

Imibuzo Ebuzwa Ngokwejwayelekile

1. Imininingwane mayelana ne-Lion Life, i-Emerald Life kanye Nokwedluliswa

1.1 Ngubani u-Lion Life

I-Lion of Africa Life Assurance Company Limited, inombolo yokubhalisa 1942/015587/06 ("**Lion Life**") yinkampani yomphakathi kanye nomshuwalense wokuphila onelayisense ofakwe eNingizimu Afrika.

1.2 Ngubani u-Emerald Life?

I-Emerald Life Proprietary Limited, inombolo yokubhalisa 2016/534835/07 ("**Emerald Life**") yinkampani yangasese kanye nomshuwalense omncane onelayisense ofakwe eNingizimu Afrika futhi uyilungu leqembu lezinkampani ze-Emerald.

2. Ukudluliselwa kwezinqubomgomo kusuka ku-Lion Life kuya ku-Emerald Life

2.1 Kungani umshuwalense wenqubomgomo yami uzoshintsha?

Kuvunyelwene phakathi kweLion Life ne-Emerald Life ukudlulisela izinqubomgomo okukhulunywa ngazo ngezansi ku-Emerald Life, kuncike ekuvunyweni yi-Prudential Authority njengoba kudingwa ngokwesigaba 50 soMthetho Womshuwalense ka-2017 ("**Umthetho Womshuwalense**"). I-Emerald Life izohlala ingumphathi wezinqubomgomo futhi ngaleyo ndlela izoba ngumshuwalense wezinqubomgomo ngemuva kokuvunywa kokudluliselwa yi-Prudential Authority ("**Ukudluliswa Okuhlongozwayo**").

2.2 Yiziphi izinqubomgomo ezithintekayo ukudluliswa?

Izinqubomgomo zokudluliswa zonke zakha izinqubomgomo zomshuwalense womngcwabo ezibhalwe yiLion Life futhi ngaphambilini zithengiswe futhi zilawulwa yi-Emerald Life ("**Izinqubomgomo Zokudluliswa**").

2.3 Ngabe kukhona okuhlukile ezinqubomgomo zomshuwalense womngcwabo ezithintekayo?

2.3.1 Yebo, u-50% wezinqubomgomo zomshuwalense womngcwabo ezibhalwe yi-Lion Life, ezisatshalaliswa futhi zilawulwa yi-Emerald Life ngokwemigomo lapho amaphrimiyamu akhokhwa khona ngokudonswa

kwezibonelelo zomphakathi ngokwemigomo 29(1) yemithethonqubo eshicilelwe ngaphansi koMthetho Wosizo Lwezenhlalakahle, 2004 njengoba kuvunyelwene ngayo phakathi kweLion Life ne-Emerald Life, izoqhubeka nokubhalwa yiLion Life. Kungenzeka futhi ukuthi usuthole i-SMS evela ku-Lion Life ukuqinisekisa ukuthi inqubomgomo yakho izohlala ne-Lion Life.

2.3.2 Lokhu kusho ukuthi uma inqubomgomo yakho ingadluliselwa, i-Lion Life izoqhubeka nokubhala inqubomgomo yakho futhi akukho okuzoshintsha kulokho.

2.3.3 Uma i-phrimiyamu yakho ikhokhwa nganoma iyiphi enye indlela ngaphandle kokudonswa okuqondile kwizibonelelo zikahulumeni ngokwemigomo 29(1) yemithethonqubo eshicilelwe ngaphansi koMthetho Wosizo Lwezenhlalakahle, 2004, izodluliselwa kusuka ku-Lion Life iye ku-Emerald Life. Kungenzeka ukuthi usuthole i-SMS evela ku-Emerald Life noma ku-Lion Life ukuqinisekisa ukuthi inqubomgomo yakho izodluliselwa ku-Emerald Life.

