



Absa Life Policy Disclosures:

It is important that you have enough funds in your account every month to ensure that your policy remains in force. If your premiums are not paid regularly you will not be covered. You will be given 30 day grace period to make good a missed premium.

If there is a claim during the period of non-payment, then the premium missed will be deducted from the claim amount.

This service is rendered without the benefit of advice or a full financial needs analysis. Please take time to ensure that you understand the product and that it is in line with your existing products. This information is simplified for promotional purposes and will be confirmed in writing within 30 days.

Once you receive your policy documents, please read through them carefully and keep it in a safe place as it contains the full terms and conditions, including the exclusions, of this policy.

There is a 30-day no obligation period on this policy and should you decide to cancel the policy within 30 days, all collected premiums will be refunded to you.

Should you not receive your policy documents within 30 days or wish to submit a claim or have any complaints about this insurance product; its terms or the way that the product is administered, or for help with queries relating to regulatory compliance please contact Absa Life on 0860 227 253. Alternatively you can visit your nearest Absa branch.

Should you have a complaint about **the way this policy was sold to you or for help with Queries relating to regulatory compliance**, please contact the Wealth, Investment Management and Insurance Client Experience team on 011 350 1268, or email <adviser.client@absa.co.za>, to register your complaint.

If your complaint is not resolved satisfactorily, the matter can be referred to the Office of the FAIS Ombud for consideration. The Ombud's office can be contacted on 0860 324 766.