



CASH MANAGEMENT AND ANCILLARY SERVICES AGREEMENT

Entered into between:

Fidelity Cash Solutions (Proprietary) Limited

Hereinafter referred to as "Fidelity Cash Solutions"

(Registration Number 2000/025082/07)

and

George Municipality

Hereinafter referred to as "Client"

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WHEREBY THE PARTIES AGREE AS FOLLOWS:

1 DEFINITIONS

In this agreement the following words shall have the meanings given to them hereunder:

- 1.1 "agreement" means the standard terms contained herein inclusive of all annexures;
- 1.2 "bag" means a tamper-evident sealed plastic bag supplied by Fidelity Cash Solutions to the Client;
- 1.3 "business day" means any day from 08H00 to 16H00 (other than a Saturday, Sunday or official public holiday in the Republic of South Africa);
- 1.4 "Cash Deposit Services" means collecting the Client's Money and taking it to a Bank and paying the Money into the Client's banking account;
- 1.5 "Cash Processing and Handling Services" means the provision of cash processing, cash supply and handling services;
- 1.6 "Client" means George Municipality, with its principal place of business at York Street George;
- 1.7 "commencement date" means the date of commencement of this agreement as referred to in clause 4 herein;
- 1.8 "confidential information" means all information and documentation of the parties respectively, whether disclosed to or accessed by Fidelity Cash Solutions or the Client in connection with this agreement, including:
 - 1.8.1 with respect to the parties, all information of the parties, the parties' customers and other third parties doing business with the parties which information is not permitted to be disclosed;
 - 1.8.2 with respect to Fidelity Cash Solutions and the Client, the terms of this agreement; and
 - 1.8.3 any information developed with reference to the parties' information;
- 1.9 "container" means a portable, receptacle approved by Fidelity Cash Solutions for purposes of the Service.
- 1.10 "CPI" means the weighted average Consumer Price Index for the Republic of South Africa published by Statistical Services South Africa from time to time;
- 1.11 "custody" means the possession of Money from the moment of physical collection, against an official Fidelity Cash Solutions receipt, by Fidelity Cash Solutions employees, acting in the course and scope of their employment, in the performance of the Services until the physical delivery of the Money by the Fidelity Cash Solutions employee, against an official Fidelity Cash Solutions receipt;
- 1.12 "Deposit" shall mean to be deemed to have taken place after the Cash has actually been dropped into the Fidelity CashMaster and the Client has received the printed recorded data receipt that the Cash has been dropped;
- 1.13 "equipment" means any equipment supplied to the Client by Fidelity Cash Solutions;



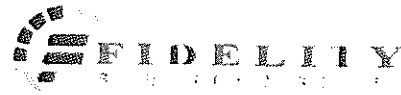
- 1.14 "Fidelity Cash Solutions" means Fidelity Cash Solutions (Proprietary) Limited Registration Number 2000/025082/07 of Fidelity Corporate Park, 104D Mimosa Road, Roodepoort;
- 1.15 "Fidelity CashMaster" means an automated cash deposit machine that creates a secure environment to deposit cash, with an electronic audit trail, including drop safes and/or equipment;
- 1.16 "money" means cash, bank and currency notes, cheques and traveller's cheques, promissory notes, credit card vouchers, tax redemption certificates, securities for money and other negotiable instruments, precious metals, precious and semi-precious stones and any other valuables;
- 1.17 "initial period" means the initial period of 36 (thirty-six) months calculated from the commencement date and referred to in the Sales Order;
- 1.18 "parties" means Fidelity Cash Solutions and the Client and "party" shall mean either one of them;
- 1.19 "POPI" means the Protection of Personal Information Act, No. 4 of 2013, as amended from time to time, including any regulations and / or code of conduct made under the Act;
- 1.20 "service fees" means the monthly fees payable by the Client to Fidelity Cash Solutions in terms of this agreement and referred to in the Sales Order;
- 1.21 "Sales Order" means the order annexed hereto marked Annexure "A";
- 1.22 "service" means the service to be provided by Fidelity Cash Solutions to the Client as detailed in the Sales Order;
- 1.23 "signature date" means the date on which this agreement is signed by the party signing last in time;
- 1.24 "site(s) and Premises" means the building/s and area, including parking and loading areas, in which the Client conducts its business and over which it exercises control.
- 1.25 "statutory increases" means any increases in the statutory minimum wages and/or benefits, price of motor fuel, any insurance premiums payable by Fidelity and any other unforeseen taxes, duties, levies, charges or expenses imposed upon Fidelity Cash Solutions or the security industry.
- 1.26 "unprotected consignment" means any consignment that does not have the protection of dye stain technology.
- 1.27 "Unlisted Companies" means companies whose shares are not available to general public for trading and not listed to stock exchanges.
- 1.28 "VAT" mean Value Added Tax in terms of the Value Added Tax Act, No 89 of 1991 (as amended) including any similar tax which may be imposed in place thereof from time to time.

2 INTERPRETATION

- 2.1 Words importing natural persons shall include a reference to bodies corporate and other legal personae and *vice versa*;
- 2.2 Words importing the masculine shall include a reference to the feminine and other genders;



- 2.3 Words importing the singular shall include a reference to the plural and *vice versa*;
 - 2.4 Annexes to this agreement shall be deemed to have been incorporated herein and shall form an integral part hereof;
 - 2.5 A reference to a party in a document include that party's successors and permitted assigns;
 - 2.6 Where the day on or by which anything is to be done is not a business day, it shall be done on or by the first business day thereafter;
 - 2.7 When any number of days is prescribed in this agreement, same shall be reckoned exclusively of the first and inclusively of the last day, unless the last day falls on a Saturday, Sunday or Public Holiday, in which case, the last day shall be the next succeeding day which is not a Saturday, Sunday or Public Holiday;
 - 2.8 Where figures are referred to in numerals and words, if there is any conflict between the two, the words shall prevail.
- 3 SCOPE OF THE AGREEMENT
- 3.1 The Client requires, and Fidelity Cash Solutions shall provide, the service upon the terms and conditions contained in this agreement.
 - 3.2 The parties wish to record the terms and conditions of their agreement in writing, as they hereby do.
- 4 DURATION
- 4.1 This agreement shall commence on the commencement date being 1 April 2022 and shall continue for the initial period of 36 (thirty six) months and, unless terminated before expiry of the initial period, in accordance with the terms of this agreement or otherwise.
 - 4.2 The agreement may be extended by the parties by mutual agreement one month before the expiry of the initial period, on the same terms and conditions as contained herein.
- 5 SERVICE
- 5.1 Fidelity Cash Solutions shall collect, convey, store and deliver Money in accordance with its operating methods as amended from time to time.
 - 5.2 Collection, conveyance, storage and delivery of Money shall be made using bags and sealed Containers either supplied by Fidelity Cash Solutions or of a construction and design approved by Fidelity Cash Solutions in writing.
 - 5.3 The Containers may contain security devices.
 - 5.4 Fidelity Cash Solutions shall not be liable for loss of or damage to the Clients property, including Money, or that of third parties caused by the activation of such devices, unless such activation was caused by Fidelity Cash Solutions' gross negligence.
 - 5.5 In respect of any Money damaged by such security devices, Fidelity Cash Solutions shall assist the Client to exchange the Money with the SA Reserve Bank ("the Bank"), in accordance with the Bank's requirements from time to time. Fidelity Cash Solutions shall not be liable for



