

1 Parties

These Terms are between:

- 1.1 Unisure Limited (a private limited company registered in England and Wales with company registration number 09111373), the registered office of which is at Holland House, 4 Bury Street, London, EC3A 5AW, United Kingdom ('Unisure'); and
- 1.2 the Intermediary.

2 Background

- 2.1 Unisure is authorised and regulated by the FCA to arrange transactions in non-investment insurance contracts.
- 2.2 Unisure has agreed with the Product Provider to distribute its Products. Unisure wishes to distribute the Product through the Intermediary, amongst other distribution channels.
- 2.3 These Terms set out the conditions upon which Unisure accepts Business from the Intermediary and describe the relationship between Unisure, the Product Provider and the Intermediary.

3 Definitions and Interpretation

- 3.1 In these Terms the following words shall have the following meanings:

Act means the United Kingdom's Financial Services and Markets Act 2000.

Affiliate means any body corporate, partnership or unincorporated association of which the relevant party is a subsidiary, from time to time, and any other subsidiaries of any such holding company, from time to time; or in which the relevant party owns, directly or indirectly, an economic interest of not less than 50 per cent (whether by reference to its share or other capital, profits or assets or otherwise), or of which it controls or has the right to control not less than 50 per cent of its management or voting rights.

Authority means:

- any authorisation, permission, licence, consent or other form approval or exemption necessary for the Intermediary to comply with applicable law, including the Regulations, for the distribution of the Products in the Territory, where applicable; or
- where such authorisation, permission, licence, consent or other form approval or exemption is not required, acting in respect of Business in accordance with standards of practice

acceptable to Unisure and in such a way that there is no contravention of the laws or Regulations of the relevant Territory.

Business means the business of making introductions to Unisure and the Product Provider and distributing the Product, in each case where the Intermediary has Authority.

Client means a client or potential client of the Intermediary.

FCA means the United Kingdom Financial Conduct Authority or any successor or replacement organisation.

Group means Unisure and any of its Affiliates and references to Group shall include Guardrisk.

Guardrisk means Guardrisk Life International Limited (a limited company registered in Mauritius with business registration number C11020657).

Intellectual Property Rights means any and all copyright, rights in databases, patents, trademarks, service marks, trade names, design rights, domain names, know-how and all or any other intellectual or industrial property rights whether or not registered or capable of registration, howsoever arising and in whatever media, and any applications for the protection or registration of these rights and all renewals and extensions, in any part of the world together with all or any goodwill relating to such rights.

Interest Rate means 5% per annum subject to variation by Unisure upon not less than 14 days' written notice to the Intermediary.

Intermediary means a person, firm or body corporate that has Authority to carry on Business in the Territory and that has agreed to these Terms.

MFSC means the Mauritius Financial Services Commission.

Products means any insurance policy offered or arranged by or through the Product Provider.

Product Provider means Guardrisk or such other person whose Products Unisure seeks to distribute through the Intermediary.

Regulating Authority means the FCA, MFSC or other competent regulatory body (performing a similar function to the FCA), if any, responsible for regulating Business transacted in the Territory.

Regulations means the rules of any Regulating Authority (whichever is applicable).

System means the method or methods specified by Unisure by which Business is conducted online or by any other electronic communications network or service provided by the Group from time to time.

Terms means all the terms contained in this booklet, the Schedule, and the terms and conditions Unisure has indicated from time to time to be applicable to the conduct of Business (including but not limited to the submission and management of new and existing Business) and all instructions issued on behalf of Unisure relating to the use of the System whether as to security or not.

Territory means the country or countries from which Unisure and the Product Provider has agreed to accept Business and in which the Intermediary has Authority to carry on the Business.

