

Financial advisory & Intermediary Services Act 37 of 2002 Disclosure.

Health Insurance Provider in Africa



ORACLEMED HEALTH



www.oraclemed.com
+27 11 326 7564



FAIS Disclosure

In terms of the Financial Advisory and Intermediary Services Act 37 of 2002, David van der Knaap has been appointed as Key Individual of Oraclemed Health (Pty) Limited.

Oraclemed Health (Pty) Limited. accepts responsibility for the activities performed by its Representatives within the scope of, or in the course of their duties, as mandated by Oraclemed Health (Pty) Limited.

Name	Oraclemed Health (Pty) Ltd
Website	www.oraclemed.com
Physical Address	31 Impala Road, Chislehurst, Sandton, 2196
Postal Address	P O Box 786741, Sandton, 2146
Telephone No.	+27 11 326 7564
Fax No.	+27 11 326 7531
Company Registration No.	2004/016426/07
FSB Licence No.	8369
FAIS Licence Category	Short Term Personal Lines
Professional Indemnity & Fidelity Insurance	Yes
Complaints to be directed to	David van der Knaap (E-mail : david@oraclemed.com)
Ombud for Financial Services Providers	P O Box 74571, Lynwood Ridge, 0040 http://www.faisombud.co.za
Compliance Officer	Sharen Gerald – Moonstone Compliance, 5 Richmond Street, Crystal Park, 1501 25 Quantam Street, Technopark, Stellenbosch, Telephone No. 011 326 7564 Fax No. +27 11 326 7531 / 021 883 8000



FAIS Disclosure

Compliance Department

The provider has appointed Moonstone Compliance (Practice No 188) as its external compliance practice. The Compliance Officer is Ms Sharen Gerald, Moonstone contact Tel: 021 883 8000, Postal Address: PO Box 12662, Die Boord, Stellenbosch, 7613.

Disclosure of Interest and Remuneration

We have established a Conflict of Interest Management policy which requires us to disclose any actual or potential conflict of interest to you. A copy of the Conflict of Interest Management Policy is available on our website. Neither Oraclemed nor your financial advisor holds directly or indirectly more than 10% of any product supplier's shares or an equivalent financial interest. Oraclemed receives all its' commission from Constantia.

Complaint Resolution System and Procedures

Should you be dissatisfied with any aspect of the service performed by the provider or your financial advisor, you should address your complaint in writing to the Key Individual at the above address. Please note that we have established a written internal compliant resolution system with detailed procedures. Access to written procedures and a copy of the complaint resolution system is available to clients on our website.

Signing of Incomplete Documents

You are hereby advised and cautioned that no person acting on behalf of the provider may in the course of the rendering of a financial service request you to sign any written or printed form or document unless all details required to be inserted thereon by you or on your behalf have already been inserted.



Responsibility for Correctness and Completeness of Information

Please be aware when completing any documentation or providing any information, that all material facts must be accurately and properly disclosed. You are entirely responsible for the accuracy and completeness of all answers, statements or other information provided by you or on your behalf.

Please note that all material facts in respect of any application, proposal, order, instruction or other contractual information that is required to be completed for or submitted to a product supplier by or on your behalf that relates to the purchase of or investment in any financial product, including any amendment thereof or variation thereto, must be accurately and properly disclosed.

Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information could result in the cancellation of the transaction by the product supplier.

Waiver of Rights

You are hereby advised that no financial advisor or any other person may ask you or offer any inducement to you to waive any right or benefit conferred on you by or in terms of any provision of the General Codes of Conduct. A copy of the Code of Conduct is available on request.

General

The provider may from time to time receive non-cash incentives from product suppliers or indirect consideration from other persons. A copy of our gifts register is available should this be requested

Please note:

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents handed to you.
- Make notes as to what is said to you.
- Ask for a letter of representation from your advisor.
- Don't be pressurised to buy the product.
- Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.
- The insurer and not the intermediary must give reasons in writing for repudiating your claim.
- Your insurer may not cancel your insurance merely by informing your intermediary.
There is an obligation to make sure the notice has been sent to you.

For the list of our registered representatives please refer to our regulators website www.fsca.co.za