

## Gap Online Application – Terms and Conditions 2024

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**Liberty Gap Cover is underwritten by Guardrisk Insurance Company Limited, an authorised financial services provider (FSP No 75) and licensed non-life insurer.**

### Important Information

The premiums and benefits are renewed annually on 1 January. This also means that your premium may change on 1 January each year and not 12 months after your commencement date.

Cover for extended cancer benefits will end when the insured person reaches the age of 65.

A policyholder on an individual policy should notify us if there is a change in their circumstances requiring cover for additional dependants, in which event the premium will be amended accordingly.

Older people are likely to claim more benefits than younger people and therefore premium amounts are age banded and differentiated based on age.

If you miss a premium you have 31 days to pay the outstanding premium. If you pay by debit order and we are unable to collect your premium by the due date, we will try to deduct 1.5 times your monthly premium during the next monthly debit order run.

If the outstanding premium is not paid within 31 days or we are again unable to collect your outstanding premium, we will cancel your policy and your cover will end as at midnight on the day before your outstanding premium was due.

Policy premiums are not tax deductible in the same way that your medical aid contributions are. No IT3 tax certificates can therefore be issued for this purpose.

The policy agreement will be subject to South African law and all premiums and benefits will be in Rands from and to a South African bank account. If the law or the interpretation thereof changes, we may change the terms of the policy. We will notify you of any such changes.

### Need analysis

The Gap product meets my needs as my medical aid does not cover the total medical practitioner costs if I am hospitalised. The product was recommended as a solution because it will cover the difference between the medical practitioner's charges (limited to 5 times the medical aid tariff) for treatments I receive in hospital and for listed out-of-hospital procedures, less the higher of the amount payable or paid by my medical aid, or 1 times the medical aid tariff. In the case of the Essential Gap Cover option the medical practitioner's charges will be limited to 3 times the medical aid tariff and for the Optimal Gap Cover option, the medical practitioner's charges will be limited to 4 times the medical scheme tariff. I understand that I will experience a shortfall if a medical practitioner charges more than what is actually paid by my medical aid.

The Extended Cancer Cover (if chosen) meets my needs because I could experience medical aid shortfalls on cancer treatment. The benefit is subject to a general six-month waiting period. Cover for this benefit ends on the day the insured person reaches age 65. A life insured is not covered if the claim is made within 12 months after the start of the Extended Cancer Cover policy in respect of a medical condition for which in the 12 months preceding the start date of your policy medical advice, diagnosis, care or treatment was received or would reasonably have been recommended. No claims submitted for cancer diagnosed within the first six months from the start of the Extended Cancer Cover will be payable.

I understand that there are other similar products on the market but the intermediary regards this Gap Cover product as the most suitable product for me. Alternatively, the intermediary does not represent any other Gap Cover product supplier. I confirm that a full needs analysis was done and that the monthly premium is affordable taking into account my other financial commitments.

PostNet Suite 87 Private Bag X1005 Claremont 7735

Sunclare Building 2nd Floor 21 Dreyer Street Claremont Cape Town

• Tel 021 180 4220 • Fax 021 001 0248 • Email [info@zestlife.co.za](mailto:info@zestlife.co.za) • [www.zestlife.co.za](http://www.zestlife.co.za)

**Directors:** Chris McCallum (Chairman) Ralph Richardson (Managing), Sebastian Zoutendyk,  
Charles Lorentz, Noleen Bell, Pip Lorentz, Bruce Hodkinson

## Debit order authorisation

I hereby authorise Zestlife to issue payment instructions to its bank to collect the monthly premium due by debit order from my bank account on condition that the sum of such payment instruction will never exceed my obligation in terms of this application. I acknowledge that all payment instructions issued by Zestlife shall be treated by my bank as if the instructions have been issued by me personally. The debit order will be collected every month on the debit order collection date selected below.

In the event that this collection day falls on a Sunday or recognised South African public holiday, the collection day will automatically be the following business day. I acknowledge that this authority may be assigned to a third party only if the policy is transferred to another Insurer or administrator. I understand that the payment instruction will be processed through a computerised system provided by the South African Banks. I will not have the right to any refund of amounts which Zestlife has collected while this debit order authority was in force, if such amounts were legally owed to Zestlife. This debit order authority may be cancelled by giving Zestlife notice of not less than 31 days and the cancellation will not necessarily cancel my policy. Zestlife followed by a unique reference number will be reflected on my bank statement as the payment reference.