- 3.2 Reference to a statutory provision includes a reference to that statutory provision as from time to time amended, extended or re-enacted and any subordinate legislation made under it.
- 3.3 Where the context so requires or permits words of the masculine gender shall be deemed to include the feminine and neuter genders and vice versa and words in the singular shall be deemed to include the plural.
- 3.4 General words do not have a restrictive meaning because they are preceded or followed by specific words indicating a particular type, class or category.
- 3.5 Any words following the terms "include" and "including" or any similar expression are illustrative and do not limit the meaning of the words preceding those terms.
- 3.6 A reference to a company includes any company, corporation or any other body corporate (wherever incorporated).
- 3.7 A reference to a person includes an individual, firm, partnership, company, association, organisation or trust (in each case whether or not having a separate legal personality).
- 3.8 If any provision (or part of a provision) in these Terms is invalid or unenforceable to any extent or for any purpose, this shall not affect the validity or enforceability of that provision for other purposes or the remaining provisions (or the rest of the provision in question), but it shall be deemed to be severed to that extent for that purpose, subject to such consequential modifications as may be necessary as a result.

4 Commencement

- 4.1 The Terms shall come into force on the date that Unisure accepts the Intermediary's application.
- 4.2 Unisure reserves the right, in its sole discretion, not to accept Business from the Intermediary.

5 Relationship between the Parties

- 5.1 Unisure's distribution of the Products through the Intermediary shall not create any contract, express or implied, between Unisure and the Intermediary. Unisure's obligation

to distribute the Products is owed solely to the Product Provider. The Intermediary shall have no right to enforce the terms of any agreement between Unisure and the Product Provider.

- 5.2 A separate contract governed by these Terms and made between the Intermediary and the Product Provider shall come into effect each time the Intermediary submits an application for a Product to the Product Provider.
- 5.3 The Product Provider reserves the right to:
 - 5.3.1 decline any application for a Product from the Intermediary;
 - 5.3.2 offer the Products to other persons through any means or other distributors in its sole discretion; and
 - 5.3.3 to vary or withdraw any Product at any time.
- 5.4 The Intermediary has no authority to bind Unisure or the Product Provider in contract and neither Unisure nor the Intermediary shall provide or hold themselves out as able to provide cover for any risk in respect of a Product.
- 5.5 Neither Unisure nor the Intermediary shall make any representations or give any warranties or amend the Product Provider's standard terms and conditions or forms relating to a Product or the provision of them.
- 5.6 Unisure and the Intermediary shall not create, issue, publish or circulate in any way, authorise or sponsor any advertisement, letter, form or other literature relating to any Product, other than any supplied or approved in writing by the Product Provider.
- 5.7 There shall be no relationship of agency between the Intermediary and Unisure or between the Intermediary and the Product Provider.
- 5.8 Unisure reserves the right to distribute the Product in any other manner it deems fit, including through other Intermediaries or directly to clients.

6 Intermediary's Obligations

- 6.1 The Intermediary agrees to comply with the Terms, applicable law and the Regulations.
- 6.2 The Intermediary shall maintain at all times such regulatory authorisations and permissions, or other Authority, as may be necessary in order to undertake its obligations under these Terms.
- 6.3 The Intermediary shall explain to its Client fully the Intermediary's role under these Terms and make it clear that the Intermediary acts in all respects as the agent of the Client and not as the agent of Unisure or the Product Provider, except where it is necessary to meet the Intermediary's responsibilities to the Group under these Terms.
- 6.4 The Intermediary agrees to exercise care and control over who has access to the System and will ensure Unisure is made aware of any changes to access as these occur. The Intermediary also agrees only to access data that is appropriate to the Intermediary and the Intermediary's business.

