STATUTORY DISCLOSURE NOTICE FRAMEWORK FOR FINANCIAL SERVICES PROVIDERS UNDER THE (FAIS) ACT, No. 37 of 2002

IMPORTANT - PLEASE READ CAREFULLY - THIS NOTICE CONTAINS IMPORTANT INFORMATION ABOUT THE SERVICES AND YOUR RIGHTS

About Your Financial Services Provider: CallForce Direct (Pty) Ltd

CallForce Direct (Pty) Ltd is an authorised Financial Services Provider (FSP), committed to rendering financial services honestly, fairly, and with due care in your interests.

Full Legal Name:	CallForce Direct (Pty) Ltd
Registration Number:	1998/009988/07
FSP Licence Number:	49936
Physical Address:	Block B, 2nd Floor, 11 Naivasha Road, Sunninghill, 2191
Postal Address:	Block B, 2nd Floor, 11 Naivasha Road, Sunninghill, 2191
Telephone:	+27 11 519 9900
Website:	CallForce Outsourcing Specialists | Business Process Outsourcing (BPO) Specialists

Legal Status and Responsibility: CallForce Direct (Pty) Ltd accepts full responsibility for the financial services rendered by its representatives acting within the scope of their employment.

Professional Indemnity Insurance: CallForce Direct (Pty) Ltd holds Professional Indemnity cover.

The Services We Are Authorised to Provide

Callforce Direct (Pty) Ltd takes responsibility for the actions of its authorised representatives insofar as they are providing financial services on behalf of relevant parties involved. Some representatives may be rendering services under supervision and will inform you accordingly.

CallForce Direct (Pty) Ltd is licensed by the Financial Sector Conduct Authority (FSCA) to provide intermediary services for the following categories of financial products:

Nature of Service - Execution of Sales: Please be aware that we provide intermediary services on an execution of sales basis. This means we facilitate the sale of financial products on behalf of product providers. We do not provide financial advice or conduct a comprehensive financial needs analysis. The information we provide is to help you make an informed decision, but the ultimate choice to purchase the product rests with you.

About the Product Providers We Work With

We are authorised to offer products from a range of leading South African Authorised product providers. Full details of the respective provider will be disclosed as part of the sales process, and they will directly provide you with their statutory notices.

Our Remuneration and Your Costs

CallForce Direct (Pty) Ltd may be remunerated for its services through the receipt of commission from the product providers it is associated with. The specific amount and nature of the commission are regulated by law. A detailed breakdown of all fees related to your policy is contained in the policy documentation provided by the product provider.

Managing Conflicts of Interest

We are committed to identifying and managing any actual or potential conflicts of interest to ensure you are treated fairly. We maintain a Conflict of Interest Management Policy that details our procedures. A copy of this policy is available to you at any time upon request. CallForce Direct (Pty) Ltd does not hold any direct ownership interest in the product providers we work with, nor do they have an interest in our company.

Our Commitment to Your Privacy (POPIA)

In compliance with the Protection of Personal Information Act (POPIA), we are committed to protecting the confidentiality of your personal information. Your information will only be used for the purpose of providing the financial service requested and will not be shared with third parties without your consent, unless required by law.

How to Lodge a Claim

CallForce Direct (Pty) Ltd does not handle (approve or decline) any claims under the product in question. All claims must be submitted in accordance with the procedures outlined in your policy documentation and within the specified timelines.

How to Lodge a Complaint

It is extremely important to distinguish against whom the complaint is prior to starting the process. In light of fairness, we therefore comment on all procedural aspects:

1. If you are dissatisfied with the product or a claim outcome, then please contact the product provider directly (Their details will be contained in their statutory notice issued to you by them).

2. Should you be dissatisfied with any aspect of our services (e.g., misrepresentation, issues with the sales process), we encourage you to contact us so we can resolve the matter promptly and fairly from an intermediary perspective.

Our Internal Complaints Department

Complaints Department Email:	Complaints@callforce.co.za
Contact Person:	The Complaints Officer
Telephone:	+27 11 519 9900

3. If you are not satisfied with the resolution of your complaint, you may escalate it to the relevant Ombud as listed below.

External Dispute Resolution: Your Right to Escalate

If you are not satisfied with the resolution of your complaint, you may escalate it to the relevant Ombud as listed in our complaints procedure, also accessible below:

For complaints about the financial SERVICE we provided (e.g., misrepresentation, issues with the sales process):

The FAIS Ombud (Office of the Ombud for Financial Services Providers)

Physical Address:	Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria, 0010
Postal Address:	P.O. Box 41, Menlyn Park, 0063
Telephone:	012 762 5000 / 086 066 3274
Email:	info@faisombud.co.za
Website:	www.faisombud.co.za

For complaints about the financial PRODUCT (e.g., a rejected claim, policy terms, premium issues):

The NFO (National Financial Ombud Scheme)

Physical Address (JHB):	110 Oxford Road, Houghton Estate, Johannesburg, 2198
Physical Address (CT):	6th Floor, Claremont Central Building, 6 Vineyard Road, Claremont, 7700
Share Call:	0860 800 900
Email:	info@nfosa.co.za
Website:	www.nfosa.co.za

Particulars of Our Compliance Officer

Our compliance with the FAIS Act is monitored by an independent compliance officer.

Compliance Practice:	Masthead (Pty) Ltd]
Contact Person:	Victoria Zimba
Telephone:	0116020200
Email:	vzimba@masthead.co.za

Particulars of the Regulator

CallForce Direct (Pty) Ltd and the product providers we work with are regulated by the Financial Sector Conduct Authority (FSCA).

Financial Sector Conduct Authority (FSCA)

Physical Address:	Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens, Pretoria, 0081
Postal Address:	P.O. Box 35655, Menlo Park, 0102
Telephone:	+27 12 428 8000
Toll-Free:	0800 20 37 22

Website:	www.fsca.co.za

Other Important Information

- Treating Customers Fairly (TCF): We are committed to upholding the principles of TCF, and our policies are designed to ensure that we deliver fair outcomes for all our clients.
- Your Responsibilities: You must provide factually correct and complete information. Failure to disclose material facts may affect your rights under the policy and could lead to claims being repudiated. The accuracy of all information provided is your own responsibility.
- Documentation: Please keep all documentation provided to you in a safe place for future reference. You are entitled to a copy of your policy documents from the product provider.
- FICA: We place reliance on a formal reliance agreement in terms of FICA responsibilities and have such an agreement in place with providers we sell on behalf of.
- Premium Payment: Details of your premium obligations are contained in the policy schedule linked to your product provider and should include administration fees, commissions, total amounts due, payment dates, and payment conditions. Callforce Direct (Pty) Ltd does not hold or facilitate the collection of premiums for any of our product provider partners as it pertains to FAIS.
- Cancellation and Cooling-off: Callforce Direct (Pty) Ltd will not process cancellations. Please refer to your product provider-issued Statutory Notice for full cancellation terms and requirements, and other cooling-off rights.
- Please ensure you also thoroughly read the policy wording, which contains important information about the terms and conditions of the policy (including Exclusions).
- You are responsible for monitoring whether your chosen product remains appropriate over time.
- Please keep all documentation, make note of what is said to you, and do not feel pressured into a purchase.
- Failure to disclose relevant facts (or incorrect disclosure) may affect your rights under the policy or lead to repudiation of claims.

END