



IBG Underwriting Managers

FSP: 36515

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Compliance Management Policy

IBG Underwriting Managers FSP 36515 compliance framework rests on the company's comprehensive set of policies in this respect. Policies are updated when required to reflect governance best practice and the changing legal environment. IBG Underwriting Managers FSP 36515 and employees are obliged to comply with these policies. Non-compliance risks are reviewed by the management and the compliance officer.

Compliance with regulatory requirements:

- Protects the clients and stakeholders of a business.
- Adopt good relationships with regulators.
- Enhances the reputation of a business.
- Represents good business practice.
- Contributes to good corporate governance.

The Compliance Management Policy in relation to corporate governance establishes the framework within which the identification, monitoring and reporting will take place for the IBG Underwriting Managers FSP 36515 to discharge its statutory and regulatory obligations.

IBG Underwriting Managers FSP 36515 recognises its accountability to all its stakeholders under the legal and regulatory requirements applicable to its businesses.

IBG Underwriting Managers FSP 36515 is committed to high standards of integrity and fair dealing in the conduct of its business.

IBG Underwriting Managers (Pty)

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An Authorised Financial Services Provider FSB No: 36515

Directors: I.B. Down ABA, PGDFP. CFP. G. McNeil. M Haken [ACII FCI](#)



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IBG Underwriting Managers FSP 36515 is committed to comply with both the spirit and the letter of applicable requirements and to always act with due skill, care and diligence.

Where a business is subject to regulatory requirements, IBG Underwriting Managers FSP 36515 will comply with those requirements. The business will furthermore establish and maintain systems of internal control to monitor and report the extent of compliance with those requirements.

In the absence of regulatory requirements for all or part of a business, certain minimum standards of conduct shall be established and maintained by that business to the extent required as determined by management of that business.

Accountability for ensuring compliance with regulatory requirements and minimum standards rests with management of the business, whilst the enforcement thereof is the responsibility of the management.

To assist in the discharge of this obligation, IBG Underwriting Managers FSP 36515 will establish and maintain an independent compliance function under the guidance of a Compliance Officer, Advocate Daniel Opperman from National Compliance Company.

The Compliance Officer will be responsible for the adequacy of the monitoring and reporting arrangements within, IBG Underwriting Managers FSP 36515 and will also be responsible for the implementation of a Compliance Strategy within the IBG Underwriting Managers FSP 36515.

The internal compliance function will include establishing and maintaining systems of internal control to identify, assess, monitor and report the extent of its compliance with regulations, rules and other standards to which it must comply.

The compliance function must at all times display

- independence and objectivity
- integrity
- accountability
- transparency
- understanding of and insight into business and regulatory requirements

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