2.4 **Yiziphi izinqubomgomo zomshuwalense womngcwabo ezithintekayo?**

Izinqubomgomo zomshuwalense ezilandelayo ziyathinteka:

- Uma izinkokhelo zakho zenqubomgomo zenziwa nge-debit oda lasebhange futhi uthola i-SMS evela ku-Emerald Life noma ku-Lion Life, inqubomgomo yakho izodluliselwa ku-Emerald Life;
- Uma izinkokhelo zakho zenqubomgomo zidonswa kwizibonelelo sakho esivela kuhulumeni futhi uthola i-SMS evela ku-Emerald Life noma ku-Lion Life, inqubomgomo yakho izodluliselwa ku-Emerald Life;
- Uma ungakayitholi i-SMS futhi ungaqinisekile ukuthi inqubomgomo yakho iyathinteka yini, sicela uxhumane nanoma yiziphi zalezi zikhungo zocingo ezilandelayo, i-Emerald Life, ku-0861 666 333 kanye/noma i-Lion Life ku-021 461 8233 noma uvakashele igatsha eliseduze nawe.:

2.5 **Izinqubomgomo zizodluliselwa kanjani?**

2.5.1 Izinqubomgomo zokudlulisa zizodluliselwa ku-Emerald Life njengengxenye yokudluliswa kokuthengiselana kwebhizinisi

okuphothulwe phakathi kweLion Life ne-Emerald Life. Lokhu kusho ukuthi i-Emerald Life izoba ngumshuwalense omusha wezinqubomgomo zokudlulisa.

2.5.2 Isivumelwano sokuthengiselana kwebhizinisi singaphansi kokuvunywa yi-Prudential Authority (njengoba kudingwa ngoMthetho Womshuwalense) futhi kufanele silandele inqubomgomo ebanzi yokulawula njengoba kuchaziwe ngezansi.

2.5.3 Ngemuva kokuvunywa kokudluliselwa okuhlongozwayo yi-Prudential Authority, i-Emerald Life izoba ngumshuwalense wezinqubomgomo zokudlulisa.

3. Ngabe kufanele unikeze imvume yokudluliselwa kwenqubomgomo yakho noma ikhava?

Cha. Imvume yomnikazi wenqubomgomo ayidingeki ukuze kudluliselwe ngokwesigaba 50 soMthetho Womshuwalense.

4. Kuzokwenzekani uma ukudluliselwa okuhlongozwayo kuvunyiwe?

4.1 Njengoba imvume ingadingeki, inqubo yokulawula ebanzi inqunyelwe eMthethweni Womshuwalense, futhi i-Prudential Authority kufanele ivume ukudluliselwa okuhlongozwayo.

4.2 Izinqubomgomo zokudlulisa zizohlala zingashintshiwe futhi izinzuzo zizohlala zivikelekile.

4.3 Izinguquko kuphela kuzoba ukuthi ngemuva kokuvunywa kokudluliselwa okuhlongozwayo yi-Prudential Authority, izinqubomgomo zokudlulisa zizobhalwa yi-Emerald Life hhayi yi-Lion Life.

5. Ngabe izinzuzo zenqubomgomo zizohlala zivikelekile?

Yebo. Izinzuzo zenqubomgomo zizohlala ziphephile futhi ngeke ziguquke. Azikho izindleko ezengeziwe noma izindleko ezizokhokhiswa kunoma iyiphi inqubomgomo ngokulandela ukudluliswa okuhlongozwayo.

6. Ukudluliswa okuhlongozwayo kuzokwenzeka kanjani?

6.1 Ukudluliswa kwebhizinisi lenkampani yomshuwalense kungaphansi kwenqubo ebanzi yokulawula ngokwemigomo yoMthetho Womshuwalense futhi kufanele kuvunyelwe yi-Prudential Authority.