- 5.5.1 delays caused by the Bank; or
- 5.5.2 the costs of exchanging the Money; or
- 5.5.3 the Bank's refusal to exchange the Money;

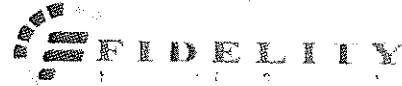
unless the activation was the result of Fidelity Cash Solutions' gross negligence and within the course and scope of Fidelity Cash Solutions' or its employees' duties. In these circumstances, Fidelity Cash Solutions' liability shall be limited to a maximum of the insurances values, which values are equal to the Maximum Cash Value per Collection in Colom B of Annexure A.

- 5.6 Before handing over Money to an employee of Fidelity Cash Solutions, the Client shall verify the identity of such Fidelity Cash Solutions employee by reference to the employee's personal official Fidelity Cash Solutions identity card. If the Client fails to do so, Fidelity Cash Solutions shall not be liable for any Money lost or stolen. Fidelity Cash Solutions shall provide the Client with details of the nature and style of official Fidelity Cash Solutions identity cards in use, and Fidelity Cash Solutions shall provide an official Fidelity Cash Solutions receipt for the Container.
- 5.7 The sealing of the Containers will be the responsibility of the Client. It will also be the responsibility of the Client to ensure that only undamaged Containers are used, and Fidelity Cash Solutions reserves the right to refuse the collection of any damaged, tampered with, or inadequately sealed Container.
- 5.8 If, on delivery, a Container is found to be damaged or appears to have been tampered with in any way, the contents shall immediately be checked in the presence of a Fidelity Cash Solutions representative who may elect to have the contents checked in the presence of a more senior official of Fidelity Cash Solutions, in which event the Client shall not check such contents pending the arrival of the senior official of Fidelity Cash Solutions. In the event of any shortfall, surplus, or interference to the Container, notification thereof shall be confirmed by the Client to Fidelity Cash Solutions, in writing, within twenty-four (24) hours of discovery thereof.
- 5.9 If a Service falls due on a public holiday, the Service, if still required for that day, will be provided at a time and on conditions agreed to by the parties in writing, including additional service fees. In the absence of such agreement the Service will be provided on the next scheduled service day as specified by sales order following the public holiday.

6 SERVICE FEES AND PAYMENT

- 6.1 Fidelity Cash Solutions shall invoice the Client for all recurring fees by the first working day of the month in which the Service is to be provided and the Client shall pay Fidelity Cash Solutions not later than 30 days from date of invoice. All payments shall be made without deduction and shall not be withheld or deferred on account of any claim, counter-claim or set off.
- 6.2 Should the Client fail to pay the service fees or any amounts due, owing and payable in terms of this agreement, on due date, Fidelity Cash Solutions shall be entitled to claim interest on the arrear payments calculated at the rate of 2% (two per centum) per annum higher than the ruling prime rate of interest charged from time to time by Fidelity Cash Solutions' bankers on

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overdraft facilities, and shall by compounded monthly from the due date of payment until payment is made in full.

6.3 Notwithstanding anything contained in this agreement, Fidelity Cash Solutions shall, in the event of the Client being in arrears with payment of any service fees or any other amounts due, owing and payable in terms of this Agreement, be entitled to suspend the services with immediate effect, without the Client having any recourse against Fidelity Cash Solutions, or any claim, howsoever arising, for loss or damage sustained by the Client.

6.4 The Client may elect to make payment via Debit Order as per Annexure B hereto.

7 INCREASE IN SERVICE FEES

7.1 The service fees are fixed for the initial contract period of 36 months.

7.2 Should the parties elect to extend the agreement, the pricing for the extended period shall be negotiated and agreed upon between the parties.

8 INDEMNITY AND LIABILITY

8.1 Fidelity Cash Solutions shall not be liable for any loss or damage howsoever arising or for any reason whatsoever suffered by the Client pursuant to or during the provision of Services by Fidelity Cash Solutions unless such loss or damage is the direct result of the gross negligence of or theft by Fidelity Cash Solutions employees, acting within the course and scope of their employment, and occurs while the Money is in the custody of Fidelity Cash Solutions. In these circumstances, Fidelity Cash Solutions' liability shall be limited to:

8.1.1 in respect of all services shall be limited to a maximum sum of the insurance values, which values are equal to the Maximum Cash Value per Collection values in Colom B of Annexure A.

8.1.2 Fidelity Cash Solutions shall not be liable for any unprotected consignment.

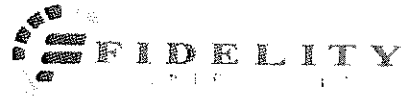
8.2 Fidelity Cash Solutions will under no circumstances be liable for any consequential loss or damage, howsoever arising.

8.3 It is agreed that, notwithstanding any other clause in this Agreement, should the Client be in breach of the Agreement in any way whatsoever, Fidelity Cash Solutions shall be relieved of its obligations and duties in respect of the Agreement until such time that the Client subsequently rectifies the breach, if such breach is capable of rectification.

8.4 The Client undertakes to offer reasonable assistance and to co-operate fully with Fidelity Cash Solutions in its investigation. Failure on the part of the Client in the aforementioned undertaking shall relieve Fidelity Cash Solutions of any liability whatsoever contemplated in terms of clause 8.1. It is understood and agreed by both parties that no investigation which Fidelity Cash Solutions may choose to undertake, will relieve the Client of its obligation to prove its claim both in terms of merit and quantum.

8.5 The Client shall notify Fidelity Cash Solutions immediately of the discovery of a loss, which notification shall be confirmed in writing within 48 (forty eight) hours of such discovery. Fidelity Cash Solutions shall not be liable in respect of any claim whatsoever unless summons has

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been issued and served within 3 (three) years from the date of the event giving rise to the claim.

