



**OPENBAARMAKING TER NAKOMING VAN DIE ALGEMENE GEDRAGSKODE VIR FINANSIËLEDIENSTEVERSKAFFERS EN VERTEENWOORDIGERS (STAATSKOERANT 25299 VAN 8/8/2004) EN ARTIKELS 15 EN 16 VAN DIE WET OP FINANSIËLE ADVIES- EN TUSSENGANGERSDIENSTE WET 2002 (FAIS)**

**KLIËNTE DIENSTE**

Die rol van korttermynversekeringsverteenwoordigers (hierna verwys as verteenwoordigers) in Short Term Brokers is om 'n doeltreffende skakel te vorm tussen die versekeraars/onderskrywers en kliënte. Die verteenwoordigers onderneem om 'n hoë standard professionele diens te verskaf en verbind hulle tot:

1. Die verskaffing van dienste op 'n eerlike en regverdige wyse met integriteit en die nodige toewyding.
2. Die belange van die Kliënt bo enige ander oorweging, insluitend eie inkomste te stel.
3. Die konfidentiële hantering van alle Kliënt inligting.
4. Vermydning van botsende belange en indien dit ontstaan, dit regverdig sal bestuur en aan die Kliënt verklaar word.

**VOLDOENINGSINLIGTING**

**Finansiële dienste verskaffer:**

- Nexbel (Edms) Bpk handeldrywend as Short Term Brokers Reg no. 1973/010645/07 (hierna verwys as Short Term Brokers)

**Finansiële dienste verskaffer Lisensie Nommer:**

- FSP no.10670

**Gemagtigde Finansiële Advies en Tussenganger Dienste Kategorieë:**

- Korttermynversekering Persoonlike Lyne
- Korttermynversekering Kommersiële Lyne
- Langtermynversekering Kategorie A

**Voldoeningsbeampte:**

- Louis van Wyk Praktyk no. CO 393

**Verteenwoordigers geregistreer by die Raad op Finansiële Dienste en gemagtig deur Short Term Brokers:**

- Louis Visser
- Anica Holtzhausen (onder toesig)

**KENNIS EN ONDERVINDING VAN VERTEENWOORDIGERS**

- Louis Visser is reeds 17 jaar verbonde aan die korttermynversekeringsbedryf en het 'n B Com-graad by Unisa verwerf in 2000.

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# SHORT TERM BROKERS

PO Box 8686  
Centurion  
0046

Tel: (012) 663 5551  
Fax: (012) 663 4306  
Email: [stb@mweb.co.za](mailto:stb@mweb.co.za)

## **LIDMAATSKAP VAN PROFESSIONELE ORGANISASIES**

Short Term Brokers is 'n lid van die FIA (lidmaatskap no. 02003160) en is verbind tot die Etiese Kode van die FIA (Financial Intermediaries Association of Southern Africa)

## **KLAGTE PROSEDURE**

Klagtes in terme van die Wet op Finansiële Advies- en Tussengangersdienste 2002 (FAIS):

- Alle klagtes moet skriftelik ingedien word
- Geadresseer word aan Louis Visser by [info@shorttermbrokers.co.za](mailto:info@shorttermbrokers.co.za) of Posbus 8686, Centurion, 0046
- Alle skriftelike klagtes sal aangeteken word in die Klagteregister waaroor daar jaarliks verslag gedoen word aan die FSB in Short Term Brokers se voldoeningsverslag

## **PROFFESIONELE VRYWARINGVERSEKERING**

Short Term Brokers beskik oor professionele vrywaringsversekering (Polis No. FIA –PI 09/7008) wat beskerming verleen aan kliënte indien foute of nalatigheid binne Short Term Brokers sou ontstaan. 'n Kopie van die schedule is beskikbaar op aanvraag.

## **MANDATE VANAF VERSEKERINGSMAATSKAPPYE EN ONDESKRYWINGSBESTUURDERS**

Mandate vanaf versekeringsmaatskappye en onderskrywingsbestuurders stel die verteenwoordigers in staat om die kliënte te adviseer t.o.v korttermynversekering persoonlike -en kommersiële lyne asook lantermynversekering lyne Kategorie A volgens die behoeftes van kliënte. 'n Lys van versekeringsmaatskappye en onderskrywingsbesstuurders en die mandate aan Short Term Brokers is op aanvraag beskikbaar.

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**DISCLOSURE IN ACCORDANCE WITH THE GENERAL CODE OF CONDUCT FOR FINANCIAL SERVICES PROVIDERS AND REPRESENTATIVES (GOVERNMENT GAZETTE 25299 OF 8/8/2004) AND ARTICLES 15 AND 16 OF THE FINANCIAL ADVISORS AND INTERMEDIARY ACT 2002 (FAIS)**

## **CLIENT SERVICES**

The role of the short term insurance representatives (hereafter referred to as representatives) at Short Term Brokers is to provide an effective link between the insurers/underwriters and the clients. The representatives are committed to provide a high standard of professional service and will accordingly:

1. Render services honestly, fairly, with due skill, care, diligence and integrity
2. Pay due regard to the interests of Clients above our own including our own income
3. Ensure at all times that Client information be dealt with in a confidential manner
4. Where information must be supplied to underwriters/insurers the Client information will be supplied fully and accurately
5. Avoid conflict of interest or ensure that should conflict of interest arise it be managed fairly and disclosed to the Client

## **COMPLIANCE INFORMATION**

### **Financial Services Provider:**

- Nexbel (Pty) Ltd trading as Short Term Brokers Reg. no. 1973/010645/07 (hereafter referred to as Short Term Brokers)

### **Financial Services Provider licence number:**

- FSP no. 10670

### **Authorised Financial Advisory Services and Intermediary Services Categories:**

- Short Term Insurance Personal Lines
- Short Term Insurance Commercial Lines
- Long-term Insurance Category A

### **Compliance Officer:**

- Louis van Wyk Practice no. CO 393

### **Representatives registered at the Financial Services Board and authorized by Short Term Brokers:**

- Louis Visser
- Anica Holtzhausen (under supervision)

## **KNOWLEDGE AND EXPERIENCE OF REPRESENTATIVES**

- Louis Visser has 17 years' experience in the short term insurance industry and graduated from Unisa in 2000 with a B.Comm degree.

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## **MEMBERSHIP OF PROFESSIONAL ORGANISATIONS**

Short Term Brokers is a member of the FIA (membership no. 02003160) and a signatory of the Ethical Code of the FIA (Financial Intermediaries Association of Southern Africa)

## **COMPLAINTS PROCEDURE**

Complaints in terms of the Law on Financial Advice- and Intermediary Services 2002 (FAIS):

- All complaints must be submitted in writing
- Addressed to Louis Visser at [info@shorttermbrokers.co.za](mailto:info@shorttermbrokers.co.za) or PO Box 8686, Centurion, 0046
- All complaints will be entered into the complaints register and reported to the FSB via the Short Term Brokers compliance report annually

## **PROFESSIONAL INDEMNITY INSURANCE**

Short Term Brokers has Professional Indemnity Insurance (Policy No. FIA –PI 09/7008) as required by legislation that provides protection to the client in the event of errors, omissions or negligence on the part of Short Term Brokers and its staff and representatives. A copy of the policy is available on request.

## **MANDATES FROM INSURANCE COMPANIES AND UNDERWRITING MANAGERS**

Mandates from various insurance companies and underwriters enable the representative to advise the clients in terms of Short Term Insurance personal- and commercial lines as well as Long-term insurance Category A. A list of Insurance companies and Underwriting Managers and the relevant mandates are available on request.

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