- 6.5 The Intermediary shall ensure that all communications from and actions taken by the Intermediary on behalf of the Client and all data submitted to Unisure or the Product Provider is accurate and, where applicable, issued in accordance with the Client's wishes and instructions and that the Client is aware and consents to its data being transferred outside the European Economic Area in accordance with Unisure's privacy policy available on its website.
- 6.6 The Intermediary shall ensure that any person or agent whose services are used to perform the activities covered by these Terms has the necessary Authority.
- 6.7 The Intermediary shall inform Unisure and the Product Provider immediately upon the happening of any of the events listed in paragraph 16.2.
- 6.8 The Intermediary shall immediately notify Unisure and the Product Provider, in writing, in the event of any of the following events occurring:
- 6.8.1 there is a change to the Intermediary's beneficial owners, directors or controllers, or the legal and regulatory status or domicile of the Intermediary;
- 6.8.2 the Intermediary changes its trading name, correspondence address, registered office or in the case of a sole trader or partnership, the Intermediary becomes incorporated; or
- 6.8.3 the Intermediary's beneficial owners, directors or controllers are, or become, subject to any disciplinary proceedings instituted by a Regulating Authority, and if the same are convicted of any criminal offence (excluding motoring offences).
- 6.9 The Intermediary will produce to Unisure on demand sufficient financial and other data to assist Unisure in completing its due diligence on the Intermediary.
- 6.10 The Intermediary will produce to Unisure and the Product Provider on demand such records, books and accounts as Unisure may reasonably require in connection with Business effected with Unisure or the Product Provider.
- 6.11 All books, documents and computer software and hardware belonging to Unisure or the Product Provider and in the possession of the Intermediary will at all times be made available by the Intermediary to Unisure or the Product Provider for inspection, and be returned to Unisure or the Product Provider, as applicable, by the Intermediary on demand.
- 6.12 The Intermediary must give written notice to Unisure of any change in the details provided in the Registration Form at the end of these Terms.
- 7 Relationship with Clients**
- 7.1 The Intermediary will pass on immediately, without amendment, any documentation that is either supplied by Unisure or the Product Provider for the benefit of or completion by the Client, or is provided by the Client in relation to a Product.
- 7.2 It is the responsibility of the Intermediary as agent of the Client to ensure that the Client is aware of the need to inform Unisure and the Product Provider immediately of any change in the Client's health or circumstances before the Product Provider assumes risk for all cover applied for. Unisure and the Product Provider need to be informed of any such changes that would alter the Client's responses to any questions relating to the Client's application in whatever format, including any change in occupation or hazardous sports or pastimes.
- 7.3 The Product Provider reserves the right to contact its own policyholders including where those policyholders are also Clients of the Intermediary.
- 8 Payment of Premiums**
- 8.1 All premiums must be remitted by the Client to the Product Provider without any set off, including the deduction of commission.
- 8.2 The Client shall pay premiums and other sums due to the Product Provider into the account designated by the Product Provider from time to time. Such account may be held in the name of Unisure, where Unisure and the Product Provider have entered into a risk transfer agreement concerning the receipt of premiums by Unisure on behalf of the Product Provider. Unisure shall not hold any Client money.
- 9 Payment of Monies through the Intermediary**
- If the Intermediary receives monies in breach of these Terms, they will hold them as if they were client money in accordance with the Regulations and shall pass them to Unisure or the Product Provider, as applicable, immediately without set-off or deduction.
- 10 Commission**
- 10.1 All matters relating to the payment of commission by Unisure to the Intermediary shall be governed by such of the Regulations as relate to commission.
- 10.2 Where commission is payable, the amount of commission payable shall be solely determined by Unisure or the Product Provider.
- 10.3 Unisure will credit or pay commission on all Business introduced to Unisure by the Intermediary and accepted by Unisure. Business will be deemed to be accepted by Unisure when:
- 10.3.1 the Client has paid, and the Product Provider has received, the first premium in cleared funds; and
- 10.3.2 where applicable, any cooling off period has elapsed.
- 10.4 The amount of commission and the terms upon which it is paid in respect of each item of Business will be as agreed in writing between the Intermediary, the Product Provider and Unisure.

- 10.5 Unisure reserves the right to cease paying commission in the following circumstances:
- 10.5.1 the entry of the Intermediary into voluntary arrangements with the Intermediary's creditors, the commencement of bankruptcy or winding up proceedings against the Intermediary, the appointment of a receiver or of an administrative receiver over the assets of the Intermediary, or the entry of the Intermediary into liquidation (whether voluntary or compulsory or analogous proceedings in that Territory);
- 10.5.2 the Intermediary or the Client notifies Unisure that the Intermediary is no longer the agent of the Client;
- 10.5.3 termination of these Terms; or
- 10.5.4 the Intermediary breaching these Terms.
- 10.6 Unisure's statement of account shall be the definitive record of all commission due to the Intermediary.
- 10.7 Unisure may defer payment until a total of at least US\$ 500 (or equivalent in local currency), or such other amount as Unisure may notify the Intermediary from time to time, is due.
- 10.8 In the event of any claim or dispute arising between two or more intermediaries in respect of any commission due under these Terms, Unisure shall direct to whom such commission shall be payable in its sole and absolute discretion and Unisure's decision in this respect shall be final. This provision shall not affect any rights between the intermediaries themselves.
- 10.9 Unisure can accept no responsibility for the tracing of 'missing' commission once it is paid in good faith to the Intermediary's designated bank account.
- 10.10 Payment of commission will be paid by BACS but upon request payment may be made by other methods subject to the payment of a charge.
- 10.11 Unisure reserves the right to set off the payment of any money due to the Intermediary against any debt due from the Intermediary.