- 8.6 Subject to paragraph 8 read as a whole, Fidelity Cash Solutions' liability in respect of any loss will commence from when the Money is in the Custody of Fidelity Cash Solutions, which Custody commences upon the physical collection of the Money, against an official Fidelity Cash Solutions receipt, by Fidelity Cash Solutions employees acting in the course and scope of their employment in the performance of the Service, and shall cease upon the physical delivery of the Money, against an official Fidelity Cash Solutions receipt. The continuing presence of any Fidelity Cash Solutions employee after the physical delivery of the Money shall not be deemed to be a continuation or recommencement of Fidelity Cash Solutions' liability.
- 8.7 Fidelity Cash Solutions shall be relieved of all liability for any shortages within a Container where such Container has been delivered and accepted by the Client.
- 8.8 In the event of any Services to be rendered by Fidelity Cash Solutions, the Client shall be solely responsible for the security of its Premises and in the event of a loss occurring on such Premises as a result of criminal conduct not attributable to the gross negligence or theft by Fidelity Cash Solutions or its employees acting within the course and scope of their employment, Fidelity Cash Solutions shall not carry the risk of loss for Money lost or stolen as a result thereof, despite such money being in the custody of Fidelity Cash Solutions. In that event the risk of such loss shall be carried by the Client.

9 EXTENDED LIABILITY

- 9.1 Fidelity Cash Solutions shall for the duration of this agreement, procure and maintain an insurance policy or policies covering certain risks which may be incurred by Fidelity Cash Solutions arising out of the acts or omissions of Fidelity Cash Solutions, its employees or agents, in connection with this agreement.
- 9.2 At the Client's written request and in return for a specific fee, Fidelity Cash Solutions shall, assume liability for damage to or loss of the Client's money caused by theft, armed robbery or hijacking for the amount requested in writing by the client as indicated on the Sales Order, subject to the terms and conditions of clause 8.2 to 8.8. Fidelity Cash Solutions reserves the right to refuse the Client's request for extended liability and to cancel the extended liability by giving 7 (seven) days' notice to the client in writing for any reason they deem appropriate.
- 9.3 Should the Client fail to pay the service fees or the extended liability fees on or before the date on which they become due and payable, clause 9.2 will automatically be cancelled without notice to the Client from the first day of the month in which the fees were due. Fidelity Cash Solutions may, at its sole discretion, decide to reinstate clause 9.2 should the client subsequently settle the aforementioned fees.

10 DISPUTE RESOLUTIONS

- 10.1 The parties hereby agree that in the event of a dispute arising out of this agreement then parties shall endeavour to resolve the dispute by way of consultation between the parties. If the consultation process does not resolve the dispute, the parties agree that the dispute shall be referred to arbitration within 10 days.

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- 10.2 All arbitration proceedings shall be conducted in George and shall be conducted in an informal manner but in accordance with the provisions of the Arbitration Act, No 42 of 1965, it being intended that if possible it shall be concluded within 10 days of referral.
- 10.3 If the parties cannot agree in the appointment of an Arbitrator within three days after arbitration has been agreed upon, then the President of the time being of the Cape Bar Council will be requested to appoint the Arbitrator.
- 10.4 The fees payable to the arbitrator shall be determined and agreed to between the parties and the parties shall jointly and severally be liable for the payment of the arbitrator's fees. Any party may request the other party to deliver an acceptable guarantee or reasonable deposit for this portions of the costs.
- 10.5 The Arbitrator shall be requested to hand down hir / her award within ten (10) days after the award of the arbitration.
- 10.6 The parties agree that the decision of the Arbitrator shall be final and binding and may be made an order of court on application of either of the parties.

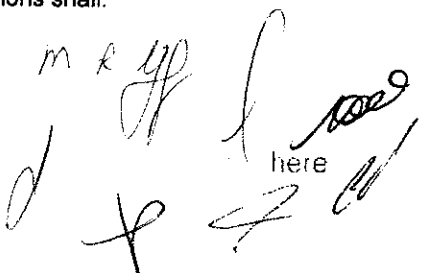
11 BREACH

- 11.1 In the event of either party ("the defaulting party") committing a material breach of any of the terms of this agreement and failing to remedy such breach within a period of 7 (seven) days after receipt of a written notice from the aggrieved party, calling upon the defaulting party to remedy the breach complained of, then the aggrieved party shall be entitled, at its sole discretion and without prejudice to any of its other rights in law, either to claim specific performance of the terms of this agreement or to cancel this agreement forthwith and, without further notice, in either event, claim and recover damages from the defaulting party.
- 11.2 In the event that either party:
 - 11.2.1 effects or attempts to effect a compromise with its creditors; or
 - 11.2.2 is provisionally or finally liquidated or is placed in judicial management, whether provisionally or finally;

either party shall be entitled without prejudice to cancel this agreement forthwith, and shall not constitute a release or waiver of any other rights or remedies which it may have under this Agreement forthwith or claim immediate specific performance of all of the obligations, whether or not due for performance.

12 FORCE MAJEURE

- 12.1 Fidelity Cash Solutions shall not be liable to the Client for any default or delay in the performance of its obligations under this agreement, if and to the extent that such default or delay is caused by any act of God, war or civil disturbance, court order, legislative constraints, strikes, labour disputes, lock-outs, or any delay in any performance due from the other party, or any other circumstance beyond its reasonable control, including without limitation, failures and fluctuations in electrical power or communications.
- 12.2 Following any circumstances of force majeure, Fidelity Cash Solutions shall:
 - 12.2.1 notify the Client as soon as possible;



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- 12.2.2 be excused from further performance or observance of its obligation(s) so affected for as long as such circumstances prevail and Fidelity Cash Solutions continues to use its best efforts to recommence performance or observance whenever and to whatever extent possible without delay;
- 12.2.3 co-operate with the Client in implementing such contingency measures as the Client may reasonably require.

13 LOSSES IN RESPECT OF CHEQUES, CREDIT CARD VOUCHERS AND OTHER NEGOTIABLE INSTRUMENTS

- 13.1 The Client shall maintain sufficient details of the drawers, account numbers and the bank branch of any cheques that may be transported in terms hereof to enable subsequent tracing of the drawers of the cheques in the event of their loss.
- 13.2 The Client shall take all necessary steps to effect the stopping of all cheques and the obtaining of replacement cheques, and Fidelity Cash Solutions shall not be liable for the loss suffered as a result of any cheques that remain irrecoverable.
- 13.3 These provisions shall apply, *mutatis mutandis*, to the documents referred to in clause 1.16.

14 CONFIDENTIALITY

- 14.1 The parties agree that the terms of this agreement and all confidential information of the parties communicated to them in connection with this agreement shall be received in strict confidence and be used only for the purposes of this agreement. No such information shall be disclosed by the recipient party, its agents, representatives or security personnel/employees without the prior written consent of the other party.
- 14.2 All media releases, public announcements and public disclosures by any party or its respective employees or agents relating to this agreement or its subject matter, including without limitation promotional marketing material, shall be coordinated with and approved by each party prior to the release thereof. The foregoing shall not apply to any announcement intended solely for internal distribution by any party or to any disclosure required by legal, accounting or regulatory requirements beyond the reasonable control of the party in question;

15 RESTRAINT

- 15.1 The Client shall not for the duration of this agreement and for a period of 12 (twelve) months after the termination of the agreement for whatsoever reason:
 - 15.1.1 entice or persuade or induce any security personnel to terminate his employment with Fidelity Cash Solutions;
 - 15.1.2 offer employment to or employ any security personnel who was employed by Fidelity Cash Solutions for the duration of this agreement.
- 15.2 Should the Client breach the restraint undertakings referred to in clause 15.1 above, the Client shall pay Fidelity Cash Solutions on demand, as a genuine pre-estimate of the damages suffered by Fidelity Cash Solutions as a result of the breach of the aforesaid restraint undertakings, 18% (eighteen per centum) of the gross annual remuneration payable to any such employee for the calendar year during which the Client employs the employee.

