

LETTER OF INTRODUCTION

In terms of the Financial Advisers and Intermediary Services Act (FAIS), I am obliged to provide you with the following information and request your signature on the attached copy as receipt thereof.

1. Name: W Herselman
Cell-phone: 083 274 3447
I.D Number : 6607235022080
Email: willem@swbrokers.co.za
2. I am employed/mandated by SW Brokers (Pty) Ltd trading as SW Insurance Brokers ('the Company'), an Authorised Financial Services Provider with Licence number 43674. I am a registered Representative of said Company. My office is situated at 6 Bevis Place, Kokstad, Kwa-Zulu Natal 4700. The Company accepts responsibility for my services. A copy of the Licence, that contains details of the financial services I am authorized to provide, together with any exemptions, is available for inspection on request and the details of our FSP License can also be viewed on the FSCA website www.fsca.co.za.
3. I am Fit and proper as per the FAIS requirements and authorised to provide advice on Short Term – Commercial & Personal Lines categories 1.2, 1.23 and 1.6.
4. The Company holds Professional Indemnity Insurance; Fidelity Guarantee cover and Cyber Cover and has written authority to market the products with various Insurers and Underwriting Managers.
6. The Company received more than 30% of last year's commission and remuneration from Hollard and Renasa. It does not hold more than 10% of the shares issued by any Insurer, including Hollard and Renasa, nor is it an associated company of any Insurer.
7. The FSP and/or its representatives may from time to time receive non-cash incentives from product suppliers or indirect consideration details of which are kept in our Conflicts of Interest Register, this and our Conflicts of Interest Policy can be provided on request.
8. Compliance within the FAIS Act is monitored by Shamla Naidoo who is an External Compliance Officer employed by Masthead as approved by the Financial Sector Conduct Authority. Contact details are as follows:
Business Telephone: 031 267 5650
E-mail address: Shnaidoo@masthead.co.za
9. If you are dissatisfied with any aspect of my/our service, you should address your complaint in writing. A copy of the Company's Complaints Policy is available on request.
10. You will be provided with a Disclosure Notice as required by legislation. This is on the reverse end of your Quotation and Policy Schedule.
11. You understand that I/we may come into possession of personal and/or confidential information whilst acting as your Short Term Insurance Adviser, and that such information will not be disclosed to any third party, unless the Information constitutes a material fact which should be communicated to any existing or prospective Underwriter, or where such disclosure is required by law or in order to provide effective Financial Services. You consent to such personal information being used by any necessary third party, such as the Insurer, and you are aware that such Personal Information will be dealt with in accordance with the Personal Protection of Information Act ('POPI') as well as the Company's POPI Policy which is available on request. Certain personal information may be required for marketing purposes and you consent to the use thereof but reserve the right to request that such information not be used.

CLIENT NAME

CLIENT SIGNATURE

DATE

(if signing on behalf of a Legal Entity the Representative confirms He/she is duly authorised)