STATUTORY NOTICE TO GAP COVER POLICY HOLDERS:

You, as a GAP Cover Policy Holder, or prospected policy holder, have the right to the following information:

This document serves as confirmation of Personal- and Business details of:

REPRESENTATIVE: Mrs Sonja Bezuidenhout	No of years employed:	29 Years
--	-----------------------	----------

Qualifications: Grade 12, SMK 123, NQF4 Short Term Insurance

Key Person: Sonja Bezuidenhout (sonja@pretorium.co.za)

Tel No. (012) 361 5526 Email address: sonja@pretorium.co.za

INTERMEDIARY:	Pretorium Trust (Co-op) Ltd	VAT number: 434 011 588 2 Registration No: 1949/00001/24
Physical Address:	Postal address:	Contact details:
Pretorium Building	PO Box 35797	Land line: 012 3615526
40 Ingersol Road	Menlo Park	
Lynnwood Glen, 0081	0102	Email address: pretorium@pretorium.co.za
Pretorium Trust (Co-operative) Limit registered provider (NCRCP 228) Pretorium Trust Co-Operative is oper collected, but not into a separate band the continuation of this.	rative in terms of the Co-operative Act need is an Authorised Financial Service Protecting under exemption of FAIS Notice Set account. The provisions of the exemption	rovider (License NO. 2753) and
COMPLIANCE OFFICER:	D. Julyan Simply Comply (Pty) Ltd	
Physical Address:	Postal address:	Contact details:

Physical Address:	<u>Postal address</u> :	Contact details:
115 Marine Drive	115 Marine Drive	Land line: 012 998 7938

Schoenmakerskop Schoenmakerskop

UNDERWRITER:	Guardrisk Group (Pty) Ltd	Registration no: 1992/001639/06	
VAT no: 4920108935		FSP License no 75	

Physical Address: Contact details:

The Marc Land line: 011 669 1000

Tower no 2

129 Rivonia Road Email address: info@guardrisk.co.za

Sandton 21961

FINANCIAL SECTOR CONDUCT AUTHOURITY

Physical address:Postal address:Contact details:41 Matroosberg RoadP O Box 365655Land line: 012 428 8000ASHLEA GARDENSMENLOPARKFax no: 012 346 6941

0002 0102

Email address: info@fsca.co.za

OMBUDSMAN FOR SHORT-TERM INSURANCE - (For personal claims/complaints)

Physical address:	Postal address:	Contact details:
1 Sturdee Avenue 1st Floor	P O Box 32334 BRAAMFONTEIN	Land line: 011 726 8900 Share call: 0860 726 890
Block A ROSEBANK JOHANNESBURG, 2196	2017	Fax no: 011 726 5501 Email address: info@osti.co.za

FAIS OMBUDSMAN Physical address: Postal address: Contact details:

Sussex Office Park P O Box 74571 Land line: 012 470 9080 Ground Floor Block B LYNNWOOD RIDGE Toll Free no: 0860 324 766 473 Lynnwood Avenue 0040 Fax no: 012 348 3447

LYNNWOOD, 0081 Email address: info@faisombud.co.za

A copy of our complaints procedure is available on the Pretorium Trust web page: www.bonuscard.co.za

REVEALING NOTICE:

- * Stratum Benefits shall pay to Pretorium Trust a maximum of 20% (twenty percent) commission, VAT inclusive on an "as and when" basis for all products sold.
- Pretorium Trust accepts liability for the Representative's advice, in terms of contract of employment.
- Pretorium Trust does not own any shares in Stratum Benefits.
- Please note that Pretorium Trust has an internal conflict of interest policy and is compliant in this regard. (Details may be accessed on request from our offices)
- * Contractual agreements with Stratum Benefits, including certain limitations and conditions are agreed to with an Intermediary agreement without binding powers.
- Pretorium Trust handles GAP cover policies, underwritten by Guardrisk Group (Pty) Ltd only.
- Premiums are claimed monthly and premium collections are done by Pretorium Trust directly.
- In case of non-payment the policy will be cancelled with due notice.
- Pretorium Trust complies with the POPI-Act (Please see website for details www.bonuscard.co.za)
- Pretorium Trust cannot be held liable in terms of any prejudice in respect of services or advise provided by any representative which falls outside the scope of this authorisation and any complaint in respect of any product which falls outside the definition of financial product of the FAIS Act, cannot be forwarded to the FAIS Ombud
- Pretorium Trust regularly monitors the fit & proper status of our representatives and hereby confirms this status.

HINT:

- Do not sign any uncompleted or partly completed forms;
- Complete all forms in ink;
- Safe keep all documents delivered to you;
- Do not allow to be pressured in purchasing the product;
- * PLEASE NOTE: Untrue / non-disclosure of relevant facts by yourself can influence the underwriting of your policy in a negative way in case of a claim (repudiation).

RENEWAL OF POLICY (ANNUALLY):

- Policies are reviewed annually based on various adjustments.
- Please contact our GAP Cover department should you require assistance in terms of renewal advice, change in cover, change in circumstances etc.
- * PLEASE NOTE: It is important that you supply correct information. Failing to do so may result in incorrect underwriting of your health risk. This can affect claims submitted by you in future.

If you require further advice, please contact Mrs Liza Grobler (liza@pretorium.co.za).

PRETORIUM TRUST AS INTERMEDIARY HAS:

- $^{\ast}\,$ Professional Indemnity cover for the amount of R2 500 000
- * A Fidelity Policy of R150 000.

I hereby declare that I read the above information and that I understand the contents.

I also confirm that I received copies of the Statutory Notice and Record of Advice.

SIGNATURE:	DATE:
INITIALS & CLIDNANAE.	MEMPERSHIP NO.

Complaint procedure: We gladly accept compliments or complaints. Complaints will be handled with feedback to you asap.