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16 NOTICES AND LEGAL PROCESS

- 16.1 The parties hereto choose *domicilia citandi et executandi* ("domicilium") for all purposes of and in connection with this agreement as set out in clause 1 above.
- 16.2 Either party hereto shall be entitled to change its *domicilium* from time to time, provided that any new *domicilium* selected by it shall be a physical address in the Republic of South Africa, and any such change shall only be effective upon receipt of notice in writing by the other party of such change;
- 16.3 All notices, demands, communications or payments intended for either party shall be made or given at such party's *domicilium* for the time being;
- 16.4 A notice was sent by one party to another party shall be deemed to have been received:
- 16.4.1 on the same day, if delivered by hand;
 - 16.4.2 on the same day, if sent by telefax or electronic mail;
 - 16.4.3 on the 5 (fifth) day after posting, if sent by prepaid registered mail.
- 16.5 Notwithstanding anything to the contrary herein contained, a written notice or communication actually received by a party shall be an adequate written notice or communication to it notwithstanding that it was not sent to or delivered at its chosen *domicilium citandi et executandi*.

17 ASSIGNMENT, CESSION AND SUB-CONTRACTING

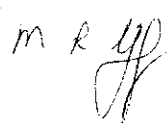


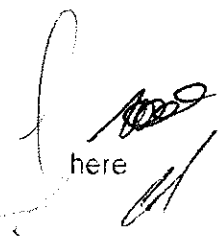
- 17.1 Either party shall have the right, with the prior written consent of the other party having been obtained, which consent shall not be unreasonably withheld, to assign, cede, delegate or transfer any rights and obligations in terms of this agreement, in whole or in part, to any other party or person.
- 17.2 Fidelity Cash Solutions shall be entitled, with the prior written consent of the Client having been obtained, which consent shall not be unreasonably withheld, to sub-contract any part of the service to any other party.

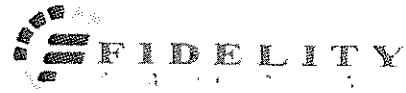
18 PUBLIC HOLIDAYS ACT, HOLIDAYS

In addition to normal legislated public holidays, the Public Holidays Act No.36 of 1994 grants certain powers to the State President whereby additional public holidays may be declared on a fixed or ad hoc basis. Pursuant hereto, it is specifically recorded and agreed that the Client shall reimburse Fidelity for any additional costs and expenses of any nature which may be incurred in terms of the above mentioned Act, should the Client require Fidelity to render services on such additional public holidays.

19 GENERAL

- 19.1 The Agreement shall be governed and interpreted according to the laws of the Republic of South Africa. The parties further consent to the jurisdiction of the Magistrate's Court having jurisdiction.
- 19.2 This agreement constitutes the sole record of the agreement between the parties with regard to the subject matter hereof. No party shall be bound by any express or implied term, representation, warranty, promise or the like not recorded herein.



- 19.3 No addition to, variation of, or agreed cancellation of, this agreement shall be of any force or effect unless recorded in writing and signed by or on behalf of the parties.
- 19.4 Fidelity Cash Solutions and the Client acknowledge and agree that this agreement shall not constitute, create or give effect to a joint venture, pooling arrangement, principal/agency relationship, partnership or formal business organisation of any kind and neither Fidelity Cash Solutions nor the Client shall have the right to bind the other without the other's express prior written consent.
- 19.5 No relaxation or indulgence which any party may grant to any other shall constitute a waiver of the rights of that party and shall not preclude that party from exercising any rights which may have arisen in the past or which might arise in future.
- 19.6 Any provision of this agreement which contemplates performance or observance subsequent to any termination or expiration of this agreement shall survive any termination or expiration of this agreement and continue in full force and effect.
- 19.7 An approval or consent given by a party under this agreement shall only be valid if in writing and shall not relieve the other party from responsibility for complying with the requirements of this agreement nor shall it be construed as a waiver of any rights under this agreement except as and to the extent otherwise expressly provided in such approval or consent, or elsewhere in this agreement.
- 19.8 Should it become necessary for Fidelity Cash Solutions to consult with or instruct its legal representatives as a result of any breach by the Client of its obligations in terms of this agreement, the Client shall pay all legal and other costs incurred by Fidelity Cash Solutions on an attorney-and-client scale.
- 19.9 The Client shall fully comply with the statutory obligations contained in POPI, and warrant that they are conversant with POPI at signature date. The Client hereby indemnifies and holds Fidelity Cash Solutions harmless from any liability whatsoever arising from the Client's failure to comply with its statutory obligations contained in POPI.
- 19.10 Should any personal information be obtained, same will be stored at the Client's premises and the Client will be responsible for keeping said information safe and indemnifies Fidelity accordingly.
- 20 SURETY (Only applicable to Unlisted Companies)
- 20.1 In the event of the Client being a juristic person signing on behalf of such juristic person, hereby binds himself as surety and co-principal debtor in solidum with the Client to Fidelity Cash Solutions, for the due and punctual performance by the Client of all his obligations to Fidelity Cash Solutions, whether presently due, owing and payable or becoming due, owing and payable in the future, and hereby waives and renounces:
- 20.1.1 any right to claim an account from Fidelity Cash Solutions before making payment;
- 20.1.2 any benefit which he as surety is entitled to by law, without detracting from the generality of the foregoing, including the benefits of:
- 20.1.2.1 excussion;
- 20.1.2.2 division;
- 20.1.2.3 cession of action;
- 20.1.2.4 being sued jointly with other principal debtors.



Signed by the Client at George on the 06 day of April 2022

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WITNESS

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WITNESS

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Name: Mr Riaan Du Plessis

Position: Chief Financial Officer

For and on behalf of George Municipality who, by his signature hereto, warrants that he is authorised thereto.

Signed by the Client at George on the 6th day of APRIL 2022

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WITNESS

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WITNESS

[Handwritten signature]

Name: Dr Michele Gratz

Position: Acting Municipal Manager

For and on behalf of George Municipality who, by her signature hereto, warrants that she is authorised thereto.

