

Olive Insurance Brokers (Pty) Ltd (Olive) is committed to high ethical standards in business and requires all employees (Team Members) to conduct business in an ethical and professional manner. Specifically, Olive Team Members must:

- 1. always, and in relation to all other parties, conduct business activities with utmost good faith, honesty, transparency and with integrity;
- 2. consider the best interests of clients above all else, which includes own remuneration, and provide only the best quality of professional insurance advice to clients and prospective clients of Olive;
- 3. honour the confidentiality of the information provided by clients, product suppliers and fellow Team Members;
- 4. comply to all regulatory standards, including but not limited to the provisions of the Financial Advisory and Intermediary Services Act of 2002, which means inter alia that Team Members who do not hold the required qualification, and who are not able to present clients with a Letter of Authority signed by a Director of Olive may not advise clients on insurance matters;
- 5. refrain from any action or behaviour which may be damaging to the image and reputation of Olive;
- act in the best interest of Olive and its clients and avoid any activity which may conflict with the best interests of Olive and its clients, and under no circumstances canvas for or promote any other insurance business' interest, other than in the course of the execution of your duties in terms of your employment relationship with Olive;
- 7. ensure that fellow Team Members fully understand this Code of Conduct, including any other guidelines and rules which may be issued by Olive from time to time, and to monitor adherence of fellow Team Members to this Code of Conduct, and immediately report any instances of non-adherence to a Director of Olive;

Employee signature	Daneel Lombaard - Director
Name of authorised signatory	Date signed