11 Indemnity and Interest

- 11.1 The Intermediary will indemnify Unisure, the Product Provider and any of their directors, officers, employees or agents (each an 'Indemnified Person') against any loss sustained by any Indemnified Person arising from:
- 11.1.1 the negligence of the Intermediary;
- 11.1.2 the introduction of business beyond the Intermediary's Authority;
- 11.1.3 any failure by the Intermediary to comply with the provisions of the appropriate Regulations;
- 11.1.4 any other misrepresentation, omission, failure to provide information to the Client or action of the Intermediary resulting in or contributing to the mis-sale of any Product;

- 11.1.5 the provision to the Indemnified Person of incorrect information;
- 11.1.6 any dispute concerning the payment of commission by an Indemnified Person to one or more intermediaries;
- 11.1.7 any loss suffered by the Indemnified Person as a result of any breach of these Terms by the Intermediary, its agents, employees or anyone to whom the Intermediary grants authority access to the System; or
- 11.1.8 any loss suffered by an Indemnified Person as a result of the Business being contrary to or subject to the laws or regulations of the Territory.
- 11.2 If the Intermediary fails to repay or to pay to Unisure or the Product Provider, any monies due to either Unisure or the Product Provider, then the Intermediary shall pay to Unisure or the Product Provider, as applicable, interest at the Interest Rate on such monies calculated from the date the sum became due until the payment is received by Unisure or the Product Provider, as applicable.
- 11.3 The Intermediary's use of the System is subject to availability and Unisure shall not be liable to pay compensation to the Intermediary in respect of any period in which the System does not function or is not available.

12 Intellectual Property Rights

- 12.1 Intellectual Property Rights in any material provided by Unisure or the Product Provider to the Intermediary are and shall remain in the ownership of the Group and may not be used without the prior written consent of Unisure.
- 12.2 Subject to paragraph 12.4 the Intermediary shall be entitled to reproduce and display Unisure's logos or trademarks on the Intermediary's website in connection with the submission and management of new and existing Business until termination of these Terms.
- 12.3 Subject to paragraph 12.4 the Intermediary may link to Unisure's website, provided that any such link does not imply any sponsorship of the Intermediary's site by the Group.
- 12.4 The Intermediary will not frame or utilise framing techniques to enclose any trademark, logo, or other proprietary information (including but not limited to images, text, page layout and/or form of the Group) without express written consent from Unisure.
- 12.5 During or after the expiry or termination of these Terms, the Intermediary shall not without the prior written consent of Unisure, use or adopt any domain name, trademarks, trade name, trading style or commercial designation that includes or is similar or may be mistaken to be similar to or may be mistaken for the whole or any part of any domain name, trademark, trade name, trading style or commercial designation used by the Group.

13 Anti Financial Crime

- 13.1 The Intermediary undertakes to Unisure and the Product Provider to observe and comply with the legal and regulatory obligations to combat money laundering and terrorist financing applicable to the Intermediary.
- 13.2 Unisure and the Product Provider acknowledge that they have a duty to act ethically in their business dealings and transactions, and each has a no-tolerance attitude towards corruption, extortion and bribery. Unisure and the Product Provider will not knowingly offer a financial or other advantage (including, but not limited to, gifts, travel or excessive entertainment), accept a financial or other advantage, or facilitate a financial or other advantage directly to another person, or through a third party, that might induce or reward a person to act improperly by failing to meet an expectation of good faith, impartiality or the behaviour expected from a position of trust held by that person, such as that held by but not limited to, a public official, corporate officer or trustee.
- 13.3 By accepting these Terms, the Intermediary will comply with Unisure's and the Product Provider's policies and procedures aimed at combating financial crime, corruption, extortion and bribery. These Terms will immediately terminate if Unisure or the Product Provider reasonably believes that the Intermediary's actions could prevent Unisure or the Product Provider from complying with its policies and procedures aimed at combating financial crime, bribery and corruption.