- 6.2 Izinyathelo ezilandelayo maqondana nokudluliselwa okuhlongozwayo sezivele zenzekile:
- 6.2.1 I-Lion Life ne-Emerald Life bafake isicelo sokuvunywa kokudluliselwa okuhlongozwayo ku-Prudential Authority;
- 6.2.2 Abaholi bemisebenzi ye-actuarial ye-Lion Life ne-Emerald Life bakhophe imibiko mayelana nokuqina kokudluliselwa okuhlongozwayo;
- 6.2.3 I-Prudential Authority isinikeze ukwesekwa kwayo kokuqala kokudluliswa okuhlongozwayo futhi ivumele iLion Life ne-Emerald Life ukuthi baxhumane nabanikazi bezinqubomgomo mayelana nalolushintsho, njengoba kudingeka benze ngokwemigomo yoMthetho Womshuwalense; futhi
- 6.2.4 Isaziso sokudluliselwa okuhlongozwayo sishicilelwe emaphephandabeni ahlukahlukene nakwezinye izindlela zokuxhumana ukuqinisekisa ukuthi bonke abanikazi bezinqubomgomo bathola isaziso esanele sokudluliselwa okuhlongozwayo.
- 6.3 Noma yimuphi umnikazi wenqubomgomo yeNqubomgomo Yokudlulisa noma elinye iqembu elinentshisekelo elithintekayo ukudluliswa okuhlongozwayo angaxhumana ne-Prudential Authority futhi/noma i-Finacial Sector Conduct Authority nganoma yiluphi udaba oluphatelene nokudluliselwa okuhlongozwayo kungakapheli umhlaka-17 kuNtulikazi 2026.
- 6.4 Uma unokuphikisana malungana nokwedluliswa okuhlongozwayo, kufanele wenze izethulo ku-Prudential Authority futhi/noma kwi-Financial Sector Conduct Authority ngokushayela noma uthumele i-imeyili kanye / noma ukubhalela i-Prudential Authority noma i-Financial Sector Conduct Authority. Lezi zethulo kumele zifinyelele ku-Prudential Authority noma kwi-Financial Sector Conduct Authority kungakapheli umhla zingama-17 kuNtulikazi 2026.
- 6.5 Uma ungaphikisani nokudluliselwa okuhlongozwayo, akudingeki ukuthi ufake izitatimende ezifungelwe noma wenze izethulo. Lapho i-Prudential Authority ivuma ukudluliswa okuhlongozwayo, inqubomgomo yakho izodluliselwa ngokuzenzakalelayo ku-Emerald Life.
- 6.6 Sicela uqaphele ukuthi i-Ombudsman yomshuwalense wesikhathi eside kanye ne-Ombud yabahlinzeki bezinsizakalo zezezimali ngeke bakwazi ukukusiza ngalolu daba.

7. Kuthiwani uma ngingafuni ukuthi i-Emerald Life ibhale noma iyiphi ikhava ephathelene nami?

Uvunyelwe ukwenza izethulo ku-Prudential Authority, i-Lion Life noma ku-Emerald Life uma ukhathazekile ngokudluliselwa okuhlongozwayo. Lezi zethulo kufanele zifinyelele kwi-Prudential Authority, kwi-Financial Sector Conduct Authority, i-Lion Life noma i-Emerald Life kungakapheli umhlaka-17 kuNtulikazi 2026.

8. Ngingalutholaphi ulwazi oluthe xaxa mayelana nokudluliselwa okuhlongozwayo?

8.1 Amakhophi emibhalo eshiwo ngezansi azotholakala ukuze ahlolwe kuma-webhusayithi alandelayo:

8.1.1 Lion Life www.lionlife.co.za <http://www.lionlife.co.za/>

8.1.2 I-Emerald Life e-www.emerald.life.co.za

8.2 Amakhophi emibhalo eshiwo ngezansi azotholakala ukuze ahlolwe ehhovisi elikhulu leLion Life noma kunoma yiliphi igatsha le-Emerald Life.

8.3 Imibhalo etholakalayo yokuhlolwa izofaka:

8.3.1 Ikhophi yefomu lesicelo (ngaphandle kwezithasiselo);

8.3.2 Ikhophi yesivumelwano sokudlulisa; futhi

8.3.3 Zonke izaziso zokuxhumana (eziqukethe okulandelayo: isaziso esisemthethweni esishicilelwe emaphephandabeni); Amagama e-SMS; Isaziso sencwadi kanye nekhophi yale mibuzo evame ukubuzwa).

9. Ubani engingaxhumana naye uma nginemibuzo mayelana nokudluliselwa okuhlongozwayo?

9.1 Sicela uqondise yonke imibuzo ngale ndlela elandelayo:

9.1.1 Ngocingo: I-Emerald Life, ku-0861 666 333 kanye/noma i-Lion Life ku-021 461 8233.

9.1.2 I-imeyili: I-Emerald Life, e-info@emerald.life.co.za kanye / noma i-Lion Life e-transfer@lionlife.co.za

9.2 Ngenye indlela, sicela uqondise imibuzo yakho ku-Prudential Authority nge-imeyili ku-SARB-PA@resbank.co.za noma uthumele nge-imeyili ku-Financial Sector Conduct Authority ku-Section50@fsca.co.za.