

Practice Code Number Application Form: HPCSA Specialists

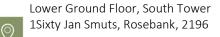
A Practice Code Number (PCN) is allocated based on the authority granted to the Board of Healthcare Funders (BHF) by the Council for Medical Schemes (CMS) to allocate PCNs to suppliers of relevant healthcare services. The BHF's PCN unit ("PCNS") is the entity tasked with the administration of practice code numbers. It is the responsibility of the applicant to complete the particulars required hereunder and to supply all the necessary information, as per the PCN application. The PCN unit will allocate PCNs to suppliers of relevant health services who comply with the PCNS application verification criteria.

PLEASE TICK THE APPROPRIATE APPLICATION TYPE

New Application	Change of Discipline	Existing practice number if Change of Discipline

PLEASE TICK THE APPROPRIATE DISCIPLINE

\Box	Anesthetist	Paediatrics (Medical Oncology)
\Box	Cardiology	Paediatrics (Neonatology)
\Box	Cardio Thoracic Surgery	Paediatrics (Neurology)
\Box	Clinical Haematology	Paediatrics (Pulmonology)
\Box	Community Dentistry	Paediatrics (Rheumatology)
\Box	Dental Therapy	Paediatrics (Medical Genetics)
\Box	Dermatologist	Pathology
\Box	Diagnostic Radiology	Pathology (Anatomy)
\Box	Emergency Medicine	Pathology (Chemical)
\Box	Family Medicine	Pathology (Clinical)
\Box	Gastroenterology	Pathology (Forensic)
\Box	Maxillo-Facial and Oral Surgery	
\Box	Medical Genetics	Pathology (Haematology)
\Box	Medical Oncology	Pathology (Medical Genetics)
\Box	Neurology	Pathology (Virology)
\Box	Neurosurgery	Pathology (Microbiology)
\Box	Nuclear Medicine	Periodontics
\Box	Obstetrics and Gynaecology	Physical Medicine
\Box	Occupation Medicine	Plastic and Reconstructive Surgery
\Box	Ophthalmology	Prosthodontic
\Box	Oral Pathology	Psychiatry
\Box	Orthodontist (Nephrology)	Pulmonology
\Box	Orthopaedics	Surgery
\Box	Otorhinolaryngology	Surgery (Critical Care)
\Box	Paediatrics	Surgery (Gastroenterology)
\Box	Paediatrics (Cardiology)	Surgery (Vascular Surgery)
\Box	Paediatrics (Critical Care)	Specialist Physician
\Box	Paediatrics (Developmental)	Radiation Oncology
\Box	Paediatrics (Endocrinology)	Rheumatology
\Box	Paediatrics (Gastroenterology)	Urology
\Box	Paediatrics (Infectious Diseases)	



P O Box 2863, Saxonwold, 2132 clientservices@bhfglobal.com T +27 87 210 0500

DIRECTORS NJ Khauoe (Chairperson) • HL Nhlapo (Deputy Chairperson) • JK Mothudi (Managing Director) • MR Bayley • LR Callakoppen • ME Dlamini (eSwatini) • JH Joubert • TB Makoetlane (Lesotho) •S Martinus • AK Mia Hamdulay • CM Mokgosana (Botswana) • BOS Moloabi • N Nyathi • C Raftopoulos • SN Sanyanga • HC Schäfer (Namibia) • H. Stephens • MC Wilson



SUPPORTING DOCUMENTATION

Applications <u>WILL NOT BE PROCESSED WITHOUT CERTIFIED COPIES OF ORIGINAL DOCUMENTATION</u> by a South African registered Commissioner of Oaths authority. **The commissioner of oaths should be someone who is impartial, unbiased, not related to the Healthcare Service Provider (HSP) and who has no interest in the HSP (such as any immediate family members of the HSP, any employee or employer of the HSP or any colleague of the HSP).** The stamp on the certified document must be dated, include the name of the Commissioner of Oaths and the words COMMISSIONER OF OATHS <u>and valid for 6 months from the date of certification</u>. Please note that the BHF policy requires that in order to obtain a practice number, an applicant health care professional must be registered by a regulatory body or a licencing authority in terms of South African Law, as this is a requirement of the Medical Schemes Act (Act. No 131 of 1998).