Premiums are payable monthly and if the premium is not received for two consecutive months the policy shall be cancelled.

## Disclosures

- Liberty Gap Cover is underwritten by Guardrisk Insurance Company Limited (FSP number 75) a licensed non-life insurer.
- Guardrisk can be contacted at: Tel: 0860 102 936, Fax: (011) 263 1419, Email: info@guardrisk.co.za.
- The product is administered by Zest Life Investments (Pty) Ltd who is an authorised financial services provider (FSP number 37485).
- Guardrisk and Zestlife have concluded a shareholder and subscription agreement that entitles Zestlife to place insurance business with Guardrisk. The shareholder and subscription agreement entitles Zestlife to share in the profits and losses generated by the insurance business. Guardrisk may distribute dividends, at the sole discretion of the board of directors, to Zestlife during the existence of the policy.
- Zestlife does not have any circumstances that could give rise to an actual or potential conflict of interest in dealing with the policyholder. Zestlife's Conflict of Interest Policy is available at [www.zestlife.co.za](http://www.zestlife.co.za).
- Zestlife has Professional Indemnity Insurance cover in place.
- You can lodge a complaint with Chris McCallum at Zestlife, at email: [chrism@zestlife.co.za](mailto:chrism@zestlife.co.za), telephone 021 180 4203.
- Zestlife's complaints procedure is available on [www.zestlife.co.za/legal-and-accounting/](http://www.zestlife.co.za/legal-and-accounting/) and can also be made available upon request.
- If you are dissatisfied with the feedback received from your Intermediary and/or Zestlife, or your complaint remains unresolved, feel free to contact the Guardrisk Complaints Department at email: [complaints@guardrisk.co.za](mailto:complaints@guardrisk.co.za), telephone 0860 333 361. Please refer to your policy wordings for details to complain to the Ombudsman for Short-term Insurance, FAIS Ombudsman or the Financial Sector Conduct Authority.
- Moonstone is Zestlife's appointed compliance officer and can be contacted at: Tel: 021 883 8000.
- Intermediaries earn monthly statutory commission on premiums namely 20% on Gap Cover, 15% in the case of Gap Cover for 65 years and older and 20% on Gap optional benefits.
- Zestlife earns 9% (excluding VAT) monthly for performing binder functions in terms of the binder agreement.
- If you change your mind about taking up the policy, you may let us know in writing within 31 days of the start date of the policy and we will cancel the policy and refund you your first (and only) premium paid.
- Gap Cover is not medical scheme or a substitute for medical scheme cover. To qualify for Gap Cover, you must be a member of a South African medical scheme.
- You will not be requested to waive any of your rights under the Code of Conduct.

## Fraudulent claims

If any activity under the policy involves fraud, misrepresentation or false information, the policy may be cancelled. In this case, no claims will be paid out and no monthly premiums will be refunded.

## Misrepresentation or misinformation

Benefits will only become due and payable once all claim requirements have been met and we are satisfied that the claim is valid. A claim will be regarded as invalid due to misrepresentation or misinformation if:

- false information was provided when the policy was applied for, or
- we become aware that material information was withheld from or not disclosed when the policy was applied for; or
- false information is supplied when the benefits are claimed.

In such cases, we reserve the right to cancel the policy in its entirety. If we decide to cancel the policy, we may refund any premiums you have already paid less any expenses related to the cover you have enjoyed up until the cancellation of the policy.

## Reviewing the adequacy of your policy

You will be responsible to ensure that you regularly monitor your policy to ensure the cover remains adequate to meet your financial needs and that the cover remains appropriate.

## **Pre-existing conditions exclusion**

You will not be entitled to claim a benefit for a period of 12 months from the start date of your policy in respect of a medical condition for which in the 12 months preceding the start date of your policy medical advice, diagnosis, care or treatment was received or would reasonably have been recommended.

If you fall pregnant before the start date of your policy this will be regarded as a pre-existing condition and any pregnancy and birth related claims will be excluded for a period of 12 months from the start date of your policy.

If, immediately before the start date of this policy, you were insured under a medical expense shortfall policy with similar benefits to this policy, then the pre-existing condition waiting period will only be applied to the unexpired part of the pre-existing condition waiting period in the previous policy. The pre-existing condition waiting period will apply for a period of 12 months for any benefit not provided under your previous medical expense shortfall policy. In the event where a single member upgraded their cover to cover a spouse and/or dependants, then the pre-existing condition waiting period will apply to these new lives covered by this policy from the start of their cover under this policy.

