

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



REG NR	2015/150462/07
FSP NR	17112
CMS	Org. 35
LICENSE CATEGORIES	CAT : 1.1 1.2 1.16
PRODUCT SUPPLIERS	Listed on CMAC website
CMAC has not earned more than 80% commission from any of the product suppliers within the past 12 months and does not hold shares in any product supplier.	

Physical Address: 14/2 Midas Avenue, Olympus, Pretoria, 0082

Postal Address: PO Box 38060, Faerie Glen, Pretoria, 0043

Tel: 012-991 0446 / 086 010 3179

Email: info@cmac.co.za

www.cmac.co.za

YOUR INTERMEDIARY is Liesl du Plessis, a representative of CMAC. This license authorises the holder to provide financial services with respect to the listed license categories. She has been accredited by the Council for Medical Schemes, **BR 24327**. She acts within the stipulations of 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.

LOGGING 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 or by fax at 0865523917. If 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 the financial service to the 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, within a couple of weeks. The client should contact us if such contract is not approved or received within three 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 not 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.



Roos Marié de Wet
Key Individual