

*Disclosure notice in terms of the general Code of Conduct of the Financial Advisory and Intermediary Services (FAIS) Act no 37 of 2002*

**TENDAHEALTH (PTY) LTD, Reg.No. 2012/105834/07**

Tendahealth is an authorised financial services provider (**FSP No 44680**)  
**CMS accredited (ORG.4268)**

Your intermediary, **Ronell Kruger** is a representative of Tendahealth. This license authorises the holder to provide financial services with respect to health service benefits and short-term insurance products and has been accredited by the Council for Medical Schemes, BR9590. He/she acts within the stipulations of her contract as an independent contractor and the relevant regulations of the FSB.

**Remuneration:** Tendahealth earns commission as authorized under the Medical Schemes Act, 1998 (Act No. 131 of 1998) and the Short-Term Insurance Act, 1998 (Act No 53 of 1998).

**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 business does 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 enquiries@tendaonline.co.za. If you have any queries or concerns, please don't hesitate to contact us.

Our **compliance officer** is Masemola Mosefe and can be contacted via telephone on 082 509 1115 or e-mail mmasemola@mosefe.co.za. If we cannot settle your complaint with us, you are entitled to refer it to either the FAIS or Short-Term Ombud.

**The FAIS Ombud**

PO Box 74571, Lynnwood Ridge, 0040  
Tel: 012-470 9080 Fax: 012-348 3447  
Email: info@faisombud.co.za Website:  
www.faisombud.co.za

Tel: 011-726 8900 Fax: 011-726 5501  
PO Box 32334, Braamfontein, 2017  
Email: info@osti.co.za Website: http://osti.co.za

**The Ombud for Short-Term Insurance**

**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 the advice given:** A needs analysis or correspondence between the representative and client will form part of the document to conclude any resulting transactions.

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.

In the event that Tendahealth 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