STATUTORY DISCLOSURE
AND
CLIENT INFORMATION NOTICE

An Authorized Financial Services Provider (FSP)

This document also serves as the Article 13 confirmation of appointment and authorization to act as a Representative on behalf of this FSP.

FSP license number	24709
Entity registration number	2016/494708/07
Head Office address	28b Landros Street, Louis Trichardt, 0920
Postal address	PO Box 1082, Louis Trichardt, 0920
Telephone	015 516 5620

Purpose of this disclosure

This disclosure explains who we are, the financial services we are authorized to provide, how we are remunerated, how we manage conflicts of interest, how we protect personal information, and how a client may raise a complaint.

Client Summary

- ZCP Konsult (Pty) Ltd is **licensed as a financial services provider** under the Financial Advisory and Intermediary Services Act, 37 of 2002.
- The **FSP and its authorized representatives** may provide **advice and/or intermediary services** only in the **financial product categories** for which they are authorized.
- Clients should **read this disclosure** with any quotation, policy wording, benefit schedule, product disclosure, needs analysis, record of advice and application documentation provided for a specific product.
- Before accepting any product, clients should ensure **they understand the benefits, costs, exclusions, limitations, waiting periods, early termination** effects and ongoing obligations applicable to that product.
- Any **complaint should first be submitted to the Key Individual** or the FSP. If unresolved, the client may refer the matter to the relevant Ombud or regulatory body listed in this disclosure.

Appointment and Authority

- This document also serves as **confirmation of appointment and authorization** to act as a **representative** on behalf **of ZCP Konsult (Pty) Ltd,** where applicable. Representatives may render **financial services** only within their approved product categories and within the scope of the authority granted by the FSP.

- ZCP Konsult (Pty) Ltd is a member of the **Financial Intermediaries Association of Southern Africa** and is committed to **ethical and professional conduct** in its dealings with clients, product suppliers, regulators and other stakeholders.

Code of Ethics Summary

- Conduct business in good faith, with integrity, due skill, care and diligence.
- Respect the confidentiality of information obtained from or about clients.
- Obtain the information needed to assess a client's needs and convey relevant information accurately to product suppliers or underwriters.
- Provide advice only on matters and products in respect of which the representative is authorized, informed and competent.
- Avoid conduct that could harm the reputation of the FSP, the FIA, the financial services industry or clients.
- Comply with applicable legislation, regulatory requirements, the FIA code of conduct and the FSP's internal policies.

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Representatives & Key Individuals

The following people are recorded as representatives and/or Key Individuals on ZCP Konsult (Pty) Ltd license.

All the Representatives and Key Individuals meet the fit and proper requirements regarding personal characteristics of honesty and integrity

1. Zacharias Christiaan Pretorius (ZC)

Role	**Financial Advisor, Representative and Key Individual**
Email	zc@zcp.co.za
Cell	082 493 1133
Qualifications	HOD, AFP, RFP, RE1 (Key Individual), RE5 (Representative)
Appointment / experience	Appointment: 2003 | Industry experience: 1994

AUTHORIZED PRODUCT CATEGORIES REFLECTED FOR THIS REPRESENTATIVE:

Category	Financial product	Advice	Intermediary services
1.1	Long-term Insurance: Subcategory A	☒	☒
1.2	Short-term Insurance: Personal Lines	☒	☒
1.3	Long-term Insurance: Subcategory B1	☒	☒
1.20	Long-term Insurance: Subcategory B2	☒	☒
1.21	Long-term Insurance: Subcategory B2-A	☒	☒
1.22	Long-term Insurance: Subcategory B1-A	☒	☒
1.23	Short-term Insurance: Personal Lines A1	☒	☒
1.4	Long-term Insurance: Subcategory C	☒	☒
1.5	Retail Pension Benefits	☒	☒
1.6	Short-term Insurance: Commercial Lines	☒	☒
1.7	Pension Fund Benefits	☒	☒
1.8	Shares	☒	☒
1.10	Debentures and securitized debt	☒	☒
1.14	Participatory interests in a collective investment scheme	☒	☒
1.16	Health Service Benefits	☒	☒

2. Cornelia Jacoba Elizabeth van Staden (Elsabe)

Role	**Financial Advisor / Representative and Second Key Individual**
Email	elsabe@zcp.co.za
Cell	074 960 9234
Qualifications	RE1 (Key Individual), RE5 (Representative), Higher Certificate in Short Term Insurance
Appointment / experience	Appointment as Representative: 2012 | Industry experience: 2012

AUTHORIZED PRODUCT CATEGORIES REFLECTED FOR THIS REPRESENTATIVE:

