



i capital Risk Services (Pty) Ltd

General FAIS disclosures

for

Associated Insurance Brokers

FSP # : 19819

Prepared by Associated insurance Brokers

Date : 25/08/2017

## General FAIS disclosures

### INTERMEDIARY DISCLOSURE

FSP Name : i capital Risk Services (Pty) Ltd t/as Associated Insurance Brokers (herein referred to as AIB)

We are a Financial Service Provider and have been in the financial services industry since 1982.

In terms of section 45 of the Short Term Insurance Act (ACT NO 53 of 1998), i capital Risk Services (Pty) Ltd are authorised to collect premiums from clients. An IGF (Intermediary Guarantee Fund), guarantee as required by the Short Term Insurance Act (ACT NO 53 of 1998), is in place. Annual financial statements are subject to statutory audit.

We do not own more than 10% of issued shares (be it directly or indirectly) of any Financial Product Provider. Nor are we an associated company of any Product Provider.

We earn our income from commission/fees that the Product Provider pays over to us on the products purchased by our clients and/or by charging a fee for services rendered to our clients. Full details/records thereof are recorded in accordance with AIB policy, specifically with regard to possible conflict of interest. A Conflicts of Interest Policy is maintained to manage conflicts of interest in compliance with the provisions of the Financial Advisory and Intermediary Services Act, 2002 ("FAIS").

AIB have Professional Indemnity Insurance cover of R150 million.

Financial Services Compliance cc t/as Compliance Consulting is AIB's compliance company and is represented by compliance officer Greta Maritz. Compliance Practice No 325 Tel No: 082 901 4269 E-mail : [info@complianceconsulting.co.za](mailto:info@complianceconsulting.co.za). [www.complianceconsulting.co.za](http://www.complianceconsulting.co.za)

In terms of the FAIS Act we are obliged to set up a complaints resolution process. Please contact our office or refer to the complaints procedure document disclosed on our website at [www.aib.za.com](http://www.aib.za.com).

To view the list of Key Individuals and Representatives who are authorised under this licence, please refer to the following FAIS Website link

<https://www.fsb.co.za/Departments/fais/searches/Pages/providers.aspx>