Signed by Fidelity Cash Solutions at *Roodepoort* on the 14th day of April 2022

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WITNESS

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WITNESS

[Handwritten signature]

Name: Ansie Oost

Position: Group Legal Manager

For and on behalf of Fidelity Cash Solutions (Proprietary) Limited who, by her signature hereto, warrants that she is authorised to represent Fidelity Cash Solutions (Proprietary) Limited herein

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Cash In Transit Service Schedule

ACCOUNT INFORMATION

Shipment No. Sales Order No. **S 698337**

Sold to No. Standard Documentation Attached please Indicate

George Municipality 1. Credit Application Completed / attached Yes/No

PO Box 19 2. Debit Order Instruction Completed / attached Yes/No

George Municipality 3. Copy of cancelled cheque attached Yes/No

Riaan Du Plessis 4. VAT certificate attached Yes/No

044 801 9048 5. CC / Company Registration document attached Yes/No

6. Order Number required from client Yes/No

7. Contract Signed Yes/No

8. National / Branch Account Nat Br

SERVICE INFORMATION

Service Branch: George

Branch Code: George Municipality

Client Trading Name: Norman Jansen

Site Contact Person: 0448019014

Site Contact Number: FNB

Bank: FNB

Route Number: 36 Month Agreement

Client Code: Escalation Date 31 Mar 25

Service Address: 4 Audrey Road Pinetown

Branch Manager's Name:

Branch Manager's Name:

Date: 11 April 2022

Sales Executive Name: Riekie Potas

Sales Executive Signature:

SP Number:

Service Description: Transportation of cash for George Municipality - Tender FIN024/2021

Weekly Service Frequency	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Public Holidays	On Request	Ad Hoc Service Only
Service Time (Specify)										

Product Description	Service Fee EXCL. VAT	
	Unit Price	Total Price per Month
Refer to attached Spreadsheet Fixed Fees	R 36 364,35	
TOTAL FEE PER MONTH	R 36 364,35	

Cash in Transit Extended Liability Accepted Yes

Liability Transfer: Maximum Declared Value Refer to Spreadsheet

Client Signature:

Client Name: Henry Mitchell obo George Municipality

ID Number:

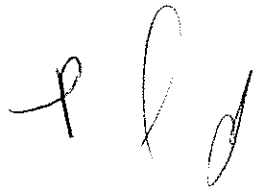
Contractual Capacity warranted

George Municipality: Transportation of Cash Tender FIN024/2021

	Price Per Collection (VAT Excl)	Number of Collections per Week	Maximum Cash Value per Collection for Insurance	Insurance Fee	Monthly Consumable Fee Excluding VAT	Monthly CIT Service Fee Excluding VAT	Total Price Per Month Year 1 (VAT Excl)	Total Price Per Month Year 2 (VAT Excl)	Total Price Per Month Year 3 (VAT Excl)
1	R143,33	5	R 400 000,00	R 4 180,00	R 370,70	R 3 103,10	R 7 653,80	R 7 653,80	R 7 653,80
2	R143,33	5	R 50 000,00	R 522,50	R 370,70	R 3 103,10	R 3 996,30	R 3 996,30	R 3 996,30
3	R143,33	5	R 100 000,00	R 1 045,00	R 370,70	R 3 103,10	R 4 518,80	R 4 518,80	R 4 518,80
4	R489,03	1	R 5 000,00	R 104,50	R 74,80	R 2 117,50	R 2 296,80	R 2 296,80	R 2 296,80
5	R489,03	1	R 1 000,00	R 52,25	R 74,80	R 2 117,50	R 2 244,55	R 2 244,55	R 2 244,55
6	R489,03	1	R 1 000,00	R 52,25	R 74,80	R 2 117,50	R 2 244,55	R 2 244,55	R 2 244,55
7	R489,03	1	R 1 000,00	R 52,25	R 74,80	R 2 117,50	R 2 244,55	R 2 244,55	R 2 244,55
8	R489,03	1	R 1 000,00	R 52,25	R 74,80	R 2 117,50	R 2 244,55	R 2 244,55	R 2 244,55
9	R180,96	3	R 2 000,00	R 52,25	R 222,20	R 2 350,70	R 2 625,15	R 2 625,15	R 2 625,15
10	R180,96	3	R 100 000,00	R 1 045,00	R 222,20	R 2 350,70	R 3 617,90	R 3 617,90	R 3 617,90
11	R180,96	3	R 10 000,00	R 104,50	R 222,20	R 2 350,70	R 2 677,40	R 2 677,40	R 2 677,40
Cost (Collection Points 1 to 11) Excl VAT				R 7 262,75	R 2 152,70	R 26 948,90	R 36 364,35	R 36 364,35	R 36 364,35
15% VAT							R 5 454,65	R 5 454,65	R 5 454,65
Total Cost (Collection points 1 to 11) VAT included							R 41 819,00	R 41 819,00	R 41 819,00

Total contract fee over 36 months Excluding VAT
R 1 309 116,60
R 1 505 484,09

Notes
 Insurance Fee: Based on the maximum value per site per event. Refer to cover letter
 Consumables: Please refer to the cover letter
 From Convulle Swimming Pool to Cash Centre: Charges only applicable during the period 1 October to 30 April



Policy Number	2017-0599	Policy Status	In Force
Effective Date	01/04/2022	Schedule Number	0599
Policy Inception	26/02/2019	Policy Period	Monthly
Policy Renewal	31/03/2025		
Insurer VAT Number	4530112483		

Intermediary	Fidelity Risk (Pty) Ltd.
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Insured	George Municipality a municipality as contemplated in Section 2 of the Local Government Municipal Systems Act 32 of 2000 and for whom they have the authority to insure.
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Insured	VAT : TBA	Insured Registration :	TBA
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Policy Limit	-	Cash limit per any one armoured van in transit	Various - See per site
Per Site	-	Cash in storage at any Fidelity Cash Centre	Various - See per site
	-	Cross Pavement	Various - See per site
	-	Per Air Transit	N/A
	-	Cash in Device	N/A
	-	Device	N/A

Excess Structure	-	No Excess
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Subject Matter	Cash and other valuables and cash devices
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Conveyances	Transported by armoured vans belonging to Fidelity Security Group, including transit by means of aircraft (subject to the above in transit limits)
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Geographical Parameters	Refer to special policy conditions
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Cover Summary	Cash in transit and in storage – Armed robbery, hijacking and accidental damage to the cash, including theft of cash by Fidelity Security Group employees
	Always subject to the terms and conditions of the policy

Premium (inclusive of 15% VAT) – see breakdown per table	R	8,352.16
Sasria (inclusive of 15% VAT)	R	00.00
Broker Fee (inclusive of 15% VAT)	R	0
Administrative Fee (inclusive of 15% VAT)	R	0
Total Premium	R	8,352.16



Special Policy Conditions

Geographical and Duration:

Cover is in force from the time that the cash is deposited into the cash acceptance device (if applicable), including whilst held in the device (if applicable), and then collected by Fidelity Security Group from the client's premises within South Africa, continuing during transit (including cross pavement risk, at a pay site, and including whilst in temporary storage at a Fidelity Security Group cash storage vault premises) and terminates upon delivery to the bank within South Africa. **Cover will only apply to Swimming Pools where they are not closed due to drought and are actively serviced by Fidelity Security Group.**

