

**Letter of introduction and Disclosures as required by FAIS Act of 2002**

Sonja Vos is an authorised Representative of Sonja Vos Brokers CC and meets all the fit & proper requirements as required by the FAIS Act.

I am authorised to provide financial services (advice and intermediary services) with respect to the following products:

Short Term Insurance: Personal Lines & Short Term Insurance: Commercial Lines

As a representative of the brokerage I have access to and have been accredited to market products from the following product providers:

Santam, Mutual and Federal, Auto and General & most insurers.

I/we do not own more than 10 % of issued shares directly or indirectly of any Financial Product provider. I am not an associated company of any product provider.

I/we have not earned more than 30 % of my total commission from any one product provider within the past 12 months. We do have Professional Indemnity Insurance cover.

I earn my income from commission and fees that the Product Providers pay over in respect of financial services rendered.

From time to time I may receive indirect consideration from product providers. A gift register and the Conflict of Interest Management Policy is available for inspection upon request. We also implemented a Treating Clients Fairly Policy.

If you feel that your rights have been prejudiced, or you have been aggrieved in any way, you have the right to lodge a complaint. A copy of the complaints process is available upon request.

Under no circumstances will I ever accept any waiver of any rights you may have in terms of any legislation, regulation or Code of Conduct.

All information obtained or acquired from /about you shall remain confidential unless you provide written consent, or it is required by law to disclose such information.

Colin Sissing is the businesses compliance officer. He can be contacted at: [sissing@mweb.co.za](mailto:sissing@mweb.co.za)

I hereby acknowledge that I have read the contents of this document.