Category	Financial product	Advice	Intermediary services
1.6	Short-term Insurance: Commercial Lines	☒	☒
1.2	Short-term Insurance: Personal Lines	☒	☒
1.23	Short-term Insurance: Personal Lines A1	☒	☒

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3. Anna Maria Pretorius (Ria)

Role	**Financial Advisor / Representative**
Email	ria@zcp.co.za
Cell	082 690 3755
Qualifications	RE5 (Representative), RFP1, RFP2
Appointment / experience	Appointment as Representative: 2008 | Industry experience: 2008

AUTHORISED PRODUCT CATEGORIES REFLECTED FOR THIS REPRESENTATIVE:

Category	Financial product	Advice	Intermediary services
1.16	Health Service Benefits	☒	☒

4. Elsie Sophia Pretorius Venter (Lisa)

Role	**Financial Advisor / Representative / Key Individual**
Email	medical@zcp.co.za
Cell	076 797 3252
Qualifications	B.Com Economics and Risk Management, RE5 (Representative), RE1 (Key Individual)
Appointment / experience	Appointment as Representative: 2019 | Industry experience: 2017

AUTHORISED PRODUCT CATEGORIES REFLECTED FOR THIS REPRESENTATIVE:

Category	Financial product	Advice	Intermediary services
1.1	Long-term Insurance: Subcategory A	☒	☒
1.2	Short-term Insurance: Personal Lines	☒	☒
1.3	Long-term Insurance: Subcategory B1	☒	☒
1.20	Long-term Insurance: Subcategory B2	☒	☒
1.21	Long-term Insurance: Subcategory B2-A	☒	☒
1.22	Long-term Insurance: Subcategory B1-A	☒	☒
1.23	Short-term Insurance: Personal Lines A1	☒	☒
1.4	Long-term Insurance: Subcategory C	☒	☒
1.5	Retail Pension Benefits	☒	☒
1.7	Pension Fund Benefits	☒	☒
1.8	Shares	☒	☒
1.10	Debentures and securitized debt	☒	☒
1.14	Participatory interests in a collective investment scheme	☒	☒
1.16	Health Service Benefits	☒	☒

5. Helena de Jager

Role	**Financial Advisor / Representative**
Email	ktv@zcp.co.za
Qualifications	Bachelor of Commerce majoring in Short-term Insurance & RE5 (Representative)
Appointment / experience	Appointment as Representative: 2026 | Industry experience: 2021

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AUTHORISED PRODUCT CATEGORIES REFLECTED FOR THIS REPRESENTATIVE:

Category	Financial product	Advice	Intermediary
1.6	Short-term Insurance: Commercial Lines	☒	☒
1.2	Short-term Insurance: Personal Lines	☒	☒
1.23	Short-term Insurance: Personal Lines A1	☒	☒

6. Meschè du Toit

Role	**Financial Advisor / Representative under Supervision**
Email	invest@zcp.co.za
Qualifications	BCom. Business Management and Entrepreneurship & RE5 (Representative)
Appointment / experience	Appointment as Representative under Supervision: 2026 | Industry experience: 2018

AUTHORISED PRODUCT CATEGORIES REFLECTED FOR THIS REPRESENTATIVE UNDER SUPERVISION:

Category	Financial product	Advice under Supervision	Intermediary services Under Supervision
1.1	Long-term Insurance: Subcategory A	☒	☒
1.3	Long-term Insurance: Subcategory B1	☒	☒
1.20	Long-term Insurance: Subcategory B2	☒	☒
1.21	Long-term Insurance: Subcategory B2-A	☒	☒
1.22	Long-term Insurance: Subcategory B1-A	☒	☒
1.4	Long-term Insurance: Subcategory C	☒	☒
1.5	Retail Pension Benefits	☒	☒
1.7	Pension Fund Benefits	☒	☒
1.8	Shares	☒	☒
1.10	Debentures and securitized debt	☒	☒
1.14	Participatory interests in a collective investment scheme	☒	☒

Contractual Arrangement with Product Suppliers / Companies

No product supplier or investment company is recorded in this draft as holding shares in the FSP, and the FSP is not recorded as being associated with such an institution. The FSP is contracted with, and may market products of, selected life insurance, investment, short-term insurance, gap cover, pension fund and medical scheme suppliers, subject to current contracts and licence permissions.

For product terms, conditions, exclusions, waiting periods, charges, addresses and supplier contact details, the client should also consult the quotation, policy wording, benefit schedule, annexures and product disclosures supplied with the relevant product.