Transit Limits:

Blanco Library George Road	(1 x Weekly Service)	R 1 000.00
Conville Library Pienaar Street	(1 x Weekly Service)	R 1 000.00
Main Library Caledon Street	(1 x Weekly Service)	R 5 000.00
Municipal Offices Berg Street Haarlem	(3 x Weekly Service)	R 10 000.00
Municipal Offices Voortrekker Street Uniondale	(3 x Weekly Service)	R 100 000.00
Municipal Offices York Street	(5 x Weekly Service)	R 400 000.00
Pacaltsdorp Library Mission Street	(1 x Weekly Service)	R 1 000.00
Thembaletu Library Bacela Street	(1 x Weekly Service)	R 1 000.00
Traffic Department Offices Mission Street	(5 x Weekly Service)	R 50 000.00
Vehicle Licensing Offices Hibernia Street	(5 x Weekly Service)	R 100 000.00
Conville Swimming Pool (applicable 1 October to 30 April)	(3 x Weekly Service)	R 2 000.00

Per Cross Pavement Carry:

Blanco Library George Road	R 1 000.00
Conville Library Pienaar Street	R 1 000.00
Main Library Caledon Street	R 5 000.00
Municipal Offices Berg Street Haarlem	R 10 000.00
Municipal Offices Voortrekker Street Uniondale	R 100 000.00
Municipal Offices York Street	R 400 000.00
Pacaltsdorp Library Mission Street	R 1 000.00
Thembaletu Library Bacela Street	R 1 000.00
Traffic Department Offices Mission Street	R 50 000.00
Vehicle Licensing Offices Hibernia Street	R 100 000.00
Conville Swimming Pool	R 2 000.00



Authorised Financial Services Provider

CASH IN TRANSIT POLICY WORDING

In consideration of the payment of premium as agreed, by the Insured, Underwriters at Lloyds (hereinafter collectively called the Insurer) agrees to indemnify or compensate the Insured by payment in respect of loss / damage as agreed herein, up to the agreed limits of indemnity, occurring during the period of insurance.

Terms and conditions applying to the schedule attaching to this policy:

1 INCEPTION OF INSURANCE

In the case of monthly paid policies, cover is in force from the inception date as stipulated in the policy schedule until annual expiry of cover twelve months thereafter. The premium payable for this twelve month period is to be paid in monthly instalments as is described in the policy schedule. Reference to Policy Period in the policy schedule in respect of monthly paid policies, is deemed to describe premium payment frequency.

In the case of declaration policies, cover is in force from the inception date as stipulated in the policy schedule, until cancelled thereafter. It is warranted that declarations of loads to be insured are submitted to the Insurer prior to the transit occurring, failing which, cover will not attach, unless otherwise stipulated in the policy schedule.

In the case of annual policies, cover is in force from the inception date as stipulated in the policy schedule, until expiry of cover stipulated in the policy schedule renewal date.

In the case of facultative (one off) policies, cover is in force from and to the period as stipulated in the policy schedule facultative period.

In the case of quarterly or bi-annual policies, cover is in force from the inception date as stipulated in the policy schedule, renewing automatically periodically as may be stipulated in the schedule policy period, subject to payment of premium to Insurers.

2 POLICY LIMIT / SUM INSURED

As stipulated in the policy schedule, current as at the time of loss.

3 SUBJECT MATTER

Cash.

4 GEOGRAPHICAL AND DURATION

Whilst in the custody of the professional cash in transit Security Company as is stipulated in the policy schedule, or as may be otherwise stipulated in the policy schedule.

5 BASIS OF VALUATION

Indemnification under this policy is the value of cash lost as evidenced by deposit slips or by agreed documentation. At the option of the Insurer, auditors may be appointed to investigate and quantify amount of loss. The onus of proof regarding the quantum of loss rests upon the Insured.

6 CLAIM NOTIFICATION WARRANTY

WARRANTED ALL CLAIMS/LOSSES TO BE ADVISED TO THE INSURER WITHIN 7 (SEVEN) DAYS OF THE OCCURRENCE GIVING RISE TO THE CLAIM / LOSS. FAILURE TO NOTIFY THE INSURER IN WRITING WITHIN THE ABOVE TIME PERIOD WILL RESULT IN ANY INDEMNIFICATION FOR SUCH CLAIM / LOSS BEING FORFEITED BY THE INSURED.

7 INSURED EVENTS

The subject matter is insured against the risk of theft, armed robbery, hijacking and/or accidental damage to the cash, or as may be otherwise stipulated in the policy schedule.

8 EXCESS CLAUSE

All claims recoverable under this policy are subject to an excess of either, the amount stated as the minimum in the policy schedule, or the percentage in the policy schedule applied to the gross claim, whichever is the greater for each claim, event or occurrence.

9 FRAUD / FIDELITY EXCLUSION CLAUSE

If any claim under this policy is in any respect fraudulent, or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this policy, or if any loss be occasioned by the wilful act or with the connivance of the Insured and/ or his employees and/ or agents, then all benefit under this policy shall be forfeited. This policy excludes the dishonesty of any partner in or of or director or employee of the Insured whether acting alone or in collusion with others.

10 PREMIUM CLAUSE

It is a warranty of cover that at inception of cover and upon each renewal, the Insured will pay the Insurer the premium as stipulated in the schedule. Breach of this warranty will entitle the Insurer to avoid liability for all losses.

11 CANCELLATION

This policy may be cancelled by either the Insured or the Insurer giving 30 days' notice of cancellation in writing. Such cancellation shall become effective after midnight of the day on which such notice expires.

12 PRESCRIPTION CLAUSE

It is warranted that in the event of the Insurer declining liability for any loss submitted in terms of this policy, unless legal action is instituted against the Insurer to challenge such declinature within three months of the time of the Insurer giving notice of such declinature, the right to institute legal action against the Insurer thereafter will be forfeited. Any claim properly recoverable under this policy shall be prosecuted within 12 months of the event, failing which any and all rights to indemnity under the policy will be forfeited and the claim will fall away.

13 OTHER INSURANCE CLAUSE

If at the time of any event giving rise to a claim under this policy, any other insurance exists covering similar defined events, the Insurer shall be liable to make good only a rateable proportion of the amount payable by or to the Insured in respect of such event. If any such other insurance is subject any condition of average, this policy, if not already subject to any condition of average, shall be subject to average in like manner.

14 WARRANTIES

In the event of loss for which the Insurer may be liable, the Insured will take such measures as may be reasonable for the purpose of averting or minimising the loss.

In the event of a recovery of any stolen cash being made, the Insurer reserve the right to be reimbursed for their rateable proportion of any such cash recovered.