In Accordance with Legislation and BHF Policies, a Practice Number may not be issued without the following:

- Certified copy of ID.
- Certified copy of the passport and proof of permanent residence, where the applicant is not a South African citizen.
- Certified copy of Marriage Certificate or Divorce Decree (where applicable).
- Certified copy of Independent Practice Specialist Registration Certificate from the Health Professions Council of South Africa.
- Certified copy of a Dispensing Licence from the Department of Health of South Africa (where applicable).
- Proof from the Health Professions Council of S.A. that the subscription fee has been paid for the current year.
- Copy of Certificate: Approval of other Remunerative Work, confirming that you have the necessary permission to practice outside of the conditions of your employment with the state (where applicable)
- Proof of payment of PCNS Application Fee (Non-Refundable)

Undesirable Business Practice

Healthcare practitioners registered with the HPCSA, applying for a practice number should take note of the HPCSA policy document on Undesirable Business Practices on "Employment of Practitioners". To access the full policy document, utilise the link: http://www.hpcsa.co.za/downloads/conduct_ethics/undesirable_business_practices.pdf

> Lower Ground Floor, South Tower 1Sixty Jan Smuts, Rosebank, 2196

P O Box 2863, Saxonwold, 2132 clientservices@bhfglobal.com T +27 87 210 0500

000000

.

DIRECTORS NJ Khauoe (Chairperson) • HL Nhlapo (Deputy Chairperson) • JK Mothudi (Managing Director) • MR Bayley • LR Callakoppen • ME Dlamini (eSwatini) • JH Joubert • TB Makoetlane (Lesotho) •S Martinus • AK Mia Hamdulay • CM Mokgosana (Botswana) • BOS Moloabi • N Nyathi • C Raftopoulos • SN Sanyanga • HC Schäfer (Namibia) • H. Stephens • MC Wilson



PLEASE NOTE

- 1. The completed application form and supporting documents can be sent to pcns_admin@bhfglobal.com
- 2. Please be advised that as part of the application process PCNS is required to verify the state employ of each applicant through the DPSA search (<u>http://www.dpsa.gov.za/psearch/</u>). In order to ensure that your application form is processed timeously please ensure that the necessary approvals (RWOPS Certificate/Resignation letter/Sessional work confirmation /Work Contract) have been submitted together with your application form. Please also supply the contact details of the persons responsible to confirm the approval/resignation.
- 3. Should your Registration change from a Specialist to a GP, a New Practice Code Number will be issued, and the Specialist Practice Code Number will be closed.
- 4. Please be advised that if you have an existing practice number and are applying for a change of discipline that you are liable to ensure that both practice numbers are paid for. Failure to pay for the existing practice number and the correct application fee of your change of discipline may delay the issuing of your new practice number.
- 5. The Compliance and Risk Unit has been established to monitor adherence to the PCN System's Terms and Conditions.
- 6. Should you have any Queries regarding this Application, please contact Client Services on **+27 87 210 0500** or e-mail <u>clientservices@bhfglobal.com</u>

KINDLY NOTE THIS APPLICATION FORM MUST BE FULLY COMPLETED IN ADDITION TO THE SUPPORTING DOCUMENTATION REQUIRED TO BE SUBMITTED. FAILURE TO DO SO WILL RESULT IN THE DELAY OF THE PROCESSING OF YOUR APPLICATION FOR A PCN.

