

FINANCIAL SERVICES BOARD

LICENCE No. 33970

FINANCIAL SERVICES PROVIDER
Financial Advisory and Intermediary Services Act, 2002

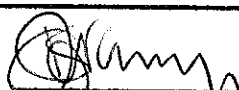
It is hereby certified that with effect from 11 March 2008

MIWAY INSURANCE LIMITED

trading as MIWAY

**IS LICENSED AS A FINANCIAL SERVICES PROVIDER IN TERMS OF SECTION 8 OF THE
FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT, 2002 (ACT NO. 37 OF 2002)**
subject to the conditions and restrictions set out in the Annexure

**CERTIFIED
TRUE COPY OF THE ORIGINAL**


Kurayi N Matsika (Pswarayi)
Admitted Attorney (RSA)
48 Sterling Road, Kosmosdal Ext 12
Centurion, 0157
10/04/18
Date



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REGISTRAR OF FINANCIAL SERVICES PROVIDERS

This document to be displayed in terms of section 8(8)(a) of the Act. The Annexure to be available for the information of clients.

ANNEXURE**FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT, 2002****CONDITIONS AND RESTRICTIONS**

Licence no : 33970

Issued to : MIWAY INSURANCE LIMITED trading as MIWAY

1. The licence authorises the licensee to carry on business in respect of**Financial advisory services as Financial Services Provider in respect of the following products :**

Short-term Insurance : Category Personal Lines, Commercial Lines

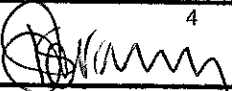
Financial intermediary services as Financial Services Provider in respect of the following products :

Short-term Insurance : Category Personal Lines, Commercial Lines

2. Further conditions/ restrictions:

- 1 The financial services provider must inform the Registrar in writing, by facsimile or in an appropriate electronic format, within 15 days after the change has taken place, of any change in respect of business information of the financial services provider as provided in Form FSP1, FSP3, FSP4, FSP9, FSP10, FSP10A or FSP11, respectively, of the Application Form which was submitted by the provider for purposes of obtaining a licence, and in particular relating to the provider's representatives, auditor, compliance officer or any foreign clearing firm or foreign forex service provider involved (if any) and nominee company or independent custodian involved or the shareholders, directors or trustees of any such company or custodian (If any).
- 2 The financial services provider must at all times during the currency of the provider's licence maintain the services of any key individual or key individuals mentioned in the information submitted on the said Application Form, and must as regards changes in respect of such information relating to a key individual, or appointment of a new key individual, of the provider, in addition to acting also in such cases in accordance with the procedure and time limit set out in Condition 1, also ensure full compliance with section 8(4)(b) of the Act, the provisions of which must be regarded as included in this Condition.
- 3 The financial services provider must within one month of the date contemplated in section 7 of the Act, submit a copy of the register kept in terms of section 13(3) of the Act to the Registrar, and must thereafter in accordance with the procedure and time limit set out in Condition 1, inform the Registrar of any change effected to the details as contained in that register.

- 4 The financial services provider must not in any manner change the name of the


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ANNEXURE

FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT, 2002

CONDITIONS AND RESTRICTIONS

financial services business as reflected on the licence concerned, or carry on any financial services business under such a changed name, unless- (a) the provider has fully complied with the provisions of any other law than the Act which regulates such change of business name (if any); (b) the provider has fully disclosed to the Registrar the details of such compliance with such other law; (c) the Registrar is satisfied that such change of name is otherwise lawful and has approved such change of name; and (d) the Registrar has issued to the provider an appropriately amended licence under the provisions of section 8(5)(b)(i) of the Act.

- 5 The financial services provider must at all times ensure that any financial product in respect of which the provider intends to render a financial service, qualifies as a financial product contemplated in the Act and is or will be lawfully issued by the relevant product supplier by virtue of an authority, approval or right granted to such supplier under a law as contemplated in the definition of 'product supplier' in section 1(1) of the Act.


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