurer must inform you at least 31 (thirty-one) days before the cancellation thereof, in writing, of its intention to cancel such debit order.
- 3.8. You cannot renew your Policy if you have cancelled or terminated your Capfin Loan for any reason. Any right you may have had in terms of this policy will cease immediately upon the cancellation of your Capfin Loan. The Insurer may cancel your policy if the Insurer gives you 31 (thirty-one) days' written notice of its intention to cancel this Policy.
- 3.9. You may cancel your policy at any time by giving the insurer 31 (thirty-one) days' notice in writing. Please note that this type of insurance is a condition to your Capfin Loan. You may only cancel your Policy if you replace it with a similar Policy, otherwise you will not be complying with your obligations in terms of your Capfin Loan.
- 3.10. You are entitled to a free copy of the wording and Schedule of the Policy.

4. WARNING

- 4.1. Do not sign any blank or partially completed application form.
- 4.2. Keep all documents handed to you.
- 4.3. Take note as to what is said to you.
- 4.4. Do not be pressurised to buy the product.
- 4.5. Incorrect or non-disclosure by you of relevant facts may influence the insurer on any claims arising from your contract of insurance.

5. PARTICULARS OF THE OMBUDSMEN AND FINANCIAL SECTOR CONDUCT AUTHORITY

The Ombudsmen are available to advise you in the event of claims problems which are not satisfactorily resolved by the insurance intermediary or the insurer.

FAIS OMBUD		LIFE INSURANCE OMBUDSMAN		FINANCIAL SECTOR CONDUCT AUTHORITY	
Telephone Number:	012 762 5000	Telephone Number:	0860 103 236	Telephone Number:	0800 203 722
Facsimile Number:	086 764 1422	Facsimile Number:	021 674 0951	Facsimile Number:	012 346 6941
Email Address:	info@faisombud.co.za	Email Address:	info@ombud.co.za	Email Address:	info@fsc.co.za
Address:	PO Box 41, Menlo Park, 0063	Address:	Private Bag X45, Claremont, 7735	Address:	PO Box 35655, Menlo Park, 0102