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AFSCOT

Financial Services cc

Authorised Financial Services Provider - FSP No. 13625

For all your Short Term Insurance needs

Specialists in Hospitality Insurance

CK9965905/23

PROTECTION OF PERSONAL INFORMATION POLICY

PERSONAL INFORMATION

Personal information is collected only when an individual knowingly and voluntarily submits information. Personal information may be required to provide an individual with further services or to answer any requests or enquiries relating to this service.

It is the Financial Service Providers intention that this policy will protect an individual's personal information from being prejudiced in any way and this policy is consistent with the privacy laws applicable in South Africa.

The Financial Service Provider collects, stores and use of the personal information provided by an individual, in order to provide an estimated insurance quotation.

USE OF INFORMATION

The FSP needs to collect personal or other information:

- For underwriting purposes
- Assessing and processing claims
- Conducting credit reference searches and verification
- Confirming and verifying an individuals 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 purposes
- Follow an individual's instructions
- Inform an individual of services
- Make sure the FSP's business suits the individuals needs

Members: Alex Easton (BA) & Lynn Easton

PROACTIVE PEOPLES' PEOPLE

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Personal information that an individual submits is used only for the purpose for which it was intended. Copies of correspondence that may contain personal information, is stored in archives for record-keeping and back-up purposes only.

The FSP will not, without an individual's consent, share information with any other third parties, for any purposes whatsoever.

SECURITY

The FSP strives to ensure the security, integrity and privacy of personal information submitted. The FSP will review and update its security measures in accordance with future legislation and technological advances. Unfortunately, no data transmission over the internet can be guaranteed to be totally secure, however, the FSP will endeavour to take all reasonable steps to protect the personal information, which an individual submits to the FSP or to the FSP's online products and services. The FSP will at all times set the highest standards to ensure the integrity of their systems.

The FSP may engage with other organisations to provide support services to the FSP. Third parties are obliged to respect the confidentiality of any personal information held by the FSP. A Service Level Agreement is in place with all Third parties to ensure adherence to all Privacy Policies.

The FSP employees are obliged to respect the confidentiality of any personal information held by the FSP. All employees are required to sign an employment contract which includes a confidentiality clause.

The FSP will not reveal any personal information to anyone unless:

- It is compelled to comply with legal and regulatory requirements or when it is otherwise allowed by law
- It is in the public interest
- The FSP needs to do so to protect their rights



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TREATING CUSTOMERS FAIRLY (TCF) POLICY STATEMENT

AFSCOT FINANCIAL SERVICES cc

Introduction:

Afscot Financial Services, as an authorised financial service provider, has a strong focus on customer satisfaction. Our mission is to be a respected and recognised provider and our Treating Customers Fairly (TFC) policy is an integral part of that objective.

Our TFC policy is structured according to the guidance provided by the Financial Services Board to ensure we consistently deliver fair outcomes to our clients. We take responsibility to Afscot Financial Services and all staff providing an enhanced service quality to clients, based on a culture of openness and transparency.

The six fairness outcomes:

Afscot Financial Services strive to comply with and contribute to the TCF fairness outcomes, viewed from the perspective of the customer:

- **Outcome 1:** Customers are confident that they are dealing with providers where the fair treatment of customers is central to the provider's culture.
- **Outcome 2:** Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.
- **Outcome 3:** Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.
- **Outcome 4:** Where customers receive advice, the advice is suitable and takes account of their circumstances.
- **Outcome 5:** Customers are provided with products that perform as providers have led them to expect, and the associated service is both of an acceptable standard and what they have been led to expect.
- **Outcome 6:** Customers do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.

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Achieving the outcomes:

Afscot Financial Services cc will aim to demonstrate through our behaviour that we are consistently treating customers fairly throughout the stages of the product life cycle to which we can contribute. These may include:

- **Product and service design:** Products and services and their distribution strategies are designed and developed for specific target markets, based on a clear understanding of the likely needs and financial capability of each customer group.
- **Promotion and marketing:**
- **Promotion and marketing:** Products are marketed to specific target groups, through clear and fair communications that are not misleading and are appropriate to the target group.
- **Advice:** Where advice is provided, advisers are fully equipped to provide advice that is suitable to the needs of the customer concerned, following the objective of TCF and avoiding conflicts of interest.
- **Point-of-sale:** To provide clear and fair information to enable customers to make informed decisions about transacting with Afscot Financial Services, our products and services. Product risks, commitments, limitations and charges must be transparent.
- **Information after point-of-sale:** To provide customers with ongoing relevant information to enable them to monitor whether the product or service continues to meet their needs and expectations, and provide acceptable levels of service for post-sale transactions or enquiries.
- **Complaints and claims handling:** To honour representations, assurances and promises that lead to legitimate customer expectations. Legitimate expectations must not be frustrated by unreasonable post-sale barriers. There is a requirement for fair and consistent handling of claims and a mechanism to deal with complaints timeously and fairly.