It is hereby agreed that this insurance shall be governed by the laws of the Republic of South Africa whose courts shall have jurisdiction in any dispute arising hereunder.



GENERAL EXCEPTIONS

1. (A) This policy does not cover loss of or damage to property related to or caused by:
- (i) civil commotion, labour disturbances, riot, strike, lockout or public disorder or any act of activity which is calculated or directed to bring about any of the foregoing;
 - (ii) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war;
 - (iii) (a) mutiny, military rising or military or usurped power, martial law or state of siege, or any other event or cause which determines the proclamation or maintenance of martial law or state of siege;
(b) insurrection, rebellion or revolution;
 - (iv) any act (whether on behalf of any organization, body or person or group of persons) calculated or directed to overthrow or influence any State or Government or any provincial, local or tribal authority with force or by means of fear, terrorism or violence;
 - (v) any act which is calculated or directed to bring about loss or damage in order to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against any State or Government or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public or any section thereof;
 - (vi) any attempt to perform any act referred to in clause (iv) or (v) above;
 - (vii) the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in clauses (i), (ii), (iii), (iv), (v) or (vi) above.

If the Insurers alleges that, by reason of clauses A (i), (ii), (iii), (iv), (v), (vi) or (vii) of this exception, loss or damage or liability is not covered by this policy, the burden of proving the contrary shall rest on the Insured.

- (B) This policy does not cover loss or damage caused directly or indirectly by or through or in consequence of any occurrence for which a fund has been established in terms of the War Damage Insurance and Compensation Act, 1976 (No 85 of 1976) or any similar Act applicable to any of the territories to which this policy applies.
- (C) Notwithstanding any provisions of this policy including any exclusion, exception or extension or other provision not included herein which would otherwise override a general exception, this policy does not cover loss of or damage to property or expense of whatsoever nature directly or indirectly caused by, arising out of or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any sequence to the loss, damage or expense.

For the purpose of clause (C) of this general exception, an act of terrorism includes, without limitation, the use of violence or force or the threat thereof whether as an act harmful to human life or not, by any person or group of person, whether acting alone or on behalf of or in connection with any organization or government or any other person or body of persons, committed for political, religious, personal or ideological reasons or purposes including any act committed with the intention to influence any government or for the purpose of inspiring fear in the public of any section thereof.

If the company alleges that, by reason of clause (C) of this exception, loss or damage is not covered by this policy, the burden of proving the contrary shall rest on the Insured.

COMPUTER LOSSES EXCEPTIONS

Notwithstanding any provision of this policy including any exclusion, exception or extension or other provision not included herein which would otherwise override a general exception, this policy does not cover loss or destruction of or damage to any property whatsoever (including a computer) or any loss or expense whatsoever resulting or arising therefrom; any legal liability of whatsoever nature; any consequential loss; directly or indirectly caused by or contributed to by or consisting of or arising from the incapacity or failure of any computer, correctly or at all.

- i) to treat any date as the correct date or true calendar date, or correctly or appropriately to recognise, manipulate, interpret, process, store, receive or to respond to any data or information, or to carry out any command or instruction, in regard to or in connection with any such date, or
- ii) to capture, save, retain or to process any information or code as a result of the operation of any command which has been programmed into any computer, being a command which has been programmed into any computer, being a command which causes the loss of data or the inability to capture, save retain or correctly to process such data in regard to or in connection with any such date, or
- iii) to capture, save retain or to process any information or code due to programme errors, incorrect entry or the inadvertent cancellation or corruption of data and/or programmes, or
- iv) to capture, save retain or to process any data as a result of the action of any computer virus, or other corrupting, harmful or otherwise unauthorized code or instruction including any trojan horse, time or logic bomb or worm or any other destructive or disruptive code, media or programme or interference.

A computer includes any computer, data processing equipment, microchip, integrated circuit or similar devise in computer or non-computer equipment or any computer software, tools, operating system or any computer hardware or peripherals and the information or data electronically or otherwise stored in or on any of the above, whether the property of the Insured or not.

NUCLEAR EXCEPTIONS

This policy does not cover any legal liability, loss, damage, cost or expense whatsoever or any consequential loss directly or indirectly caused by or contributed to by or arising from.

- i) ionising, radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion or use of nuclear fuel;
- ii) nuclear material, nuclear fission or fusion, nuclear radiation;
- iii) nuclear explosives or any nuclear weapon;
- iv) nuclear waste in whatever form;

regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the purpose of this exception only, combustion shall include any self-sustaining process of nuclear fission.

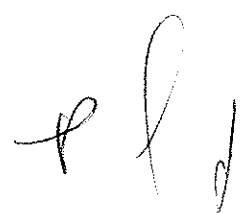


DISCLOSURE NOTICE TO SHORT-TERM COMMERCIAL INSURANCE POLICYHOLDERS
IMPORTANT – PLEASE READ CAREFULLY - DISCLOSURE AND OTHER LEGAL REQUIREMENTS
 (This notice does not form part of the Insurance Contract or any other document)

As a short-term commercial insurance policyholder, or prospective policyholder, you have the right to the following information:

DISCLOSURE NOTICE	INFORMATION
<p>1. ABOUT YOUR FINANCIAL SERVICES PROVIDER (BROKER)</p> <p>(a) Name, address, contact details of your broker (b) Details of the legal / contractual status of your broker, to make it clear to you about whom accepts responsibility for the actions of your broker in the rendering of financial service (c) Confirmation that your broker has a standard agency contract with the Product Supplier free from any imposed restrictions, and confirmation of whether your broker has such contracts with any other Product Suppliers (d) Confirmation about whether your brokers is permitted to receive / handle premiums on behalf of the Product Supplier (e) Where applicable, whether your broker holds more than 10% of the Product Suppliers shares or equivalent financial interest in the Product Supplier, or if more than 30% of your brokers total remuneration was received from the Product Supplier over the previous twelve months (f) Details of your brokers compliance department (g) Details of the financial services which your broker is authorised to provide in terms of their FAIS license (h) Whether your broker has professional indemnity insurance (i) Whether a representative of your broker is rendering services under supervision as defined in the Determination of Fit & Proper Requirements (j) Whether your broker is exempt from any matter covered by the Act</p>	<p>Fidelity Risk Management (Pty) Ltd. FSP License: 18823</p> <p>Address: 104D Mimosa Street, Helderkruin, Roodepoort Telephone: +27 11 763 9000 Fax: +27 11 768 5029 Email: LisaC@fidelitysecurity.co.za</p> <p>Your insurance broker should timeously provide this information to you and in writing within 30 days from the time you are provided with a quotation, take out a policy or amend your policy.</p>
<p>2. ABOUT THE PRODUCT SUPPLIER</p> <p>(a) Name, address, contact details of product supplier</p>	<ul style="list-style-type: none"> • Lloyds PO Box 787161 Sandton 2196 <p>Located at: 15th Floor, The Forum, 2 Maude Street, Sandton, 2146 Telephone (011) 505-0000 Facsimile (011) 505-0001 Web:</p>