 \bigcirc

Lower Ground Floor, South Tower 1Sixty Jan Smuts, Rosebank, 2196 P O Box 2863, Saxonwold, 2132 clientservices@bhfglobal.com T +27 87 210 0500

0000

DIRECTORS NJ Khauoe (Chairperson) • HL Nhlapo (Deputy Chairperson) • JK Mothudi (Managing Director) • MR Bayley • LR Callakoppen • ME Dlamini (eSwatini) • JH Joubert • TB Makoetlane (Lesotho) •S Martinus • AK Mia Hamdulay • CM Mokgosana (Botswana) • BOS Moloabi • N Nyathi • C Raftopoulos • SN Sanyanga • HC Schäfer (Namibia) • H. Stephens • MC Wilson



Please complete th	e form in BL	OCK lett	ers only OR/ type to complete. PCN and lead to errors in	Jnclear handwriting may d the information captured	elay in the processing of your	application for a
			PERSONA	L DETAILS		
Title Initials ID Number		First Nar	nes	Surname Council Number		
	F	Please not	PRACTICI e that requests to backdate or alter th	DETAILS: e original starting date cannot	be accommodated	
Vat Number (if applicable)				Tax Number (If applicable)		
Dispensing Licence	Yes	No	Licence number (If applicable)			
Government Employee	Yes	No	If yes, please provide Certificate: Approva	I of other Remunerative Work		
		ternal vali	ACT DETAILS FOR PERSON RESPONS: Designa E-mail a dation process with your employer fo	iddress	Ir practice number will be delayed.	_
Suburb				Suburb		
Code Telephone Number () (If no telephone number is pro- telephone number on the syste	ovided your cell (phone num	ber will be captured as the main	Code Prov Cell Number () E-mail Address	ince	
		EDI AND E	BUREAU DETAILS: (Only applicable where		mitted electronically)	
EDI User Bureau	Yes		No	EDI Company Bureau Name		
			/*			

Lower Ground Floor, South Tower 1Sixty Jan Smuts, Rosebank, 2196

 \bigcirc

P O Box 2863, Saxonwold, 2132 clientservices@bhfglobal.com T +27 87 210 0500

8.

DIRECTORS NJ Khauoe (Chairperson) • HL Nhlapo (Deputy Chairperson) • JK Mothudi (Managing Director) • MR Bayley • LR Callakoppen • ME Dlamini (eSwatini) • JH Joubert • TB Makoetlane (Lesotho) •S Martinus • AK Mia Hamdulay • CM Mokgosana (Botswana) • BOS Moloabi • N Nyathi • C Raftopoulos • SN Sanyanga • HC Schäfer (Namibia) • H. Stephens • MC Wilson



Banking Details Verification Form

We would like to bring to your attention that it is an obligation of medical scheme administrators to verify healthcare providers' banking details. However, since the banking details of providers of service form part of the data set contained within the PCN system, BHF will continue updating this information disseminating them to medical schemes. Providers of service are therefore advised to contact medical schemes with which they do business in order to verify their banking details. Please ensure that the form is endorsed by the relevant bank by obtaining a bank stamp on the bottom left-hand corner or an original letter from the bank confirming banking details not older than 3 months.

To: BHF Client Services

I/ We declare that the details on this Banking Verification Form are correct and may be used by the medical schemes and their administrators for reimbursement of claims.

I/ We authorise medical schemes and their administrators to pay any amounts which accrue to me / us to the credit of my / our account into the below mentioned bank account.

Please ensure that the form is completed with the correct information and endorsed by the relevant bank by obtaining a bank stamp in the space provided below. Please indicate whether the banking details are registered under an ID Number or a Company Registration number. Where the banking details are registered under the ID/Company Registration number of a 3rd party please submit a certified copy of the account owners ID or a Copy of the Company Registration documents.

