

Disclosures in terms of the Financial Advisory and Intermediary Service Act, No. 37 of 2002

**Braveheart Financial Services (Pty) Ltd**

Licensed Financial Service Provider Number: 39837  
118 Ivy Road, Norwood, 2192  
P O Box 891501, Lyndhurst, 2106  
Telephone: (011) 483 1025  
Facsimile: (011) 483 2483  
VAT Registration Number: 4300250679

**Compliance Officer Details**

Mr QD Knox  
Email 1: enquiries@insurancewise.co.za  
Email 2: qknox@vodamail.co.za  
Telephone: (012) 346 6520  
Facsimile: (086) 634 4048  
Mobile: (082) 600 6422

The function of the FAIS Ombud is to resolve disputes relating to the rendering of financial services.

**FAIS Ombud contact details:**

Eastwood Office Park, Baobab House, Ground Floor, Lynnwood Ridge, 0081  
Telephone: (012) 470 9080  
Facsimile: (012) 348 3447  
E-mail: info@faisombud.co.za

Please note that all complaints must by law be submitted in writing to Braveheart Financial Services (Pty) Ltd.



Braveheart Financial Services (Pty) Ltd is a member of the Ethics Institute of South Africa. EthicSA is an independent, non-partisan, not-for-profit organisation. The EthicSA mission is to promote and advance ethical practices in South Africa – in the professions, business, and public policy, and among individuals.  
www.ethicsa.org

Client Full Name(s)	<input style="width: 100%; height: 30px;" type="text"/>
Email Address	<input style="width: 100%; height: 30px;" type="text"/>
Telephone	<input style="width: 100%; height: 30px;" type="text"/>
Cellular Number	<input style="width: 100%; height: 30px;" type="text"/>
Type of Cover	<input style="width: 100%; height: 30px;" type="text"/>
Insurance company name for this policy	<input style="width: 100%; height: 30px;" type="text"/>

Braveheart Financial Services (Pty) Ltd holds both Professional Indemnity as well as Fidelity Guarantee cover.

Braveheart Financial Services (Pty) Ltd is authorised to provide financial services for the following products without any conditions or restrictions:

- Short-Term Insurance Personal Lines
- Short-Term Insurance Commercial Lines
- Retail Pension Benefits
- Pension Funds Benefits (excluding retail)
- Long-Term Insurance Category A
- Long-Term Insurance Category B
- Long-Term Insurance Category C
- Health Service Benefits

No exemptions apply to Braveheart Financial Services (Pty) Ltd.

Braveheart Financial Services (Pty) Ltd accepts responsibility for those activities of our representative that performed within the scope of implementing their service or employment contract.

Have the following points been discussed with you and do you understand them?

	YES	NO
Details of any special terms or conditions, exclusions of liability, waiting periods, loadings, penalties, excesses, restrictions or circumstances in which benefits will not be provided		
Claims procedures		
Details of your ongoing monetary obligations		
Details of any incentive, remuneration, consideration, commission, fee or brokerages which will or may become payable to the provider, directly or indirectly, by any insurance company.	The maximum rates are as prescribed by law	

Please note that all material facts must be accurately and properly disclosed by you. The accuracy and completeness of all answers, statements or other information provided by or on your behalf are your own responsibility.

Do you require a financial needs analysis?

YES	NO
YES	NO

Do you fully understand all the terms and conditions of the contract you are signing?

Any notes / comments / endorsements:

Client Name: \_\_\_\_\_

Date: \_\_\_\_\_

Client Signature: \_\_\_\_\_