

# CPP Regulatory Disclosures

## 1. About the Intermediary/Service provider

Full name and registration number and, FSP Number	First National Bank, a division of FirstRand Bank Limited ("FNB") Reg No. 1929/001225/06. FSP No. 3071
Physical and Postal Address	6th Floor, 1 First Place, Simmonds Street, Bankcity, 2001 P.O. Box 1153, Johannesburg, 2000
Contact details for general enquiries	Tel: 0860 11 22 44/ +27 11 369 1088 (International) Website: www.fnb.co.za
Compliance officer	Tel: 011 371 7953 Fax: 011 371 2192
Complaints	Tel: 0860 11 22 44 Fax: 011 632 2317 Email: care@fnb.co.za

FNB is authorised to render financial services and provide advice and/or intermediary service under a CAT 1, 11 and 111 license in the following sub-categories: Long Term Insurance category A, B1, B2 and C, Short-Term Insurance - Personal Lines and Commercial line; Long Term and Short term Deposits, Pension Fund Benefits, Securities and Instruments (CAT 1 and CAT 11 license) - shares (CAT 1, CAT 11 and CAT 111 licenses), money market, debentures and securitised debts, warrants, certificates and other instruments acknowledging debt, bonds, derivatives, participatory interest in Collective investment scheme, foreign currency denominated investments instrument, friendly society benefits.

FNB declares the following:

- It has no financial interest in the product supplier.
- It does hold any professional indemnity insurance.
- It does earn commission or remuneration from the sale of the products. In some areas this exceeds 30%.
- It has a written mandate to act for the product supplier,
- The product supplier's products are provided under a contractual agreement between the product supplier and FNB.
- FNB takes responsibility for the actions of its authorised representatives insofar as they are providing financial services.
- Some of its authorised representatives provide financial services under supervision.

## 2. About the Product Supplier

Full name and registration number and, FSP Number	FNB Life, a division of Momentum Group Limited ("FNB Life"). Reg No. 1904/002186/06. FSP No: 6406
Physical and Postal Address	267(B) West Avenue, Centurion, 0157 P.O. Box 8757, Centurion, 0046
Contact details for enquiries	Tel: 0860 10 12 02 Fax : 012 675 3931 Email: customerservice@fnbinsurance.co.za
Compliance officer	Tel: 012 671 8295 Fax: 0866 45 25 78
Complaints	Tel: 0860 33 64 46 Fax: 012 675 3931 Email: customerservice@fnbinsurance.co.za

FNB Life is authorised to render financial services and provide advice and/or intermediary service under a CAT 1 license in the following sub-categories: Long Term Insurance category A, B1, B2 and C, Short-Term Insurance - Personal Lines and Commercial line; Short term Deposits, Pension Fund Benefits, Securities and Instruments - shares, money market, derivatives, participatory interest in Collective investment scheme, health service benefits. It also holds a CAT IV license for assistance business.

FNB Life declares that its products are provided by FNB to FNB customers under an agreement between it and FNB.

3. The contact details of the Ombuds are published on our website at [www.fnb.co.za](http://www.fnb.co.za). You can also contact us on 0860 11 22 44 to get this information. You can request assistance from the ombud if you believe that your complaint has not been resolved satisfactorily.