DECODER INSURANCE POLICY

Issued by

NMS INSURANCE SERVICES (SA) LIMITED

STATUTORY NOTICE TO POLICYHOLDERS

This notice does not form part of the Decoder Insurance Policy or any other document

As a short-term policyholder, or prospective policyholder, you have the right to the following information:

1. Details of the Insurer

a. **NMS Insurance Services (SA) Limited**
Company registration number: 2005/026017/06
MultiChoice City
144 Bram Fischer Drive
Randburg
Gauteng
2194

P O Box 1502
Johannesburg
2125

Telephone no: (011) 369 4000
Email: dcc@multichoice.co.za

b. The extent of cover is detailed in your Decoder Insurance Policy.
c. Your insurance premium is stipulated in your Policy Schedule, sent to you on acceptance of the insurance for your Decoder.
d. The insurance premium is due on the agreed date as per Your Statement. Should payments not be received on time, cover will cease as outlined in your Decoder Insurance Policy.

2. Details of the Intermediaries

2.1. Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division

a. Company registration number: 1984/003805/07
Bytes Business Park
241 Third Road
Halfway Gardens

PO Box 5905
Halfway House
1685

Telephone no: (011) 205 7000
Email: dcc@multichoice.co.za

Internet address: www.bytes.co.za

b. Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division is a company registered in accordance with the Companies Act, No. 71 of 2008. Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division is a registered financial services provider (FSP licence no. 45819) and is authorised to render intermediary services for short-term insurance: personal lines products.
c. Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division is mandated to act on behalf of the Insurer.
d. Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division is in possession of professional indemnity insurance.
e. Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division accepts responsibility for the actions of its representatives acting within the scope of their authority.
f. Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division has representatives working under supervision.
g. The Insurer pays Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division, a 20% commission on the first month's premium per policy sold by Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division.
h. The Insurer pays Altron TMT (Pty) Ltd, trading through its Bytes People Solutions division, an outsourcing fee for the use of its call center infrastructure on a monthly basis.

i. **Particulars of the Compliance Officer**
Syncerus Business Solutions (Pty) Ltd
Johann Boshoff
Telephone no: (012) 346 3820
Telefax no: (012) 346 3926
Email: johann@syncerus.co.za

2.2. Talksure Trading (Pty) Ltd

a. Company registration number: 2010/013902/07
Quadrant 2, The Centenary Building
30 Meridian Drive
Umhlanga New Town Centre

4319

PO Box 1498
Umhlanga Rocks
4320

Telephone no: (031) 582 8366
Email: dcc@multichoice.co.za

Internet address: www.talksuresa.co.za

b. Talksure is a company registered in accordance with the Companies Act, No. 71 of 2008. Talksure is a registered financial services provider (FSP licence no. 42788) and is authorised to render intermediary services for short-term insurance: personal lines products.
c. Talksure is mandated to act on behalf of the Insurer.
d. Talksure is in possession of professional indemnity insurance.
e. Talksure accepts responsibility for the actions of its representatives acting within the scope of their authority.
f. Talksure has representatives working under supervision.
g. The Insurer pays Talksure a 20% commission on the first month's premium per policy sold by Talksure.
h. The Insurer pays Talksure an outsourcing fee for the use of its call center infrastructure on a monthly basis.

i. **Particulars of the Compliance Officer**
ISS Compliance
Madhu Patel
302 Strauss Daly Building
41 Richefond Circle
Ridgeside
Umhlanga

PO Box 70177
Overport
4067

Telephone no: (031) 832 0300
Email: madhu@nfsgroup.co.za

3. Other Matters of Importance

a. You will be informed of any material changes to the information referred to in paragraph 1 and 2 above.
b. If the information given in paragraph 1 and 2 above was given orally, it must be confirmed in writing within 30 days.

c. NMS Insurance Services (SA) Limited is an authorised financial services provider. FSP license no. 48754.
d. NMS Insurance Services (SA) Limited has appointed MultiChoice Proprietary Limited, company registration number: 1994/009083/07, as its authorised juristic representative to receive payment of premiums on its behalf. MultiChoice Proprietary Limited recovers the bank charges and collection fees from NMS Insurance Services (SA) Limited.
e. NMS Insurance Services (SA) Limited has appointed MultiChoice Support Services Proprietary Limited, company registration number 2007/014131/07, as its authorised juristic representative to perform support services on its behalf. NMS Insurance Services (SA) Limited pays MultiChoice Support Services Proprietary Limited an outsourcing fee for the support services performed and use of its infrastructure on a monthly basis.
f. For details on how to submit a claim, please refer to Your Policy; alternatively call NMS Insurance Services (SA) Limited on: (011) 369 4000 or visit the nearest MultiChoice Service Centre.
g. If any complaint to the intermediary or Insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short-Term Insurance or the FAIS Ombud or the Short-Term Insurance Ombudsman.
h. A polygraph or any other lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating a claim.
i. It is the responsibility of the Insurer to give written reasons for repudiating your claim and not the intermediary.
j. The Insurer may not cancel your Policy merely by informing your intermediary. There is an obligation to make sure that the notice is sent to you.
k. You are entitled to a copy of the Decoder Insurance Policy.

4. Warning

a. Do not sign any blank or partially completed application form.
b. Complete all forms in ink.
c. Keep all documents that are handed to you in a safe place.
d. Make a note of what is said to you by the Insurer or intermediary.
e. Do not be pressurised to buy the product.
f. Incorrect information or non-disclosure by you of material facts may impact the assessment or processing of claims by the Insurer.

5. Particulars of the Short-Term Insurance Ombudsman

The Ombudsman is available to advise you in the event of any problems relating to claims which are not satisfactorily resolved by the Intermediary and/or the Insurer:

P O Box 32334
Braamfontein
2017

Telephone no: (011) 726 8900 or (086) 072 6890
Telefax no: (011) 726 5501

Email: info@osti.co.za

6. Particulars of the Registrar of Short-Term Insurance

Financial Sector Conduct Authority
P O Box 35655
Menlo Park
0102

Telephone no: (012) 428 8000
Telefax no: (012) 346 6941

Email: info@fsca.co.za