Please comple	ete the form	in BLOCK applic	letters onl ation for a	y OR/t PCN ar	ype to cound lead to	nplete. Unclean errors in the in	r handwriting may delay in the processing of y iformation captured	our
Bank Name								
Branch Name								
Account Name (not account type)								
Account Number								
Account Type	Current	Savings	Transmiss	sion			111000	000
Account Registration Type	ID Numbe		ompany gistration	Enter	·ID/Com	ipany Registr	ration Number(s)	
							1111000000	
							111111000000	00
Authoris	ed Account He	olders Initial	s and Surna	me/s			Authorised Account Holders Signature/s	20
Bank account partice certified as correc	ulars ct							0
YES	NO						jin 10000000000	100
TES I	10		Name of B	Bank Offic	ial	1	Signature of Bank Official	0.
BANK	STA	MP						
		••					1065522766	
							NACOVALAS.	
								1

Lower Ground Floor, South Tower 1Sixty Jan Smuts, Rosebank, 2196

 \bigcirc

P O Box 2863, Saxonwold, 2132 clientservices@bhfglobal.com T +27 87 210 0500

DIRECTORS NJ Khauoe (Chairperson) • HL Nhlapo (Deputy Chairperson) • JK Mothudi (Managing Director) • MR Bayley • LR Callakoppen • ME Dlamini (eSwatini) • JH Joubert • TB Makoetlane (Lesotho) •S Martinus • AK Mia Hamdulay • CM Mokgosana (Botswana) • BOS Moloabi • N Nyathi • C Raftopoulos • SN Sanyanga • HC Schäfer (Namibia) • H. Stephens • MC Wilson



Bank Debit Order Instruction

Please complete the form in BLOCK letters only OR/ type to complete. Unclear handwriting may delay in the processing of your application for a PCN and lead to errors in the information captured

Please be advised that there is an annual practice code number renewal fee payable before the 31st of March each year. Should you wish to activate a debit order instruction for the practice number renewal fee, please complete and authorise the below section. **Incomplete debit** order information will not be accepted.

Provider details

Date:			
Name:			
	Bank details for debit order transaction	purposes only	
The details of my/o	our account are as follows:		
Bank Name:		Branch Name:	
Branch Code:		Account Name:	
Account Number:		Account Type:	
I/We hereby reque (please select appli	est and authorise BHF to debit my/our account with icable date):	the annual PCNS renewal	fee on either of the following dates
🗌 Fe	bruary 28 th		March 31 st
	ay be cancelled by means of giving BHF 30 days' no we shall not be entitled to refunds of amounts legal		
	that BHF hereby authorised to effect the drawing a gate any of my/our obligations in terms of this instru-		

Signed at: ______ on this ______ day of _____20____.

AUTHORISED SIGNATURE/S AS USED FOR SIGNING BANK CHEQUES:

Lower Ground Floor, South Tower 1Sixty Jan Smuts, Rosebank, 2196

 \bigcirc

P O Box 2863, Saxonwold, 2132 clientservices@bhfglobal.com T +27 87 210 0500

DIRECTORS NJ Khauoe (Chairperson) • HL Nhlapo (Deputy Chairperson) • JK Mothudi (Managing Director) • MR Bayley • LR Callakoppen • ME Dlamini (eSwatini) • JH Joubert • TB Makoetlane (Lesotho) •S Martinus • AK Mia Hamdulay • CM Mokgosana (Botswana) • BOS Moloabi • N Nyathi • C Raftopoulos • SN Sanyanga • HC Schäfer (Namibia) • H. Stephens • MC Wilson



Declaration

I, the undersigned, hereby declare that the information contained on the annexed application form is valid, correct and reflects my personal information as on the date of signature hereof.

I duly authorise the Board of Healthcare Funders (BHF) to disseminate the information set out in the annexed application form with the BHF's member schemes/Administration Houses and / or PCNS Users for reimbursement purposes. To the extent that the information provided is not true and correct, I hereby indemnify the BHF against any claims which may be instituted against the BHF as a result of the incorrect information which I have provided to the BHF.

I undertake to promptly advise the BHF of any changes to my practice profile as and when such changes may occur.

