

**DISCLOSURE NOTICE IN TERMS OF SECTION 5 OF THE GENERAL CODE OF CONDUCT OF THE FINANCIAL
ADVISORY AND INTERMEDIARY SERVICES (FAIS) ACT NO 37 OF 2002**



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YOUR INTERMEDIARY is a representative of CMAC. This license authorizes the holder to provide financial services with respect to the listed license categories and has been accredited by the Council for Medical Schemes. He / she acts within the stipulations of his / her contract as an independent contractor and the relevant regulations of the FSCA.

REMUNERATION – Representatives earn commission as authorized in line with the applicable legislation. **FEES** – We reserve the right to charge a fee for our services. This will be agreed with you in writing.

We hold **professional indemnity cover**, but due to the fact that the businesses do not collect premiums from clients, we consider it unnecessary to hold fidelity insurance cover.

LODGING A COMPLAINT – We have a complaints resolution system available that you can obtain on our website, or by requesting it via email at info@cmac.co.za you have any queries or concerns, please don't hesitate to contact us. Our internal **COMPLIANCE OFFICER** is Pieter Swart and can be contacted at our office address or email to pieter@cmac.co.za. You are entitled to refer any unsolved enquiries to the different Ombud offices as published on our website.

OUR SERVICE MODEL

- We undertake to render financial services to a client with due care, skill and diligence;
- We undertake to keep all information confidential unless required to disclose such information in order to effectively render the service required by the client;
- We undertake to submit applications timeously and to manage the administrative process in a professional manner;
- After a contract or policy has been issued, the client will receive confirmation of the terms and conditions of the contract directly from the product supplier. The client should contact us if such contract is not approved or received within two weeks after submission of the policy application;
- Failure to provide correct and full material information may influence an insurer in respect of any claim arising under your contract of insurance.

DOCUMENTATION ON ADVICE GIVEN

Documentation on the advice given, a needs analysis or correspondence between the representative and client will form part of the document to conclude any resulting transactions.

CONFLICT OF INTEREST

We place a high priority on our client's interest. In the event of any conflict of interest, we have a **Conflict of Interest Policy** to address any possible conflicts that may arise. Where we can't avoid conflict, measures will be in place to mitigate such conflicts.

CESSION

In the event that CMAC changes its juristic profile, is sold to another FSP or stops to exist for whatever reason, the client hereby authorizes the transfer of this contractual obligation to another FSP.