The FSP is contracted with and can market the products of the following institutions:

- **Life Insurance:** Discovery Life, Hollard, Momentum, Sanlam, Liberty, Brightrock, FMI, PPS, Old Mutual & Capital Legacy.
- **Investments:** Discovery Invest, Momentum, Sanlam, Allan Gray, AIMS, Liberty, Clientele Life, Ninety-One, PSG, Glacier and Fedgroup.
- **Short Term Insurance:** Santam, Discovery Insure, Momentum, Cross Country, Auto & General, Hollard, MiWay, Smit & Kie Brokers *(Bryte, Bryte Engineering, C&G, CIB, Camargue, Envirosure, FDM Engineering, Guardrisk, Leppard, Merx, Old Mutual Insure, PetroSure, Renasa, RSUM, SAFire, SHA, Senate, VAPS, Zennith ens.)* VAPS, Travel Insurance Consultants (TIC), Guardrisk.

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- **Gapcover:** Zestlife, Sirago, Stratum, Guardrisk, Turnberry, Momentum
- **Pension fund:** Acravest, Discovery, Momentum, Sanlam, Allan Gray
- **Medical Schemes:** Discovery Health, Momentum, Bestmed, Profmed, Medihelp, Fedhealth, Bonitas

For more information, terms / conditions, addresses and Contact details regarding these companies, please refer to the quotes, appendices or disclosures, as provided with your product.

Remuneration

- The FSP and its financial advisers or representatives may be remunerated by way of commission, fees or other remuneration payable by product suppliers and companies, as set out in the quotation and product documentation provided to the client.
- The FSP has recorded that it received more than 30% of its remuneration during the preceding 12 months from Discovery.
- We do not own more than 10% of issued shares directly or indirectly from any Life Insurer or Financial Product Provider.
- We are not associates of any life insurer or product provider.

Conflict of Interest

In the event of a potential conflict of interest in the rendering of financial services to clients, the FSP will place the interests of the client first. In the event where an ownership interest exists or financial interests are received, it will so be disclosed in the Register of Conflict of Interest, a copy of which is available on request.

Professional Indemnity Insurance

The FSP holds insurance with:

Lombard Insurance Company Limited (Reg. No.1990/001253/06)(FSP No.1596)
Underwritten Manager: Leppard and Associates (Proprietary) Limited (Reg. No.1991/002788/07) (FSP No.274)

Rendering of Financial Services

The FSP warrants that any Financial Adviser / Representative that renders financial services (advice and/or intermediary services) to a client complies with:

- The Fit and Proper requirements in terms of the Financial Advisory and Intermediary Services Act insofar as the personal character qualities of honesty and integrity, competence regarding experience, qualifications and knowledge tested through regulatory examinations as well as applicable continuous professional development, unless otherwise indicated that such person is rendering services under supervision for finalisation of any of the competence requirements; and
- Possess the necessary operational ability, processes and procedure to render financial services.
- Without in any way limiting and subject to the provisions of the services agreement, the FSP accepts responsibility for the lawful actions of the Financial Adviser / Representative in rendering financial services within the course and scope of his/her employment.

Analysis

The Financial Adviser / Representative is required to analyse clients' requirements and needs during the provision of advice. The financial advice provided will be based on the information provided by the client and the FSP will not be held liable for any financial advice that was provided in respect of incorrect, inaccurate or incomplete information provided by the client.

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Business Continuity Plan

We always have our clients' best interests at heart and wish to ensure that all our clients have uninterrupted access to financial services, at all reasonable times. We can confirm that we have implemented a Business Continuity Plan that provides for the following:

- A business continuity plan that outlines arrangements to reduce the impact of business disruptions;
- A disaster recovery plan that sets out steps to be taken to resume operations following a disaster; and
- A succession plan that sets a strategy for passing a key leadership role within the FSP to someone else in such a way that the business continues to operate after the key leader is no longer in control.
- In nominating a successor we have identified a person who is like-minded, with similar experience and thinking to what our clients have grown accustomed to. We aim to provide for a similar style, values and culture in terms of dealing with clients and employees, to ensure an immediate and seamless transition of all business responsibilities. A client is of course always free to make alternative arrangements should they so wish.

Treating Clients Fairly (TCF)

TCF is a set of principles introduced by the Financial Sector Conduct Authority (FSCA) to aid and underpin existing financial services legislation aimed at the protection of consumers and clients.

The FSP values its relationship with its clients and acknowledges that without any clients it would not have a business. The TCF principles are embedded in the culture of the FSP and it continuously strives to enhance the quality of its service offering to clients and through its interaction with contracted product suppliers.

The TCF principles are the following:

1. Clients/consumers can be confident that they are dealing with a service supplier where the fair treatment of customers is central to the corporate culture.
2. Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly.
3. Clients are provided with clear information and are kept appropriately informed before, during and after the point of sale.
4. Where clients receive advice, the advice is suitable and takes account of their circumstances.
5. Clients/consumers are provided with products that perform as the company or service supplier have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.
6. Clients/consumers to not face unreasonable post-sale barriers imposed by the company or service supplier to change product, switch supplier, submit a claim or make a complaint.

