



# Bidvest Life

## **FAIS Disclosure Notice**

Insured by  
Bidvest Life

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The following disclosures are made in terms of the Financial Advisory and Intermediary Services (FAIS) Act (No 37 of 2002), the Protection of Personal Information (POPI) Act (no 4 of 2013) and the Policyholder Protection Rules, established under the Regulations to the Long-term Insurance Act (no 52 of 1998).

### Bidvest Life Limited

1st floor, Bidvest Life House, 2 Heleza Boulevard, Sibaya, 4320

**Tel:** 086 010 1119

**Fax:** 086 110 5820

**www.bidvestlife.co.za**

**Reg No:** 1997/019460/06

Bidvest Life is a licensed Life Insurance company and authorised Financial Services Provider FSP 47801

#### **CLAIMS**

Should you wish to lodge a claim, please contact:

Bidvest Life Client Care: **086 010 1119** or send an email to **claims@bidvestlife.co.za** or go to our website **www.bidvestlife.co.za** and use the electronic claim submission process

#### **COMPLAINTS**

Should you wish to lodge a complaint, please contact:

Bidvest Life Client Care: **086 010 1119** or send an email to **complaints@bidvestlife.co.za**

#### **COMPLIANCE**

**Tel:** 031-538 3500

**Email:** **compliance@bidvestlife.co.za**

- Bidvest Life does not own more than 10% of the issued shares of any Life Assurer or Product Provider.
- Bidvest Life is authorised to render financial services for product categories A, B1, B1-A, B2, B2-A.
- Bidvest Life has a Conflict of Interest Management policy, which is available on our website. [www.bidvestlife.co.za](http://www.bidvestlife.co.za).
- Bidvest Life has sufficient professional indemnity cover as required by the Financial Advisory and Intermediary Services Act 37 of 2002.
- All information obtained or acquired from you shall remain confidential unless you provide written consent, or Bidvest Life is required by law to disclose such information.
- On application, you consented to the collection, processing and storage of your personal information as outlined in our POPIA Privacy Notice which can be accessed at [www.bidvestlife.co.za](http://www.bidvestlife.co.za).
- In accordance with the Promotion of Access to Information Act (PAIA), you have the right to request access to any records held by Bidvest Life that are relevant to your life insurance policy. For information on the PAIA process send an email to [datacomplaints@bidvestlife.co.za](mailto:datacomplaints@bidvestlife.co.za).
- If you have any queries, or need to lodge a complaint directly with the Information Regulator, the contact details are: [complaints.IR@justice.gov.za](mailto:complaints.IR@justice.gov.za) or [enquiries@inforegulator.org.za](mailto:enquiries@inforegulator.org.za) or call 010 023 5200.

## Important information

### **Your Right to Cancel the Transaction**

You have the right to cancel your policy within 31 days after receipt from Bidvest Life of your policy document if you are not satisfied with it, and provided you have not claimed on your policy. Such notification of cancellation must be made in writing. The same applies to certain changes you may make to a policy. Cover will cease on cancellation of your policy. All premiums paid by you during this time will be refunded to you, less the cost of any cover you have enjoyed. You are entitled to a copy of your policy at no extra cost.

You must send all correspondence to [clientcare@bidvestlife.co.za](mailto:clientcare@bidvestlife.co.za).

It is very important that you are sure that the product/transaction meets your needs and that you are satisfied that you have all the information you need before making a decision. You should also consider the possible impact of your decision on your finances and your insurance portfolio as a whole. Do not feel pressured to buy a product.

Client Care : 086 010 1119 | For more information visit: [www.bidvestlife.co.za](http://www.bidvestlife.co.za)

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## Important information continued

When paper forms are required, you must only sign them (in ink) once they are fully completed. Feel free to make notes regarding verbal information, and ask for written confirmation or copies of documents. Keep copies of all documents provided to you.

If you fail to provide Bidvest Life with correct or full relevant information, it may influence the outcome of future claims.

Bidvest Life may not ask or induce you in any way to waive any right or benefit.

We will notify you in writing within 31 days of any material changes to your policy or in the event that Bidvest Life wishes to cancel your policy.

### Your Right to Lodge a Complaint with the Ombudsman

Where you have lodged a complaint with Bidvest Life and it is not resolved to your satisfaction, you have the right to approach the relevant Ombudsman whose details follow hereunder.

Where a claim is repudiated, reasons will always be provided.

## National Financial Ombud Scheme South Africa (NFOSA)

The NFO will resolve complaints against Insurers.  
**Complaints should preferably be lodged in writing either via:**

**Email:** [info@nfosa.co.za](mailto:info@nfosa.co.za)

**Website:** [www.nfosa.co.za](http://www.nfosa.co.za)

**Telephone:** 0860-800-900

**Walk-In:**

**NFO JHB:** 110 Oxford Rd, Houghton Estate, Johannesburg, Gauteng, 2198.

**NFO Cape Town:** Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Western Province, 7700.

## FAIS Ombudsman

The FAIS Ombud will resolve complaints related to financial advice or service by intermediaries.  
**Complaints about an FSP or its Representatives should preferably be lodged in writing either via:**

**Email:** [info@faisombud.co.za](mailto:info@faisombud.co.za)

**Website:** [www.faisombud.co.za](http://www.faisombud.co.za)

**Telephone:** 012 762 5000 or 0860-663-274

**Walk-in:** Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria, 0010

**Post:** P.O. Box 41, Menlyn Park, 0063.

## The Financial Sector Conduct Authority

Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria, 0002 PO Box 35655, Menlo Park, 0102

**Email:** [info@fsca.co.za](mailto:info@fsca.co.za)

**Telephone:** 012 428 8000 / 0800 203 722

**Fax:** 012 346 6941

**Website:** [www.fsca.co.za](http://www.fsca.co.za)