The extended cancer benefit have a 6 month general waiting period.

## **Policy exclusions**

### **General exclusions**

- Nuclear weapons or nuclear or ionizing radiation.
- Suicide, attempted suicide or intentional self-injury.
- The taking of any drug or narcotic unless prescribed by and taken in accordance with the instructions of a registered Medical Practitioner (other than the insured person).
- Any illness caused by the use of alcohol.
- Illegal behaviour or as a result of breaking the law of the Republic of South Africa.
- Participation in war, terrorist activity, invasion, rebellion, active military duty, police duty, police reservist duty, civil commotion, labour disturbances, riot, strike or the activities of locked out workers.
- Aviation accident except on a commercial flight as a fare-paying passenger.
- Participation in any form of race or speed test involving any mechanically propelled vehicle, vessel, craft or aircraft.

### **Specific exclusions**

No benefits are payable for:

- Cosmetic surgery unless required due to illness or injury.
- Penalty co-payments imposed by medical aids for not following the rules of the scheme. An example of this type of penalty co-payment is the amount charged by medical aids for not obtaining pre-authorisation prior to undergoing a medical procedure.
- Treatment for obesity or treatment that is required as a result of obesity.
- Elective or routine procedures and physical examinations including tests, annual check-ups, ECGs, contraception-related treatments, ART (assisted reproduction therapy) and elective circumcisions.
- Treatment for depression, mental or stress-related conditions.
- Claims not covered by the medical aid.
- Private and home nursing.
- Hospital charges.
- Split billing charges. These are medical practitioner and medical service provider charges, charged separately to those submitted to medical aid.
- Medication and other materials.
- External prosthesis.
- Cancer treatment or planned procedures received outside of the borders of the Republic of South Africa.
- When travelling abroad, treatment for accident and illness is not covered after 60 consecutive days outside the Republic of South Africa.
- Day-to-day medical practitioner costs.
- Breast and dental implants.
- Emergency medical transportation.
- Out-of-hospital dental procedures.
- Exploratory procedures or procedures that are paid for by your medical aid on exception or ex-gratia basis.
- Diagnosis and/or treatment for sleeping disorders.
- Treatment costs for services rendered by allied health care professionals, such as but not limited to dieticians, podiatrists, audiologists, chiropractors, acupuncturists, speech therapists, biokineticists, occupational therapists, physiotherapists, diagnostic medical sonographers, physical therapists, radiographers and respiratory therapists.

### **Enhanced Cancer Benefit exclusions**

All skin tumours (including, but not limited to, basal cell carcinoma and melanoma) and/or in situ carcinomas (cancers that are contained and have not spread to normal tissue) are excluded.

## Processing and protection of information

Your privacy is of utmost importance to us. We will take the necessary measures to ensure that any and all information, including personal information (as defined in the Protection of Personal Information Act 4 of 2013) provided by you or which is collected from you is processed in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 and further, is stored in a safe and secure manner.

You hereby agree to give honest, accurate and up-to-date personal information and to maintain and update such information when necessary.

You accept that your personal information collected by us may be used for the following reasons:

- to establish and verify your identity in terms of the applicable laws;
- to enable us to fulfil our obligations in terms of this policy;
- to enable us to take the necessary measures to prevent any suspicious or fraudulent activity in terms of the applicable laws; and
- reporting to the relevant regulatory authority/body, in terms of the applicable laws.

We may share your information for further processing, with the following third parties, which third parties have an obligation to keep your personal information secure and confidential:

- payment processing service providers, merchants, banks and other persons that assist with the processing of your payment instructions;
- law enforcement and fraud prevention agencies and other persons tasked with the prevention and prosecution of crime;
- regulatory authorities, industry ombudsmen, governmental departments, local and international tax authorities, and other persons that
- we, in accordance with the applicable laws, are required to share your personal information with;
- credit bureaus;
- our service providers, agents and sub-contractors that we have contracted with, to offer and provide products and services to any
- policyholder in respect of this policy; and
- persons to whom we cede our rights or delegate our authority to, in terms of this policy.

You acknowledge that any personal information supplied to us in terms of this policy is provided according to the applicable laws.

Unless consented to by yourself, we will not sell, exchange, transfer, rent or otherwise make available your personal information (such as your name, address, email address, telephone or fax number) to any other parties and you indemnify us from any claims resulting from disclosures made with your consent.

