



## Legal Disclosures

The information provided on the Instant Life website and any information provided by an Instant Life representative does not take into account your personal financial needs, objectives or circumstances.

We at Instant Life are not providing you with advice. We are providing you with information of a factual nature only. It is your responsibility to make sure that the product meets your needs.

### Financial Services Provider

Instant Life Proprietary Limited

|                             |                |
|-----------------------------|----------------|
| Company Registration Number | 2007/032320/07 |
| FSP Number                  | 42569          |

Instant Life is authorised to render Financial Services pertaining to the sale of life insurance products. In terms of the FAIS Act (categories A, B & C).

Instant Life accepts liability for all financial services provided by its representatives. Some of our representatives may render services under supervision.

Absa Life has entered into a cell captive arrangement with Instant Life for the distributing of its insurance products. Instant Life also receives remuneration which may consist of regulated binder, intermediary and outsourcing fees which are commensurate to the activities performed and regulated by legislation.

Instant Life is 100% owned by Absa Financial Services Limited. A conflict of interest management policy is in place and is available upon request.

Both Instant Life & Absa Life hold professional indemnity cover under Absa Group Limited.

Physical Address:

Cornerstone House  
Stonemill Office Park  
300 Acacia Road  
Darrenwood  
Randburg 2194  
South Africa

Postal Address:

Absa Life Limited  
Absa Towers North  
PO Box 421  
Johannesburg 2000

Email:

[clientservices@absainstantlife.co.za](mailto:clientservices@absainstantlife.co.za)

Website:

[www.absainstantlife.co.za](http://www.absainstantlife.co.za)

Telephone:

0860 000 072

Complaints:

[absalifecrc@absa.co.za](mailto:absalifecrc@absa.co.za)

Compliance:

[compliance@absainstantlife.co.za](mailto:compliance@absainstantlife.co.za)



## Absa Instant Life

### Insurer

Absa Life Limited

|                             |                |
|-----------------------------|----------------|
| Company Registration Number | 1992/001738/06 |
| FSP Number                  | 36116          |

Instant Life is authorised to render Financial Services pertaining to the sale of life insurance products. In terms of the FAIS Act (categories A, B & C).

Physical Address:

4th Floor, Absa Towers North  
180 Commissioner Street  
Johannesburg 2001  
South Africa

Postal Address:

Absa Life Limited  
Absa Towers North  
PO Box 421  
Johannesburg 2000

Telephone:

086 022 7253

Complaints:

[absalifecrc@absa.co.za](mailto:absalifecrc@absa.co.za)

Email:

[clientservices@absainstantlife.co.za](mailto:clientservices@absainstantlife.co.za)

Compliance:

[compliance@absainstantlife.co.za](mailto:compliance@absainstantlife.co.za)

Website:

[www.absa.co.za](http://www.absa.co.za)

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### Complaints

If your query has not been resolved or you have a complaint about the services provided by either Instant Life or Absa Life, or you are not happy with a decision we have reached regarding your claim, you can send your complaint to [absalifecrc@absa.co.za](mailto:absalifecrc@absa.co.za).

If your complaint has not been resolved or you are not happy about a decision that Absa Life has made, you can contact the Ombudsman using their contact details provided below.

### The Ombudsman for Long-Term Insurance

You can contact the Ombudsman for Long-Term Insurance if you wish to complain about this insurance product, its terms or the way that the product is administered.

Physical Address:

Ombudsman for Long-Term Insurance  
Private Bag X45  
Claremont 7735  
South Africa

Telephone:

021 657 5000/ 086 010 3236

Email:

[info@ombud.co.za](mailto:info@ombud.co.za)

Website:

[www.ombud.co.za](http://www.ombud.co.za)



## Absa Instant Life

### The Ombudsman for Financial Services

You can contact the Ombudsman for Financial Services if you wish to complain about the way this policy was sold to you.

Physical Address:

The Ombudsman for FAIS  
PO Box 74571  
Lynnwood Ridge 0040  
South Africa

Telephone:

012 762 5000/ 012 470 9080

Email:

[info@faisombud.co.za](mailto:info@faisombud.co.za)

Website:

[www.faisombud.co.za](http://www.faisombud.co.za)

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### General Disclosures

Full details regarding your insurance policy are reflected in your policy documents that you will receive. Some important disclosures to remind you of are the following:

Please keep your website login details confidential. You can use your logon to:

- Change your banking and contact details easily
- View your policy communications and policy documents
- Make changes to your levels of cover
- Update your beneficiaries

Your policy document reflects the premiums payable, the due date and the frequency of payment. Failure to pay your premium on the due date may result in your policy lapsing or the rejection of your claim.

You may cancel your policy within 31 days of receipt of your policy document provided that no insurance benefit has been paid to you.

We will inform you in writing of any material changes to your policy information. Failure to provide correct or full relevant information may lead to the rejection of your insurance claim. You are entitled to a copy of your policy free of charge.

Please keep records of your communications with us. You are also entitled to the voice recordings, if applicable.