14 Data Protection

- 14.1 Unisure and the Product Provider will hold information about the Intermediary for marketing, administrative and regulatory purposes and the information may be passed to:
- 14.1.1 associated companies for similar purposes; and
- 14.1.2 external agencies such as credit reference agencies, information exchanges and insurers' databases.
- 14.2 The Intermediary understands and agrees that it will receive confidential and personal data from Unisure which relates to Clients. The Intermediary undertakes to observe the data protection principles and the relevant data protection regulations and laws in the Territory in relation to such data and without detracting from this undertaking, the Intermediary undertakes to ensure that proper and effective arrangements are in place to ensure that such data is kept secure.

15 Confidentiality

Each party shall at all times keep any information it receives pursuant to or in connection with these Terms relating to another party or the Products confidential and shall only disclose or use such information:

- 15.1 in connection with its activities under this agreement;
- 15.2 to the extent any such information is public knowledge through no fault of that party;

- 15.3 as is required by law; or
- 15.4 with the prior written consent of the other party.

16 Termination

- 16.1 Either party may terminate these Terms at any time by written notice to the other party.
- 16.2 These Terms shall terminate immediately if any of the following events occur:
- (a) if Unisure, the Product Provider or the Intermediary ceases to have the Authority necessary to perform its obligations under these Terms; or
- (b) the entry of Unisure, the Product Provider or the Intermediary into a voluntary arrangement with its creditors; the commencement of bankruptcy or winding up proceedings against Unisure, the Product Provider or the Intermediary; upon the appointment of a receiver or an administrative receiver over the assets of Unisure, the Product Provider or the Intermediary; or the entry of Unisure, the Product Provider or the Intermediary into liquidation (whether voluntary or compulsory).

17 Effect of Termination

- 17.1 On termination of these Terms, all rights and obligations of Unisure, the Product Provider and the Intermediary shall terminate automatically save for:
- 17.1.1 such rights of action as shall have accrued prior to termination (including any and all actions for any breach of any of these Terms); and
- 17.1.2 paragraphs 3, 11, 14, 15, 17 and 24, which shall survive termination of these Terms.
- 17.2 On termination of these Terms:
- 17.2.1 the Intermediary shall immediately cease using (in any form) any Intellectual Property Rights belonging to the Group;
- 17.2.2 the Intermediary shall promptly return to Unisure or, with Unisure's prior written consent, destroy all documents and material containing confidential information regarding the Group; and
- 17.2.3 for the reasons listed in paragraph 16.2 as regards the Intermediary, Unisure and/or the Product Provider may transfer all of the Business and deal directly with the Clients or make suitable alternative arrangements to minimise any disruption to the Client without further reference to the Intermediary.

18 Limitation of Liability

- 18.1 Neither Unisure nor the Product Provider shall be liable for:
- 18.1.1 any actual or potential commercial loss of any kind, including loss of business, profits, revenue, savings or capital, increased costs of operation whether caused by delays or business interruptions or loss of data or messages or otherwise; or

- 18.1.2 any damages of any kind resulting from unauthorised, fraudulent or illegal use of or access to the System; or
- 18.1.3 any consequential, indirect, incidental, special or exemplary damages, whether mentioned above or otherwise.
- 18.2 Unisure and the Product Provider's entire liability to the Intermediary for claims arising under or in any way related to these Terms (whether in contract, tort or otherwise) shall be limited to the revenue generated by Unisure through Business referred to it in accordance with these Terms by the Intermediary in the 12 months preceding the date of the breach.
- 18.3 Nothing in these Terms shall be construed to limit the liability of either party for death or personal injury caused by its own negligence, for fraud or for any liability a party owes to another person under Regulations.