You understand that if we have utilised your personal information contrary to the applicable laws, you have the right to lodge a complaint with Guardrisk within 10 (ten) days. Should the insurer not resolve the complaint to your satisfaction, you have the right to escalate the complaint to the information regulator.

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## Principal insured declaration

I, declare that:

1. To the best of my knowledge and belief, the information given on this application form whether in my own handwriting or not, is true. I have not withheld any material facts which are known to me. A material fact is likely to influence the assessment of this application by Guardrisk. (If you are in any doubt as to whether a fact is material, you should disclose it.)
  2. I understand that any relevant material fact e.g. the health question for Extended Cancer Cover (refer to Section C), not given on this application form may lead to Guardrisk not meeting claims, if the fact left out is of such importance that the risk, in terms of the policy may not have been accepted. This may lead to cancellation of this policy or rejection of claims, without a refund of premiums if applicable.
  3. I confirm that I am currently a member or dependant of a SA registered medical scheme and that I understand that it is a prerequisite to remain a member or dependant of a SA registered medical scheme to qualify for Gap Cover.
  4. I understand that Guardrisk and Zestlife are committed to the transparency and confidentiality of my personal information. To offer your services and products to me, you may need to share, collect and process my personal information. For this purpose, my personal information is collected and processed internally by your staff, representatives or sub-contractors, and you will make every effort to protect and secure my personal information. I understand that I have a right at any time to ask for access to the information you have collected, processed and shared. I also acknowledge that the sharing of claims information and underwriting (including credit information) by insurers is essential to enable the insurance industry to underwrite policies and assess risk fairly and reduce the incidence of fraudulent claims, with a view to limiting premiums. I consent to this information being disclosed to any other insurance company or its agent and consent to the disclosure of any information relevant to claims concerning me or any person I represent. I also acknowledge that information given by me may be checked against other legitimate sources or databases.
  5. I confirm that by signing this application form I agreed that Zestlife will hold and use the details that I have given them to enable them to give me excellent service. Zestlife will also hold my information so that they are able to look after my needs by offering me appropriate insurance products in the future via electronic communication.
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**DISCLOSURE NOTICE IN TERMS OF THE  
FINANCIAL ADVISORY AND INTERMEDIARY SERVICES (FAIS) GENERAL CODE OF CONDUCT 2003**

**YOUR INTERMEDIARY**  
*(BROKER WHO IS SELLING YOU THE PRODUCT)*

<b>Business name</b>	Zest Life Investments (Pty) Ltd - Call Center Reg no: 2001/018097/07		
<b>Physical address</b>	Sunclare Building, 2nd Floor, 21 Dreyer Street, Claremont, Cape Town, 7708		
<b>Postal address</b>	PostNet Suite 87, Private Bag X1005, Claremont, Cape Town, 7735		
<b>Telephone</b>	021 180 4220	<b>Email:</b>	info@zestlife.co.za
<p>The Intermediary does not own more than 10% of issued shares directly or indirectly in any Insurer or Financial Product provider.</p> <p>The Intermediary is not an associated company of any Insurer or Product provider.</p> <p>The Intermediary has earned more than 30% of total remuneration from Guardrisk Life Ltd and Guardrisk Insurance Co Ltd within the last 12 months.</p>			
The Intermediary has Professional Indemnity and/or Fidelity Cover in force.			
The Intermediary has an Intermediary agreement with the Insurer and the representative may be selling this product under supervision.			
Monthly statutory commission as stated in the Policy Schedule is paid by Guardrisk Insurance Company Ltd to the Intermediary.			
FAIS registration (FSP) Number is 37485 and in terms of the FSP license, the Intermediary is authorized to give Intermediary Services and/or Advice for products under Category I Short-term Insurance: Personal Lines, Short-term Insurance: Personal Lines A1.			
<p>Products:</p> <p>Accidental and health medical scheme expenses shortfall (gap cover).</p>			
Without in any way limiting and subject to the other provisions of the Services Agreement/Mandate, the intermediary accepts responsibility for the lawful actions of their representatives (as defined in the Financial Advisory and Intermediary Services Act) in rendering financial services within the course and scope of their employment.			
As an authorised Financial Services Provider the Intermediary may not request or induce in any manner a Client to waive any right or benefit conferred on the Client by or in terms of any provision of the General Code of Conduct, or recognise, accept or act on any such waiver by a Client, and any such waiver is regarded as null and void.			
<b>Complaints</b>	If you are dissatisfied with the feedback received from your Intermediary you can contact the Complaints department: Chris McCallum, Zest Life Investments (Pty) Ltd - Call Center, PostNet Suite 87, Private Bag X1005, Claremont, Cape Town, 7735 Email: chrism@zestlife.co.za		
<b>Conflict of interest</b>	The Intermediary has a conflict of interest management policy in place and you can access this policy at <a href="https://www.zestlife.co.za/legal-and-accounting/">https://www.zestlife.co.za/legal-and-accounting/</a>		
<b>Compliance officer</b>	Deon Harmse, Moonstone Compliance (Pty) Ltd, P O Box 12662, Die Boord, Stellenbosch, 7613, Tel : 021 883 8000 Fax : 021 883 8005		

