



## LETTER OF INTRODUCTION & DISCLOSURES

### Christine Pienaar

In complying with the FAIS legislation, I would like to bring the following information to your attention:

I, **Christine Pienaar**, am a representative rendering financial services. I am employed by The Insurance Advisors Hub (Pty) Ltd, an authorized financial services provider, which accepts responsibility for my activities and is licensed to render financial services.

I have been providing financial advice and intermediary services under supervision, since **2022**, and continue to do so currently, in the following category and sub-categories:

#### Category 1

1.2 Short-Term Insurance: Personal Lines

1.23 Short-Term Personal Lines A1

- The Insurance Advisors Hub has written authority to market the products of the following product suppliers and I am accredited to market their products: **Absa, Admin Plus, A&G, Bryte, CIA, Cross Country, Cyclesure, Discovery Insure, Echelon, First for Women, Hollard, Hybrid, King Price, Navigate, One, Pet Underwriting Managers, Santam, Virseker, Xssure.**
- I have the following relevant qualifications: **Working under supervision whilst obtaining a full qualification.**
- A copy of the FSP license is available for inspection on request.
- The Insurance Advisors Hub does not hold more than 10% of the shares issued by any product supplier.
- The Insurance Advisors Hub did not receive more than 30% of its total remuneration from any particular product provider.
- I did not receive more than 30% of my remuneration from any particular product provider.
- The Insurance Advisors Hub holds professional indemnity insurance with Leppard Underwriting Managers.

Compliance with the FAIS Act is monitored by Masthead (Pty) Ltd, a compliance practice approved by the Financial Sector Conduct Authority. Their postal address is PO Box 765, Howard Place, 7450. Their contact numbers are 021 686 3588(t) and 021 686 3589(f)

Please note that in accordance with legislation we keep an updated Conflict of Interest Management Policy and disclosure register. This register informs you, our client of all financial and ownership interests that I/ we may become entitled to and lists the business relationships that we have with the product suppliers. This document ensures transparency in our dealings with our customers and is available for inspection.

We wish to advise that all information obtained or acquired about you shall remain confidential unless you provide written consent, or unless I am required by any law to disclose such information.

The Insurance Advisors Hub promotes the fair treatment of clients by integrating the guidelines and principles of TCF in its Code of Ethics policy and in all business dealings with its clients.

In the event that you are dissatisfied with any aspect of our service, you should address your complaint in writing to us at the above email address. A copy of The Colony Advisers Complaints Resolution Policy is available on request.

Yours faithfully,  
**Christine Pienaar**

#### Contact us

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The Insurance Advisors Hub t/a The Insurance Hub is a Registered Financial Services Provider. FSP: 51047