19 Variation and Assignment

- 19.1 Unisure may vary these Terms by giving not less than 30 days' notice to the Intermediary, in which event the Intermediary shall be entitled to terminate these Terms by notice expiring on the date the variation becomes effective.
- 19.2 Any such variation shall not affect Business or proposals for Business received by Unisure or the Product Provider before the variation is deemed to take effect, unless required for legal or regulatory reasons.
- 19.3 The Intermediary may not assign its rights or benefits under these Terms without Unisure's prior written consent (not to be unreasonably withheld or delayed).

20 Third Parties

- 20.1 The Product Provider shall be entitled to enforce those parts of these Terms applicable to the Product Provider or the obligations the Intermediary owes to the Product Provider as if the Product Provider were a party to these Terms.
- 20.2 Except as provided in paragraph 18.1, nothing in these Terms confers any rights on any third party.

21 Notice

Any notice may be dispatched by Unisure to the last known address of the Intermediary. Any notice served by the Intermediary must be sent to Unisure's registered office. A notice sent by facsimile or email shall be deemed to take effect immediately unless there is evidence that the notice was not received. If a notice is served by recorded or registered mail, it shall be deemed to have been received 72 hours after posting.

22 Waiver

The waiver by Unisure of any breach of any of these Terms shall not prevent the subsequent enforcement of that term and shall not be deemed a waiver of any subsequent breach.

23 Entire Agreement

These Terms constitute the entire agreement between the parties. Any previous agreements or terms of business are cancelled with immediate effect on commencement of these Terms.

24 Governing Law

- 24.1 These Terms and any dispute arising out of or in connection with the subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of England and Wales.
- 24.2 The courts of England and Wales shall have exclusive jurisdiction to hear any disputes that may arise between the parties in respect of matters dealt with by these Terms.

Issued by Guardrisk Life International Limited.

Registered Office | Guardrisk Life International Ltd, Second Floor, Tower A, 1 CyberCity Ebene, Mauritius
Telephone +230 4540030 | Fax +230 4681733 | www.guardrisk.co.za

Guardrisk Life International Limited is authorised and regulated by the Mauritius Financial Services Commission

1 Company/Business details

1.1 Name of company/business (in full)

Trading name of the Business (if different from the above)

Administration email

Administration name

Principal name

Principal email

Commission contact

Commission email

Please leave the Principal and Commission contacts blank if they are the same as the administration details.

Registered office/
Principal address

Postcode

Address for communications
(if different)

Postcode

Telephone number

Fax number

Mobile number

Email address

Website address

1.2 Country of incorporation/
registration

1.3 Registered number

1.4 Type of business Sole Trader Partnership Limited Company
or equivalent Limited Liability
Partnership

1.5 In which country or countries
will the applicant sell
the products?

NB: This application should be accompanied by a certified copy of the Certificate of Incorporation or Registration if available.

Issued by Guardrisk Life International Limited.

Registered Office | Guardrisk Life International Ltd, Second Floor, Tower A, 1 CyberCity Ebene, Mauritius
Telephone +230 4540030 | Fax +230 4681733 | www.guardrisk.co.za

2 Directors/Partners/Shareholders/Principal

2.1 Are the directors/partners/shareholders/principal the sole owners of the company/business? Yes No

2.2 Please state any interests you (or any of your fellow directors) have in any other associated companies.

2.3 Names and addresses of all directors/partners/shareholders/principal. Please supply a certified copy of passport and utility bill for each individual. Certification must be provided by a notary public, lawyer/advocate or employee of Unisure.

Name

Date of birth

Current residential address

 Postcode

Name

Date of birth

Current residential address

 Postcode

Name

Date of birth

Current residential address

 Postcode

Name

Date of birth

Current residential address

 Postcode

6 Conduct

If the answer to any of the questions below is 'Yes', please provide full details. Please include any companies/businesses in which any of the directors/partners/shareholders/guarantors/principal have been involved in the past.

- 6.1 Has the company/business been, or is it in the process of being dissolved, struck off, wound up or terminated? Yes No
- 6.2 Has/have the company/directors/partners/shareholders/guarantors/principal ever been, or is/are now, party to any legal proceedings either civil or criminal? Yes No
- 6.3 Has/have the company/directors/shareholders/guarantors/partners/principal ever had any agency agreement, terms of business, appointed representative status or regulatory authorisation refused, cancelled or suspended? Yes No
- 6.4 Has/have the company/directors/shareholders/guarantors/partners/principal ever been, or is/are now, the subject of disciplinary proceedings by any regulatory body or professional association? Yes No
- 6.5 Does the company/business have any current commission debts with any other insurance company? Yes No
- 6.6 Has/have the company/directors/shareholders/guarantors/partners/principal operated on behalf of any other company or concern involving the sale or advice on financial products? Yes No

If 'Yes', please provide details.