**YOUR INSURER**  
*(A LICENSED NON-LIFE INSURER UNDERWRITING YOUR GAP COVER POLICY)*

<b>Name</b>	Guardrisk Insurance Company Ltd (Company Registration No 1992/001639/06)		
<b>Physical address</b>	The Marc, Tower 2, 129 Rivonia Road, Sandton, 2196		
<b>Postal address</b>	PO Box 786015, Sandton, 2146		
<b>Telephone</b>	011 669 1000	<b>Email:</b>	info@guardrisk.co.za
<b>Website</b>	www.guardrisk.co.za		

<b>FAIS registration</b>	In terms of the FSP license, 75, Guardrisk Insurance Company Ltd is a licensed non-life insurer and authorised to give advice and render financial services for product CATEGORY I: Short-term Insurance: Personal Lines Short-term Insurance: Personal Lines A1 Short-term Insurance: Commercial Lines
<b>PI and FG cover</b>	Guardrisk Insurance Company Ltd has Professional Indemnity Cover and Fidelity Guarantee Cover in place.
<b>Complaints</b>	Your Intermediary noted above should always be your first point of contact in the event that you have a query or complaint. Guardrisk Insurance Company Ltd is an Insurance company, we partner with other financial service providers to provide our customers with different insurance and risk solutions to suit their specific needs.
	If you are dissatisfied with the feedback received from your Intermediary, or your complaint remains unresolved, feel free to contact the Guardrisk Insurance Company Ltd Complaints Department: Tel: 086 033 3361 email: complaints@guardrisk.co.za
<b>Conflict of interest</b>	You can access the Insurer's Conflict of Interest Management Policy at: <a href="http://www.guardrisk.co.za">www.guardrisk.co.za</a>
<b>Compliance officer</b>	The Compliance Manager, Tel: 011 669 1000 email: compliance@guardrisk.co.za

### **YOUR ADMINISTRATOR**

*(FOR ALL ADMINISTRATIVE QUERIES INCLUDING PREMIUM AND CLAIMS QUERIES)*

<b>Name</b>	Zest Life Investments (Pty) Ltd Reg no: 2001/018097/07
<b>Physical address</b>	Sunclare Building, 2nd Floor, 21 Dreyer Street, Claremont, Cape Town, 7708
<b>Postal address</b>	PostNet Suite 87, Private Bag X1005, Claremont, Cape Town, 7735
<b>Telephone</b>	021 180 4220
<b>Fax</b>	021 180 4375
<b>Email</b>	info@zestlife.co.za
<b>Website</b>	<a href="http://www.zestlife.co.za">www.zestlife.co.za</a>
<b>Complaints</b>	You can lodge a complaint with Chris McCallum at Email: <a href="mailto:chrism@zestlife.co.za">chrism@zestlife.co.za</a> , Telephone 021 180 4203
<b>Conflict of interest</b>	Zest Life Investments (Pty) Ltd has a conflict of interest management policy in place and you can access this policy at <a href="https://www.zestlife.co.za/legal-and-accounting/">https://www.zestlife.co.za/legal-and-accounting/</a>
<b>Compliance Officer</b>	Deon Harmse, Moonstone Compliance (Pty) Ltd, P O Box 12662, Die Boord, Stellenbosch, 7613 Tel: 021 883 8000 Fax: 021 883 8005

Financial Advisory and Intermediary Services (FAIS) Registration Number is FSP 37485 and the category of business is: CATEGORY I to tend advice and intermediary services:

Short-term Insurance: Personal Lines

Short-term Insurance: Personal Lines A1

Health Service Benefits

Long-term Insurance: subcategory B1

Long-term Insurance: subcategory B1-A

Long-term Insurance: subcategory B2

Long-term Insurance: subcategory B2-A

The Administrator does not own more than 10% of issued shares directly or indirectly in any Insurer or Financial Product provider.