<p>3. ABOUT THE ADMINISTRATOR</p> <p>(a) Name, address, contact details of Underwriting Manager</p> <p>(b) Our Legal status as a Financial Services provider</p> <p>(c) Whether Services are rendered under supervision</p> <p>(d) Interest in Insurer</p> <p>(e) Whether Professional indemnity insurance and Fidelity Guarantee insurance is held</p> <p>(f) Details of financial service provider's complaints procedure</p> <p>(g) Details of financial service provider's compliance arrangements</p> <p>(h) How do we get paid for what we do?</p> <p>(i) Details of the complaints resolution procedure of the product supplier</p> <p>(j) Details of the legal compliance department of the product supplier</p>	<p>(a) GIB Insurance Brokers (Pty) Ltd Registration number: 1990/003583/07 Postal address: PO Box 3211, Houghton, 2041 Physical address: GIB House, 3 West Street, Houghton, 2198 Fax number: 011 483 1300 Tel Number : 011 483 1212</p> <p>(b) GIB Insurance Brokers (Pty) Ltd is a financial services provider with an FSP number 10406. We are licensed to provide advice in respect of short term personal lines and short term commercial lines insurance products. We accept responsibility for all financial advice provided by our representatives</p> <p>(c) Where services are rendered under supervision note will be made thereof in corresponding documentation</p> <p>(d) GIB Insurance Brokers do not earn more than 30% of our total remuneration from any one insurer. No insurer holds shares in GIB nor is GIB associated to any one insurer. GIB does not hold more than 10% of any insurer's shares</p> <p>(e) GIB Insurance Brokers are in possession of both Professional Indemnity Insurance and Fidelity Guarantee Insurance</p> <p>(f) Contact Dudley Sanders our complaints dispute facilitator on complaints@gib.co.za to lodge a complaint. All complaints must be reduced to writing and any of our representatives will be able to provide you with a copy of our complaints procedure on request</p> <p>(g) Attention: Mrs. Greta Maritz FSB Registration No. C0325 71 Lurgan Road, Parkview Johannesburg, 2193 Tel: 082 901 4269 Fax: (011) 646- 1587 Email: info@complianceconsulting.co.za</p> <p>(h) The rand amount of fees and commissions payable are detailed in the quotation and policy schedule. GIB receives no more than the maximum legislated commission. 20% of the premium for non-motor 12.5% of the premium for motor. 15% of the premium for Sasria</p> <p>(i) Complaints should be written or telefaxed to the Compliance Officer at the address in 2 (a) above.</p> <p>(j) The Compliance Officer can be contacted on (011) 351 5000</p>
<p>4. OTHER MATTERS OF IMPORTANCE</p> <p>(a) You must be informed of any material changes to the information referred to in paragraphs 1, 2 and 3.</p> <p>(b) If any FAIS related complaint to the broker or insurer is not resolved, you may submit your complaint to the FAIS Ombud.</p> <p>(c) Polygraph or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such a test.</p> <p>(d) If your premium is paid by debit order, the debit order must be in favour of one person and may not be transferred without your approval.</p> <p>(e) The broker must give you 30 days' notice in writing of its intention to cancel your debit order.</p> <p>(f) The Product Supplier (insurer) and not the broker must give reasons in writing for the rejection of any claim submitted by you.</p> <p>(g) The Product Supplier (insurer) must give you written notice of its intention to cancel your policy.</p> <p>(h) You are entitled to a copy of your policy free of charge.</p>	





5. DETAILS OF HOW TO INSTITUTE A CLAIM:

1. Notify GIB Insurance Brokers claims department first by telephone (011) 483 1212 during office hours and then follow up in writing.
2. In the case of suspected theft or burglary, notify your local police station.
3. You must notify GIB Insurance Brokers (Pty) Ltd within 72 hours of the incident being claimed against
4. You must complete the relevant claim form, attach all documentation thereto and send the claim form to GIB Insurance Brokers (Pty) Ltd per fax to (011) 483-1666
5. Claim forms may be downloaded from our website www.gib.co.za
6. Please keep the following in mind
 - Under no circumstances must liability be admitted
 - Minimise any loss. Act as if you are uninsured
 - Do not destroy any article or evidence until insurers or their representatives have seen it.
 - In the event of a claim you may become responsible for a first amount payable (excess). Details of any such responsibility and the amount is shown in the policy schedule

6. WARNING

Do not sign any blank or partially completed application form

- Complete all forms in ink
- Keep all documents handed to you
- Make notes as to what is said to you
- Ask for a letter of representation from your adviser
- Do not be pressurised into buying the product
- Failure to provide correct or full relevant information may influence an insurer on any claims arising from your contract of insurance

7. PARTICULARS OF SHORT-TERM INSURANCE OMBUDSMAN
who is available to advise you in the event of claim problems that are not satisfactorily resolved by the broker and/or insurer

PO Box 32334,
Braamfontein,
2017
Telephone: (011) 726-8900 Facsimile: (011) 726-5501
Web Site: www.insuranceombudsman.co.za

8. PARTICULARS OF REGISTRAR OF SHORT-TERM INSURANCE

Financial Services Board
PO Box 35655,
Menlo Park,
0102
Telephone: (012) 428-8000
Toll Free: 0800 11 04 43/ 0800 20 20 87
Facsimile: (012) 347-0221 Web Site: www.fsb.co.za



9. PARTICULARS OF FAIS OMBUD	PO Box 74571, Lynwood Ridge, 0040 Telephone: (012) 470-9080 to (012) 470-9097 Facsimile: (012) 348-3447 Email: info@faisombud.co.za Web Site: www.faisombud.co.za
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Should you have requested cover provided by SASRIA LIMITED in respect of your insurances underwritten by the Product Supplier, then you are entitled to details as follows

SASRIA LIMITED	COMPLIANCE DEPARTMENT	CLAIMS PROCEDURES
Registration Number : 1979/000287/08 Postal Address : PO Box 653367, Johannesburg 2000 Physical Address : 36 Fricker Road, Illovo Sandton, 2196 Telephone No : (011) 214 0800 or 086 172 7742 Facsimile No : (011) 447 8630 Email Address : info@sasria.co.za Website : www.sasria.co.za	If you have any complaints about the Product Supplier regarding SASRIA cover then you may contact: The Compliance SASRIA Office SOC Ltd, PO Box 653367 Benmore 2010 Email: nomsam@sasria.co.za or complaints@sasria.co.za	In the event of a claim, all relevant documentation relating to your claim must be submitted to Senate Transit Underwriters at the address indicated in 3 above.

As per the Financial Advisory And Intermediary Services Act, 2002 (Act No 37 of 2002), General Code Of Conduct For Authorised Financial Services Providers And Representatives