



**DISCLOSURE NOTICE IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES  
(FAIS) ACT 37 OF 2002  
STATUTORY DISCLOSURE AND OTHER LEGAL REQUIREMENTS**

1. PARTICULARS OF THE FINANCIAL SERVICES PROVIDER			
FSP Entity Name:	Namsob Enterprises (Pty) Ltd t/a Cover4U	Registration Number:	2013/167112/07
Physical Address:	77 Hospitaal Street Middelburg 1050	Postal Address:	77 Hospitaal Street Middelburg 1052
Email Address:	info@cover4u.co.za	Website:	www.cover4u.co.za
FAIS Registration:	<b>Namsob Enterprises (Pty) Ltd</b> is an authorised Financial Services Provider with FSP number: <b>47044</b> . <i>A copy of the FSP license is available upon request.</i>		
FAIS Authorisation:	In terms of the FSP license, Namsob Enterprises is authorised to give advice and render intermediary services for product(s): <b>CATEGORY I:-</b> Long-term Insurance subcategory A; Long-term Insurance subcategory B1; Long-term Insurance subcategory B1-A; Short-term Insurance Personal Lines; Short-term Insurance Personal Lines A1; Short-term Insurance Commercial Lines & Friendly Society Benefits.		
Professional Indemnity Cover:	Namsob Enterprises has Professional Indemnity cover in place.		
Key Individual(s):	Melandi Kaltwasser   Email: melandi123@gmail.com		
External Compliance Officer(s):	ComplyEeze (Pty) Ltd (CO1245)   Email: admin@complyeeze.co.za Liza Hietbrink (CO6237)		
2. AUTHORISATION			
The Representatives are authorised to give advice and render intermediary services as mandated by Namsob Enterprises and stipulated in the individual Section 13 authorisation letter. Namsob Enterprises takes responsibility for the actions of their Representatives insofar as those actions fall within the scope of their employment agreement.			
3. INDEPENDENT STATUS OF THE FSP			
Namsob Enterprises has agreements with various product providers and is authorised to place business with any of them: <b>The product provider list is available on request.</b>			
4. COMMISSIONS PAYABLE			
Refer to relevant documentation completed as part of the Advice process, e.g. the relevant product quotations. Remuneration is based on regulatory commission paid to the FSP and Representative from the providers. Namsob Enterprises did not receive more than 30% of the total remuneration from one product provider in the previous 12 months.			
5. FINANCIAL INTELLIGENCE CENTRE ACT (FICA)			
In terms of the Financial Intelligence Centre Act (FICA) Namsob Enterprises is obliged to report suspicious and unusual transactions that may facilitate money laundering, to the authorities.			

## 6. PROTECTION OF PERSONAL INFORMATION ACT (POPIA)

I confirm that I have been informed and gave my consent for the collection and processing of my personal information and financial product information – including fiduciary product information – to the financial services provider and third parties related to the financial service to be provided by the FSP.  
For more information about the processing of your information, please refer to our privacy policy.

## 7. CONFLICT OF INTEREST

Namsob Enterprises has a conflict of interest management policy in place, which is available on request. There is currently no conflict of interest to disclose.

## 8. COMPLAINTS

Should you wish to pursue a complaint, please address your complaint to the Key Individual. If we, the FSP, are unable to address your concerns to your satisfaction, you may proceed to lodge a complaint with the relevant Ombudsman, whose details appear below.

## 9. PARTICULARS OF THE NATIONAL FINANCIAL OMBUD SCHEME

Telephone Number:	+27-86-080-0900	WhatsApp Number:	+27-66-473-0157
Email Address:	info@nfosa.co.za	Website:	www.nfosa.co.za

## 10. PARTICULARS OF THE FAIS OMBUDSMAN

Telephone Number:	+27-12-762-5000 / +27-86- 066-3247	Facsimile Number:	+27-12-348-3447 / +27-86-764-1422
Email Address:	info@faisombud.co.za	Website:	www.faisombud.co.za