The Administrator is not an associated company of any Insurer or Product provider.

The Administrator has earned more than 30% of total remuneration from Guardrisk Life Ltd and Guardrisk Insurance Co Ltd within the last 12 months.

The Insurer and Zestlife have concluded a shareholder and subscription agreement that entitles Zestlife to place insurance business with the Insurer. The shareholder and subscription agreement entitles Zestlife to share in the profits and losses generated by the insurance business. The Insurer may distribute dividends, at the sole discretion of the Board of Directors, to Zestlife during the existence of the Policy.

The Administrator has Professional Indemnity Insurance Cover in force.

The Administrator has a written mandate (binder holder agreement) to act on behalf of Guardrisk Insurance Company Ltd. A monthly binder fee of 9% (exclusive of VAT) is paid to Zestlife by Guardrisk Insurance Company Ltd

The Administrator has Intermediary Guarantee Facility in place and is authorized to collect premiums on behalf of Guardrisk Insurance Company Ltd.

Without in any way limiting and subject to the other provisions of the Services Agreement/Mandate, the intermediary accepts responsibility for the lawful actions of their representatives (as defined in the Financial Advisory and Intermediary Services Act) in rendering financial services within the course and scope of their employment.

### PREMIUMS

#### (DETAILS OF THE PREMIUMS PAYABLE)

<b>Due Date of Payment:</b>	The premium is payable monthly on the selected Due Date.
<b>Consequence of Non-Payment</b>	Your premiums must be paid every month and the policy will automatically be cancelled if you do not pay premiums for 2 (two) months in a row (after the expiry of the Period of Grace of 31 days).
<b>Method of Payment</b>	Premiums must be paid by debit order on or before the Due Date.

### OTHER MATTERS OF IMPORTANCE

You should not sign blank or partially completed application forms or other documentation. Complete all forms in ink and keep notes of what is said to you and all documentation handed to you. Don't be pressurised to buy the product.

You need to check the accuracy, correctness and completeness of information provided. Failure to provide correct or full relevant information may influence an insurer on any claims arising from your contract of insurance.

You will be informed of any material changes to the information about the Insurer, Intermediary and Administrator as listed above. You will always be entitled to a copy of your policy at no extra charge.

You will always be given a reason for the repudiation of a claim and you may lodge an objection with Chris McCallum at Zestlife or with the Short-Term Ombudsman or the FAIS Ombudsman (contact details are provided below).

If we fail to resolve your complaint satisfactorily, you may submit a complaint to the below Ombudsman / Regulators. Information disclosed to you prior to your policy incepting remains accurate and applicable.

Please monitor your cover to ensure it remains adequate.

PARTICULARS OF THE SHORT-TERM INSURANCE OMBUDSMAN		PARTICULARS OF THE REGISTRAR OF NON-LIFE INSURANCE	
Postal address	PO Box 32334, Braamfontein, 2017	Postal address	Financial Sector Conduct Authority (FSCA) PO Box 35655, Menlo Park, Pretoria, 0102
Telephone	011 726 8900	Telephone	012 428 8000
Fax	011 726 5501	Fax	012 346 6941
Email	info@osti.co.za	Website	visit <a href="http://www.fsca.co.za">www.fsca.co.za</a> to lodge a complaint
For advice in the event of claims or service related matters.		If any complaint to the Intermediary or Insurer is not resolved to your satisfaction, you may submit the complaint to the Financial Sector Conduct Authority.	
PARTICULARS OF FINANCIAL ADVISORY AND INTERMEDIARY SERVICES PROVIDER (FAIS) OMBUDSMAN		PARTICULARS OF THE INFORMATION REGULATOR	
Postal address	PO Box 41 Menlyn Park, 0063	Postal address	PO Box 31533, Braamfontein Johannesburg, 2017
Toll- free	012 762 5000	Telephone	010 023 5200
Email	info@faisombud.co.za	Email	POPIAComplaints@info regulator.org.za
The Ombudsman is available to handle complaints regarding the financial services that are provided if these complaints are not handled satisfactorily by the financial services provider (intermediary).		The Information Regulator is available to handle complaints relating to the use of Personal Information.	