In order to fulfil our commitment to treating our customers fairly we will focus on the following aspects:

- We will follow the requirements of the FAIS General Code of Conduct as embedded in the FIA Code of Conduct.
- We will adhere to our conflicts of interest policy in dealing with customers.
- We will put management information mechanisms in place that are designed to monitor and measure Afscot Financial Services cc performance in delivering the relevant fairness outcomes.
- All our members of staff are trained to deal with our clients and are committed to maintaining high standards of service.

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- Our staff are not remunerated or incentivised in ways which encourage them to deal with our clients in an unfair biased manner.
- We will always tell customers what they can expect from our relationship.
- We will provide appropriate after sales information and service to customers.
- We will monitor the continuing performance of products or funds that we have recommended and sold to customers to assess the ongoing suitability of the product for the customer.
- We will ensure open communication lines with product suppliers we deal with and ensure that we understand their products and services.
- We will review our TCG policy on an ad hoc basis but at least annually.

Complaint handling:

- We will handle complaints fairly, promptly and impartially.
- In dealing with complaints we will 'treat like situations alike' and give careful consideration to whether an error might have affected a wider class of customers; and what should be done to remedy this.
- We will pay attention to the outcomes of complaints, which can serve as an important source of intelligence about the health of our business and systems. We will investigate the root cause of complaints and obtain feedback from customers who have experienced our complaints process in order to improve the level of service that we provide.
- We will measure the length of the time taken to deal with a complaint, the outcome, and the way in which the outcome is communicated to the customer in order to ensure that we are treating our customers fairly.

Treating Customers Fairly in our business:

- We encourage and welcome feedback from staff and customers on our services and procedures.
- Staff objectives include TCF as an explicit and measurable objective and performance against this objective will form part of staff competency ratings.
- All staff will complete refresher training and testing on ad hoc basis.
- Before we contract with a third party we will satisfy ourselves of the commitment to treating our customers fairly. In particular, we will consider their TCF policy and the management information that they can provide to demonstrate the fair treatment of our customers.
- Our complaints process will be clear and easy to understand.

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For any queries or feedback in relation to Treating Customers Fairly at Afscot Financial Services you can contact us at the following address:

Contact Persons: Lynn & Alex Easton
Telephone: 031-562-9983
Fax: 031-562-9236
Email: lynn@afscot.co.za & alex@afscot.co.za
Post: 11 Mvule Road, Glen Anil, Durban, 4051

Signed this 13 day of June 2015

Members: Alex Easton (BA) & Lynn Easton

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PROTECTION OF PERSONAL INFORMATION NOTICE

AFSCOT FINANCIAL SERVICES cc

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.

1. Afscot Financial Services – who are we:

We are authorised financial service provider licensed to operate as brokers by the Financial Services Board under License Number 13625 as short term insurance brokers. We are specialists in our chosen field of expertise as hospitality Short Term insurance brokers and have been since the inception of our business in October 1999. We have agencies with many of the top insurers in South Africa such as Santam, Mutual & Federal, Zurich, Auto & General, MUA, Vantage Underwriting Managers, HIC, Glenlib, Policy Provider, Cross Country, One, CIA, Club Marine, Cyclesure, Discovery, First Property, FMI, Lion of Africa, One Plan, Petsure, Thatch Risk Acceptances, Tax Radar, Rodel and Trustco. Our company has professional indemnity insurance to protect ourselves and our clients. We service driven and aim to be proactive and to anticipate our clients' needs, we share pertinent industry related information with our clients and potential clients on an ongoing basis to keep them informed and assist them with risk management and sound advice to assist them operating their business efficiently and cost effectively.

2. What information we collect:

We collect and process your personal information mainly to provide you with access to the services and products of the providers 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 provide to us with information we receive from other providers in order to offer you a more consistent and personalized experience in your interaction with us.

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When you elect to take up offerings from our contracted providers they may also require additional information from you and they will be subject to the same privacy regulations as we are subject to.

3. How we use your information:

- 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 verifications;
- 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 malpractices;
- 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 Afscot Financial Services 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.
- For conducting comparative quotations for you.
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4. Disclosure of your information:

We may disclose your personal information to our providers 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 in 3 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.

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5. 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.

6. 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 below and request the information you would like:

Information Officer: Alex Easton
Telephone: 031-562-9983
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Email: alex@afscot.co.za
Post: 11 Mvule Road, Glen Anil, Durban, 4051
Website: www.afscot.co.za

7. Changes to this Notices

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 Notices.

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