Confidentiality and Protection of Personal Information

All information received from and regarding the client will be treated as confidential by the FSP and its personnel. Such information will only be made available if consent thereto is provided in writing or is required by any law.
The Protection of Personal Information (POPI) Act requires us to inform you how we use and disclose personal information we obtain from you. We are committed to protecting your privacy and will ensure that your personal information is used appropriately, transparently and according to applicable law.

What information we collect:

We collect and process your personal information mainly to provide you with access to the services and products of the suppliers with whom we have contractual agreements in place and to help us improve our services to you. The type of information we collect will depend on the need for which it is collected and will be processed for that specific purpose only. Where possible, we will inform you what information you are required to provide to us and what information is optional. With your consent, we may also supplement the information that you

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provide to us with information we receive from other suppliers in order to offer you a more consistent and personalized experience in your interactions with us. When you elect to take up offerings from our contracted suppliers they may also require additional information from you and they will be subject to the same privacy regulations as we are subject to.

How we use your information:

We will use your personal information only for the purposes for which it was collected and agreed to with you. This may include:

- Providing products or services to you and to carry out the transaction you requested:
- For underwriting purposes;
- Assessing and processing claims;
- Conducting credit reference searches or verification;
- Confirming and verifying your identity;
- For credit assessment and credit management;
- For purposes of claims history;
- For the detection and prevention of fraud, crime, money laundering or other malpractice;
- Conducting market or customer satisfaction research;
- For audit and record keeping purposes;
- In connection with legal proceedings.
- Providing our services to you, to carry out the services you requested and to maintain and constantly improve our relationship with you;
- Providing you with communications in respect of the FSP and regulatory matters that may affect you;
- In connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law.

Disclosure of your information:

We may disclose your personal information to our suppliers whose services or products you elect to use. We have agreements in place to ensure that they comply with our privacy terms and conditions. We may also share your personal information with, and obtain information about you from third parties for the purposes listed above.
We may also disclose your information where we have a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect our rights.

Safeguarding your information:

The POPI Act requires us to adequately protect the personal information we hold and to avoid unauthorised access and use of your personal information. We will continuously review our security controls and processes to ensure that your personal information is secure. If we need to transfer your personal information to another country for processing or storage we will ensure that any party to whom we pass on your personal information will treat your information with the same level of protection as required from us.

Your rights to access and correction of your personal information:

You have the right to access the personal information we hold about you. You also have the right to ask us to update, correct or delete your personal information. We will take all reasonable steps to confirm your identity before providing details of your personal information or making changes to your personal information. You can contact us at the numbers or addresses listed herein and request the information you would like.

Changes to this Notice

Please note that we may amend this notice from time to time. Please check our website periodically to inform yourself of any changes. In case we do not have a website, we will inform you of material changes to this notice.

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Financial Intelligence Centre Act

The FSP is registered as an accountable institution with the Financial Intelligence Centre and shall be obliged to record and verify client information in the manner prescribed by FICA.
The FSP is also required to report unusual and suspicious financial activities where so obligated by FICA.

External Outsourced Compliance Officer

Erika Botha of Infinitus Risk Management Service (Pty) Ltd
Practice registration number: 6172 / 6399
erika@infinitus.co.za / cell 082 413 8579

Complaints

Any queries and complaints are to be addressed to the Key Individual as per the contact details provided.
A copy of the FSP's complaints procedure is available on request.
Should a complaint not be addressed to the satisfaction of the client, it may be referred to the offices of the relevant Ombud, as per the details herein contained.

Contact Details for FAIS Ombud

Telephone: 012 762 5000
Sharecall: 086 066 3247
E-mail: info@faisombud.co.za
Website: www.faisombud.co.za
Enquiries on status of complaints: enquiries@faisombud.co.za

Contact details for Council for Medical Schemes

Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion
Tel: 012 431 0500 Share Call: 0861 123 267
E-mail: information@medicalschemes.co.za
Website: www.medicalschemes.co.za

Contact details for Financial Sector Conduct Authority

River Walk Office Park, Building B, 41 Matroosberg Road, Ashlea Gardens, Pretoria
Tel: 012 428 8000 Contact Centre: 0800 20 37 22
E-mail: info@fsca.co.za Website: www.fsca.co.za

Contact details for National Financial Ombudsman Scheme South Africa (NFOSA) / "NFO"

Johannesburg
110 Oxford Rd, Houghton Estate, Johannesburg, Gauteng, 2198
Cape Town
Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Western Province, 7700
Tel: 0860 800 900
Email: info@nfosa.co.za Website: www.nfosa.co.za

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