

## The interest of the client

The interest of the client always remains foremost in our business. We treat all our clients with the same respect, honesty and dignity. We make sure that our advice, assistance and the methods imparted through our training take cognisance of ethical considerations when dealing with our clients.

## Confidentiality

We are committed to maintaining the highest degree of integrity in all our dealings with our current and past clients. We strictly adhere to the Protection of Personal Information Act in terms of which our client's information is always kept confidential. Our full Protection of Personal Information notice can be viewed on our web site at [www.bruvos.co.za](http://www.bruvos.co.za).

## Conflict of interest

Due to the sensitive nature of our industry, we abide by the conflict of interest requirements as determined by the FAIS Act. A copy of our conflict of interest management policy signed by all our employees can be viewed on our web site at [www.bruvos.co.za](http://www.bruvos.co.za).

## Compliance

Our actions and advice will always conform to relevant laws and statutes and specifically to all the requirements set out by the Financial Advisory and Intermediary Services Act.

## Contracts

Your insurance policy which forms the basis of your contract with your insurer will always be sent to you at the commencement of your policy and on the annual renewal thereof. We will complete a needs analysis with you in order to determine that the products recommended to you are in line with your wishes, objectives and financial situation. We will ensure that the quotation we provide to you is competitive and complies with your financial needs and requirements. The quality of our service and the value of our support provide the only true basis for the continuity of our relationship with you and we will always provide you with the best attention at all times.

## Equality and discrimination

We always strive to be fair and objective in our advice and actions, and we are never influenced in our decisions, actions or recommendations by issues of gender, race, creed, colour, age or personal disability.

## Respect in the workplace

All employees will respect their colleagues and we will not allow any discriminatory behaviour, harassment or victimization. Employees must confirm with our equal opportunity policy in all aspects of their work. Employees must always dress appropriately and follow our dress code in order to portray professionalism at all times.

## Remuneration

Our fees and commissions are regulated by the Financial Services Board and Short Term Insurance Act no 53 of 1998. We always ensure that all fees which are payable by you the client and commissions earned from insurers will be declared to you at all times. Any fee that we charge will always be fair and market related.

## Quality assurance

Consistency and continuity of excellent service is a requirement of a successful business. We will always maintain a commitment to the quality of what we do through constant ongoing review of our client's policies with them to ensure that their aims, objectives and, outcomes are always met in the most cost-effectiveness manner. Our staff continually undergoes training in order to improve their ability to pass on updated information and knowledge to our clients. We regularly review employee's progress through ongoing meetings and provision of regular progress reports.