



**Disclosure in terms of the Financial Advisory and Intermediary Services Act (FAIS)**

**I would like to draw your attention to the following legal disclosures and important information required in terms of the FAIS Act.**

Legal and Tax Services is an authorized Financial Services Provider (FSP).

1. In terms of its licence, Legal and Tax Services is entitled to provide long term insurance, and it holds professional indemnity insurance.
2. The Funeral Policy is underwritten by CENTRIQ Life Insurance Company Limited
3. If you have any questions about the product, you may contact our **Customer Care Department on 0860 587 587**
4. Our authorised Representative is Ms L Finch. We are compliant with Section 13 of the FAIS Act and our Section 13 certificate is available upon request.
5. Mr/Mrs. please note, that this is a financial service transaction and I need to inform you that this deal is not confirmed as yet. This transaction will be confirmed via SMS or Email from a registered representative of Legal and Tax Services.
6. Should this transaction be confirmed by our authorised representative, your premium will be R..... per month. Please note that the debit reference for our premium will reflect as **LEGAL&TAX** on your bank statement.
7. Your premium is R..... and we will debit your account on the .....of every month. Please ensure that there are sufficient funds available in your account as the banks charge a fee for unpaid debit orders.
8. Cover commences upon payment of the first premium and will automatically continue for one month at a time unless you stop paying the premium which is payable monthly on your selected payment date.
9. If your debit is unpaid you will have a grace period of 1 month to pay the premium, if you fail to make payment you will lose the benefits of this funeral plan and no claim will be paid if death occurs during this period.
10. **We will attempt to debit your account for at least 3 consecutive months. If your debit order is unpaid on 2 successive due dates, we will automatically apply the Protector Benefits to your plan, which is designed to keep you protected at a lower premium. Your policy will automatically be cancelled after the 3<sup>rd</sup> unsuccessful debit. Should we debit your account and the debit order is unpaid the Bank will charge you fees for not honouring the debit order.**
11. Claims must be lodged in writing within 6 months of death.
12. No Claim will be paid if death results from or is related to:
  - Participation in terrorism, conduct intended to harm or influence government or the public, war, hostilities, warlike operations.
  - Suicide or attempted suicide within 24 months of first premium, whether by own hand or not.
  - Substance abuse, including but not limited to drugs and alcohol.
  - Deliberate violation of criminal law.
13. Full details of the terms of the policy are contained in the policy document, which will be posted out to you following the payment of your first premium. We will email you your Policy Documents as well.
14. Do you authorize Legal and Tax Services (Pty) Ltd to issue and deliver payment instructions to your banker for collection against your bank account on condition that the sum of such payment instruction will never exceed your obligations as agreed to in your contract / agreement?  
(Yes/No)

15. Do you authorize for tracking as provided on NAEDO at no additional cost to you the account holder? Subsequent payment instructions will continue to be delivered in terms of this authority until the obligations in terms of the agreement have been paid.
16. This method will commence effective \_\_\_\_\_ and will continue monthly, thereafter until this authority and mandate is terminated by yourself by giving us notice of not less than one month.
17. In the event that the payment falls due on a Saturday, Sunday or recognized South African public holiday, the payment day will automatically be the very next ordinary business day.
18. **Commission payable on this product is 20% of the premium.**
19. This Authority and Mandate may be ceded or assigned to a third party if the Agreement is also ceded or assigned to the third party.
20. Mr / Mrs. \_\_\_\_\_ do you understand and accept what I have read to you? (Yes/ No)
21. If you have any questions or complaints, please contact 0860 587 587
22. Our offices are located at: 3<sup>rd</sup> Floor Acacia Grove, Houghton Estate Office Park, 2 Osborn Road, Houghton, 2196
23. Our website address: [www.legalandtax.co.za](http://www.legalandtax.co.za)
24. Our Email address: [info@legalandtax.co.za](mailto:info@legalandtax.co.za)

#### **The contact details of our Complaints Department:**

Contact Person / Department: Legal and Tax Customer Care  
Tel: 0860 587 587 / 011 242 5000  
Fax: 011 728 2046  
Email: [info@legalandtax.co.za](mailto:info@legalandtax.co.za)

#### **The contact details of our Compliance Officer -**

Contact: Marina Jooste: EAS-E COMPLY (PTY) LTD  
Tel : 0861 266 759  
Fax : 086 504 4119  
Email : [marina@easecomply.com](mailto:marina@easecomply.com)  
Physical Address: 80 The Valley Road, Parktown, Johannesburg or PO Box 940  
Houghton 2041

Lastly, Legal and Tax Services (Pty) Ltd is obliged to comply with the Protection of Personal Information Act ("POPI"). We guarantee commitment to protecting your privacy and ensuring your personal information is used appropriately, transparently, securely and in accordance with applicable laws. The POPI Policy is available on our company website Legal and Tax Services (Pty) Ltd and by request from our offices.

#### **The contact details of our POPI Officer -:**

Contact Person / Department: Legal and Tax Customer Care  
Tel: 0860 587 587 / 011 242 5000  
Fax: 011 728 2046  
Email: [antheas@legalandtax.co.za](mailto:antheas@legalandtax.co.za)

#### **Company Details:**

- ❖ Gauteng: - The City of Gold  
3rd Floor Acacia Grove, 2 Osborn Road, Houghton Estate office Park, Houghton.  
General Sales Manager: Lizl Finch Enslin  
Contact: 0860 587 587 – Customer care. Fax: 011 728 2046  
Email: [info@legalandtax.co.za](mailto:info@legalandtax.co.za)  
Website: [www.legalandtax.co.za](http://www.legalandtax.co.za)
- ❖ Cape Town: - The Mother City



1<sup>st</sup> Floor, 12 Loop Street, Cape Town  
Manager: Mike Darne  
Contact: (021) 020 0130 Fax: 021 418 9847  
Email: [capetown@legalandtax.co.za](mailto:capetown@legalandtax.co.za)

❖ Port Elizabeth: - *The Windy City*  
50 4<sup>th</sup> Ave, Newton Park, Port Elizabeth, 6001.  
Manager: Mike Darne  
Contact: (041) 364 0406 Fax: 041 484 3475  
Email: [pe@legalandtax.co.za](mailto:pe@legalandtax.co.za)

❖ Durban: - *The Banana City*  
Ground Floor, Smart Xchange Building, 5 Walnut Road, Durban  
Manager: Maria Viljoen  
Contact: (031) 301 1045 Fax: 031 301 0060  
Email: [durban@legalandtax.co.za](mailto:durban@legalandtax.co.za)