7 Professional Indemnity Cover

Please provide details of Professional Indemnity Cover.

8 List of Authorised Signatories

Please provide a list of Authorised Signatories with example signatures of each Authorised Signatory.

Signature(s)		
Full Name		
Designation		
Signature(s)		
Full Name		
Designation		
Signature(s)		
Full Name		
Designation		

9 Commission Payments

Please provide bank details for the accounts to which commission payments will be sent.
Commission payments will be made in the policy currency (USD, GBP, EUR).

Bank Name	<input type="text"/>		
Bank Address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Account Name	<input type="text"/>		

USD Bank Account Details

Account Number	<input type="text"/>		
Sort Code (if applicable)	<input type="text"/> - <input type="text"/> - <input type="text"/>	SWIFT/BIC Code	<input type="text"/> (if applicable)
IBAN	<input type="text"/> (if applicable)		

GBP Bank Account Details

Account Number	<input type="text"/>		
Sort Code (if applicable)	<input type="text"/> - <input type="text"/> - <input type="text"/>	SWIFT/BIC Code	<input type="text"/> (if applicable)
IBAN	<input type="text"/> (if applicable)		

EUR Bank Account Details

Account Number	<input type="text"/>		
Sort Code (if applicable)	<input type="text"/> - <input type="text"/> - <input type="text"/>	SWIFT/BIC Code	<input type="text"/> (if applicable)
IBAN	<input type="text"/> (if applicable)		

10 Declaration

- I/We agree that as part of this application, I/we will on request provide any information reasonably requested by Unisure, which may assist you in evaluating this application.
- I/We understand that my/our failure to supply such information may result in the Terms being terminated or any agreement to pay commission being rescinded.
- I/We authorise Unisure to request a reference from any insurer, fund manager or referee with whom I/we have a commercial relationship with permission to any referee to provide information requested.
- I/We authorise Unisure to request a banker's reference from any of the banks whose details we have provided.
- I/We authorise Unisure to conduct status enquiry searches about me/us.
- I/We confirm that the answers given are true and correct.
- I/We confirm that we will notify Unisure immediately if any changes occur to the beneficial owner, shareholders, guarantors, directors, controllers or the legal or regulatory status or domicile of the company.
- I/We confirm that persons signing the application are properly authorised to sign on behalf of the Intermediary.
- I/We understand and agree that the information supplied by me/us in connection with this application will become part of the data held by Unisure.
- The information supplied, including sensitive data will be used by Unisure and the Product Provider for the purpose of setting up my/our terms of business and continuing administration. Some or all of the information that I/we supply to Unisure or the Product Provider may be anonymously used for research and statistical investigation and business analysis.
- I/We understand that some or all of the information supplied by me/us may be passed on to other companies for reference purposes or rating or checking individuals or organisations. Likewise, Unisure and the Product Provider may also occasionally see fit to conduct relevant rating or checking on me/us, including credit worthiness. Should I/we object to my/our personal data being used for these purposes, I/we understand that I/we can write to Unisure or the Product Provider.
- In signing this application, I am/we are allowing Unisure and the Product Provider to process my/our application using the information that I/we have provided.
- I/We agree that the data supplied by me/us may be transferred to Unisure's and the Product Provider's associated companies for analysis and management. This data may be used anonymously for business reporting, statistical and business research.
- This information can also be used to maintain management information for business analysis.
- I/We also understand that where my/our information is being transferred to any third party mentioned here, the data may be transmitted electronically via email.

Acceptance of Terms

I/We hereby acknowledge receipt of the Terms and confirm acceptance of the conditions in the Terms.

