

# FULCRUM

## FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002 (“FAIS”) Disclosure Information in terms of the General Code of Conduct for Authorised FSPs and Representatives, and in terms of the Financial Advisory and Intermediary Services Act, No. 37 of 2002.

*This document is available on request and is disclosed to every party who interacts with the Company on a contractual basis for the first time.*

### Premium Collection

Fulcrum is mandated directly by the relevant insurer/s to collect personal, commercial and life insurance premium. This is a financial intermediary service which requires us to be a registered financial services provider.

### NOTICE

Fulcrum is a registered Financial Services Provider (FSP) and premium collections company where we collect personal lines, commercial lines and life insurance premium. Fulcrum has an up-to-date IGF facility with the South African Insurance Association (SAIA).

Fulcrum does not receive remuneration from any product provider in respect of any insurance policy and no insurer contributes to more than 30% of Fulcrum’s earnings.

Fulcrum does not have ownership in excess of 10% of any insurer.

Fulcrum does not directly engage with any policyholder and does not request that any person or policyholder complete any documentation.

Fulcrum has two (2) Representatives. No Representatives are under supervision.

Fulcrum has a Conflict of Interest Policy and a Complaints Policy and Procedure which is available on request.

### Company Name

Fulcrum Collections (Pty) Ltd  
Registration No: 1997/015535/07  
FSP No: 17795  
IGF No: 2977 (annual renewal date - 30 June)

### Registered Address

Ballyoaks Office Park  
1st Floor, Lacey Oak House  
35 Ballyclare Drive  
Bryanston, 2191

### Telephone Number

010 001 2860

### Fax Number

086 5593 373

### Email

info@fulcrum.co.za

### Website

www.fulcrum.co.za

### Compliance Officer

Michelle Pedra  
compliance@fulcrum.co.za  
011 036 2432

### Registered Key Individuals / Representatives

Vaughan Jones  
Matthew Marais  
010 001 2860

### Approved products

Long-term Insurance: Category A (intermediary services)  
Short-term Insurance: Personal Lines (intermediary services)  
Short-term Insurance: Commercial Lines (intermediary services)

### Insurances in place to provide protection for our clients

Professional Indemnity Insurer: Lloyd's South Africa (Pty) Ltd & Compass Insurance Company Limited  
Fidelity Guarantee Insurer: Lloyd's South Africa (Pty) Ltd & Compass Insurance Company Limited  
Intermediaries Guarantee Fund Insurer: Intermediaries Guarantee Facilities (IGF)

### Useful contact details

**Short term Insurance Ombudsman** | Sunnyside Office Park, 5th Floor, Building D, 32 Princess of Wales Terrace, Parktown | PO Box 32334, Braamfontein, 2017 | www.osti.co.za | (t) 011 726 8900 | (f) 011 726 5501 | (e) info@osti.co.za

**FAIS Ombudsman** | Eastwood Office Park, Baobab House, c/o Lynnwood Road & Jacobson Drive, Lynnwood Ridge | PO Box 74571, Lynnwoodridge, 0040 | www.faisombud.co.za | (t) 012 470 9080 | (f) 012 348 3447 | (e) info@faisombud.co.za

**Registrar of Insurance (Financial Services Board)** | Riverwalk Office Park, 41 Matroosberg Road, Menlopark, Pretoria | PO Box 35655, Menlo Park, 0102 | www.fsb.co.za | (t) 012 428 8000 | (f) 012 346 6941 | (e) info@fsb.co.za