

STATUTORY DISCLOSURES

an authorised financial services provider

DISCLOSURES REQUIRED IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002**1. Status of Financial Services Provider in terms of the FAIS Act**

Derek Craig Arlow is an authorised Financial Service Provider, FAIS License number 47333 is a key individual of the FSP and as such participates in the decision-making and management of the organisation.

2. Contact Particulars of the FSP & Key Individual

Physical Address: 20 Ronan Road, La Lucia, Durban, 4051

Telephone No: 086 112 6725

E-mail: admin@coral.africa**3. Contact particulars for Key Individual**

Cell No: Derek Arlow – 082 651 4268

4. Product Providers

The FSP has contracts with the following insurers: Hollard, Momentum, Discovery, Medihelp, Bonitas, Allan Gray, FPI, Liberty, Sanlam, PPS, Capital Legacy and Bidvest Life.

5. Professional Indemnity Insurance

The FSP does have professional indemnity insurance.

6. Authorisation

The FSP is authorised to render advisory and intermediary services for the following categories of products:

Category I

- All subcategories

7. Complaints Procedures & Conflict of Interest Policy

If you have a complaint, please contact Kyra Foster who will assist you to address the concerns you have. Please note that in terms of the FAIS act, all complaints must be addressed to us in writing. Should we not be able to address the concerns to your satisfaction, you may wish to lodge a complaint with any of the Ombudsmen whose detail appear below, but in particular with the FAIS Ombud. You are entitled to request a copy of our complaints policy and procedure from any of our representatives' offices. The FSP takes note of Board Notice 58 of 2010 regarding FAIS Conflict of Interest. In line with this the following disclosures are made:

1. The FSP does not have any shares in any product provider
2. The FSP does not receive more than 30% of its commission from any of the above product providers
3. The FSP and its representatives do not receive any other financial benefit other than as stipulated in Section 3A(1)(a) of the code of conduct, thus only statutory commission is received

The FSP has adopted a conflict-of-interest management policy in terms of Section 3A(2)(a) of the General Code of Conduct, a copy of which is available on request.

8. FSP Compliance Practice DetailsISS Compliance KZN (Pty) Ltd
Compliance practice number: 5980

Telephone No: +27 31 832 0300

E-mail: compliance@nfsgroup.co.za**9. FAIS Ombud Details for all FAIS advice related complaints**125 Dallas Avenue
Menlyn Central, Waterkloof Glen, Pretoria,
0010Telephone No: 0860 663 274
PO Box 41, Menlyn, 0063E-mail: info@faisombud.co.za**10. National Financial Ombud details for all short-term and long-term insurance complaints**110 Oxford Road
Houghton Estate, Johannesburg, 2198

Telephone No: 0860 800 900

E-mail: info@nfosa.co.za**11. Waiver of Rights**

In terms of Section 21 of the FAIS General Code of Conduct, no client will be requested or induced in any manner to waive any rights or benefits conferred on this client, by or in terms of any provision of this code, nor shall any waiver be recognized, accepted or acted upon.