I further declare that I will abide by the following:

I agree to annually renew my practice number and to pay to the annual fee, as determined by BHF, towards the maintenance and running of the PCNS for the period that my practice number remains active.

I acknowledge that failure to renew registration on an annual basis and to pay the annual fee in respect of the maintenance and running of the PCNS will result in my practice number being rendered inactive.

I agree to comply with all relevant legislation, in particular the provisions of the Medical Schemes Act, 1998. In this regard I agree to comply with the requirement to include diagnostic codes, and the full cost on my accounts or statements used to claim benefits from medical schemes and administrators.

I declare that I will comply with the requirement of regulation 5(f) of the General Regulations of the Medical Schemes Act and will use the ICD 10 Code for this purpose.

I declare that I will comply with the requirement of regulation 5(h) of the General Regulations to the Medical Schemes Act requiring the full cost of rendering service to be included on all accounts or statements.

I declare that I am registered with the relevant South African statutory body.

I agree to comply with all obligations in terms of the Income Tax Act.

I acknowledge that a practice number does not guarantee payment by a medical scheme or medical scheme administrator and shall under no circumstances attempt to recover any payment costs from the BHF, or unnecessarily involve the BHF in any disputes that I may have with a medical scheme administrator.

I agree that, in the event that I become aware of any fraudulent activities associated with my practice number, I will immediately notify the BHF thereof, and shall assist the BHF with any investigation action which may be taken by the BHF's Forensic Management Unit.

I agree to be bound by the BHF's policies and terms and conditions relating to the use of practice numbers as amended from time to time and shall familiarise myself with the content of any updates to such policies and terms and conditions which the BHF may make from time to time and shall use the practice number only in accordance with the BHF's latest amendments and requirements pertaining to the use of the practice number.

Please show by ticking the below that you have read and completed the following sections of the form, which are attached hereto:

1.	Submitted all required documents certified by an impartial Commissioners of Oaths with a certification date that is not older than 6 months	90
2.	Form providing details of the practice completed in block letters	0
3.	Stamped and signed bank verification form completed in block letters not older 3 months (where applicable)	10
4.	Section requesting authorisation for the bank debit order instruction for PCNS annual renewal fees completed in block letters (optional)	
5.	Signed declaration that you have read the Terms and Conditions for use of a Practice Number	
6.	By submitting this application form that you understand that the PCNS Application fee is non-refundable	

SIGNATURE OF APPLICANT

DATE

FULL NAME AND SURNAME OF SIGNATORY



Lower Ground Floor, South Tower 1Sixty Jan Smuts, Rosebank, 2196 P O Box 2863, Saxonwold, 2132 clientservices@bhfglobal.com T +27 87 210 0500

DIRECTORS NJ Khauoe (Chairperson) • HL Nhlapo (Deputy Chairperson) • JK Mothudi (Managing Director) • MR Bayley • LR Callakoppen • ME Dlamini (eSwatini) • JH Joubert • TB Makoetlane (Lesotho) •S Martinus • AK Mia Hamdulay • CM Mokgosana (Botswana) • BOS Moloabi • N Nyathi • C Raftopoulos SN Sanyanga • HC Schäfer (Namibia) • H. Stephens • MC Wilson



PCNS Registration Fees

NB. The PCNS Application fee is non-refundable.

The PCNS application fees for the current year are available on the PCNS website (<u>www.pcns.co.za</u>). Failure to comply with the application requirements will result in the application being unsuccessful and forfeiture of the application fee.

Please be advised that if you have an existing practice number and are applying for a change of discipline that you are liable to ensure that both practice numbers are paid for. Failure to pay for the existing practice number and the correct application fee of your change of discipline may delay the issuing of your new practice number

Applications will not be processed without proof of payment of PCNS application fees with the exception of Nedbank account holders who can only submit the proof of payment once a reference number has been issued by PCNS. Please refer to Fee Schedule for correct fee: <u>https://www.pcns.co.za/Home/Fees</u>

Amount payable

- Application fee for new account (no existing practice)
- Change of practice type where your discipline/registration (Specialist to GP) has changed at HPCSA (existing practice)

For security reasons, we only accept card payment on the premises. Alternatively, you may make use of one of the payment methods below.