Signed for and on behalf of the Intermediary:

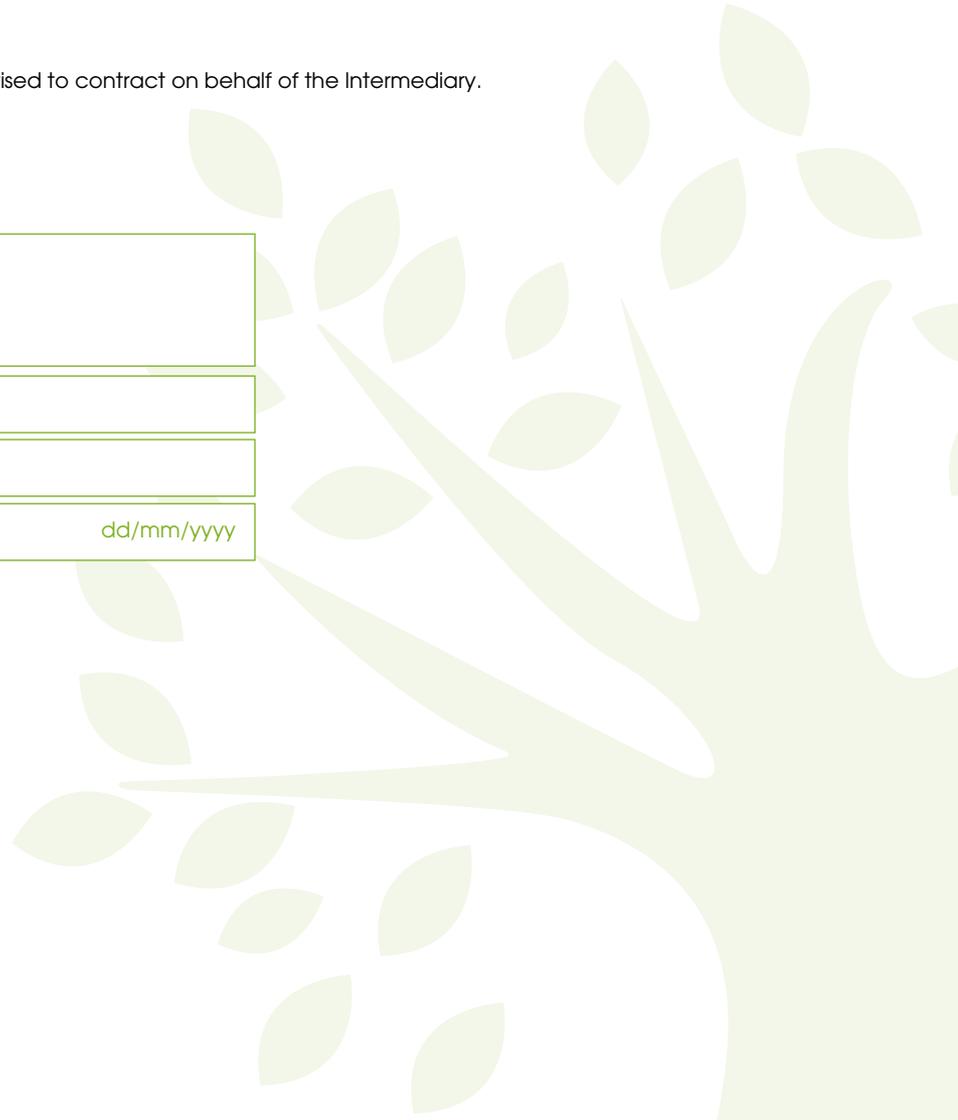
Signature	<input type="text"/>	<input type="text"/>
Full name	<input type="text"/>	<input type="text"/>
Designation	<input type="text"/>	<input type="text"/>
Date	<input type="text" value="dd/mm/yyyy"/>	<input type="text" value="dd/mm/yyyy"/>

Note

To be signed by whichever signatories are authorised to contract on behalf of the Intermediary.

Signed for and on behalf of Unisure Limited:

Signature	<input type="text"/>
Full name	<input type="text"/>
Designation	<input type="text"/>
Date	<input type="text" value="dd/mm/yyyy"/>



UL Intermediaries TOB 1.20

If you require any further details, please ask your financial adviser.
Alternatively you can contact your nearest Unisure office, details of which are available on our website, or get in touch using our email address: admin.life@unisuregroup.com