



**LIFESHIELD**  
FINANCIAL SERVICES



10 Blaauwberg Road,  
Tableview, Cape Town, 7439

## Lifeshield Financial Services FAIS Disclosure Policy

Version: 1.0

Effective Date: 04 August 2026

Review Date: 04 August 2027

Document Owner: Lifeshield Financial Services (Pty) Ltd

Authorised Financial Services Provider

FSP No. 48680

☎ (010) 020 0069

✉ [info@lifeshield.co.za](mailto:info@lifeshield.co.za)

🌐 [www.lifeshield.co.za](http://www.lifeshield.co.za)

® Registration Number: 2014/276799/07





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## 1. PURPOSE

This Financial Advisory and Intermediary Services ("FAIS") Disclosure Notice has been prepared in accordance with the Financial Advisory and Intermediary Services Act, 2002 ("FAIS Act") and the General Code of Conduct for Authorised Financial Services Providers and Representatives.

The purpose of this Notice is to provide customers with important information regarding Lifeshield Financial Services (Pty) Ltd, our licensing status, the financial services we provide, and your rights as a customer.

## 2. OUR DETAILS

Company Name: Lifeshield Financial Services (Pty) Ltd  
Registration Number: 2014/276799/07  
Authorised Financial Services Provider FSP No. 48680  
Physical Address: 10 Blaauwberg Road Aquarius Building 1st Floor, Table View, 7441, South Africa  
Telephone: 010 020 0069  
Email: [info@lifeshield.co.za](mailto:info@lifeshield.co.za)  
Website: [www.lifeshield.co.za](http://www.lifeshield.co.za)

## 3. OUR AUTHORISATION

Lifeshield Financial Services (Pty) Ltd is authorised by the Financial Sector Conduct Authority (FSCA) to provide financial services in accordance with the conditions of its licence.

Customers may verify our licence status directly with the Financial Sector Conduct Authority.

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#### 4. OUR FINANCIAL SERVICES

Subject to the conditions of our licence, Lifeshield provides intermediary services relating to insurance products, including:

- Vehicle Insurance
- Business Insurance
- Funeral Insurance

The specific products available may change from time to time.

#### 5. REPRESENTATIVES

Financial services are provided by authorised representatives acting under the supervision and authority of Lifeshield Financial Services where required.

Representatives are appropriately appointed and required to comply with:

- The FAIS Act
- The General Code of Conduct
- Applicable Fit and Proper Requirements
- Internal compliance policies

Customers may request confirmation of a representative's authorisation at any time.

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## 6. ADVICE AND INTERMEDIARY SERVICES

Depending on the nature of the engagement, Lifeshield may provide:

- Financial advice;
- Intermediary services;
- Administrative services;
- Product information;
- Claims assistance;
- Policy servicing.

Where advice is provided, it will be based on the information supplied by the customer and the customer's disclosed needs and objectives.

## 7. CUSTOMER RESPONSIBILITIES

Customers are responsible for ensuring that all information provided to Lifeshield is complete, accurate and not misleading.

Failure to disclose material information may affect underwriting decisions, policy validity or claims outcomes.

Customers should carefully review all quotations, policy schedules and policy wording before accepting cover.

## 8. REMUNERATION

Lifeshield may receive remuneration in the form of:

- Commission permitted by legislation;
- Fees agreed with customers;
- Other remuneration permitted under applicable legislation.

Where required, remuneration and fees will be disclosed to customers.

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## 9. CONFLICTS OF INTEREST

Lifeshield has adopted a Conflict-of-Interest Policy designed to identify, avoid, manage and disclose actual or potential conflicts of interest.

A copy of the Policy is available upon request or may be accessed on our website.

## 10. TREATING CUSTOMERS FAIRLY

Lifeshield is committed to the principles of Treating Customers Fairly ("TCF").

We aim to ensure that customers:

- Receive clear information;
- Are treated honestly and fairly;
- Receive products appropriate to their needs;
- Are supported throughout the product lifecycle;
- Have access to fair complaints processes.

## 11. COMPLAINTS

If you are dissatisfied with any financial service provided by Lifeshield, you may submit a complaint using our Complaints Procedure.

Complaints should be submitted to:

Email: [complaints@lifeshield.co.za](mailto:complaints@lifeshield.co.za)

Telephone: 010 020 0069

Complaints will be handled fairly, objectively and within reasonable timeframes.

If a complaint cannot be resolved satisfactorily, you may have the right to refer the matter to the appropriate Ombud in accordance with applicable legislation.

 (010) 020 0069

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

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

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## 12. CONFIDENTIALITY

All personal information received by Lifeshield is processed in accordance with:

- Protection of Personal Information Act (POPIA)
- Privacy Policy
- PAIA Manual

## 13. RECORD KEEPING

Lifeshield maintains appropriate records relating to financial services provided, subject to applicable legal and regulatory retention requirements.

Customers may request access to certain records in accordance with applicable legislation.

## 14. CHANGES TO THIS POLICY

This policy may be updated from time to time to reflect:

- Legislative changes
- Technology updates
- Business requirements

The latest version will always be published on our website.

## 15. CONTACT US

Lifeshield Financial Services (Pty) Ltd, An Authorised Financial Services Provider FSP No. 48680

Website: [www.lifeshield.co.za](http://www.lifeshield.co.za)  
Email: [support@lifeshield.co.za](mailto:support@lifeshield.co.za)  
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