NEDBANK account holders we are a registered bank approved beneficiary. In order to make payment you will be required to add us to your beneficiary list by selecting PCNS New Applications and enter a valid 5-digit reference number that you will obtain once your application has been received and drafted on our system.

Other Bank EFT's

Bank	:	Nedbank
Branch	:	The Mall of Rosebank
Branch code	:	197705
Account Name	:	PCNS
Account No	:	1958 518 530
Account Type	:	Cheque account
Reference:	:	Please use your Surname and Council number as reference

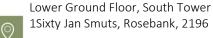
Lower Ground Floor, South Tower 1Sixty Jan Smuts, Rosebank, 2196 P O Box 2863, Saxonwold, 2132 clientservices@bhfglobal.com T +27 87 210 0500

DIRECTORS NJ Khauoe (Chairperson) • HL Nhlapo (Deputy Chairperson) • JK Mothudi (Managing Director) • MR Bayley • LR Callakoppen • ME Dlamini (eSwatini) • JH Joubert • TB Makoetlane (Lesotho) •S Martinus • AK Mia Hamdulay • CM Mokgosana (Botswana) • BOS Moloabi • N Nyathi • C Raftopoulos • SN Sanyanga • HC Schäfer (Namibia) • H. Stephens • MC Wilson



TERMS AND CONDITIONS FOR THE USE OF A PRACTICE NUMBER

ARTIES Tran its a sentered into by and between the Board of Healthcare Funders NPC (Registration Number 2001/003387/08), a non-profit company duly incorporated in accordance with the laws of the Republic of South Africa (BHF); and The Users a defined below. each sometimes referred to as a Party and collectively as the Parties. INTERPRETATION 1.1 1.2 2. 2.1 2.2 2.2.1 2.2.2 2.2.2 2.2.3 2.2.4 Are LINION eadings to the clauses of this Agreement are inserted for reference purposes only and shall in no way govern or affect the interpretation thereof. Is inconsistent with the context, the expressions set forth below shall bear the following meanings: ment shall mean these terms and conditions, as amended from time to time. Is a shall mean any day other than a Saturday. Sunday, or public holiday in South Africa. mencement Date and the mean 1 2016. Use the state of a sta 2.2.5 2.2.6 2.2.7 2.2.8 time to time; Practice Number shall mean the number allocated by the BHF to a User for purposes of iteral lai identifying such User on the PCNS. Signature Data shall mean the date of the Party last signing this Agreement; and User shall mean any general practitioner, medical specialist, denits, hospital, pharmacy and/or any other supplier of medical and related services, who complies with the BHF's requirements to be issued with a Practice Number, and in respect of whom the BHF has allocated a Practice Number. If any provision in a definition is a substantive provision conferring rights or imposing obligations on any Party, notwithstanding that it is only in the definition clause, effect shall be given to it as if it were a substantive provision of this Agreement. 2.2.9 2.2.10 2.2.11 2.3 2.4 2.4 2.4.1 2.4.2 2.4.3 2.5 any one gender includes the other gender. a natural person includes an artificial person and vice versa; and des the plural and vice versa. er of days is prescribed in this Agreement, same shall be reckoned exclusively of the first and inclusively of the last day unless the last day falls on a day which is not a Business Day, in which case the last day shall be the immediately following Business Day. In the event that the day of payment of any amount due in terms of this Agreement should fall on a day which is not a Business Day, then the relevant date for payment shall be the following Business Day. Where figures are referred to in numerals and in words, if there is any conflict between the two, the words shall prevail. Where any term is defined within the context of any particular clause in this Agreement, the term so defined, unless it is dear from the clause in question that the term so defined has limited application to the relevant clause, shall bear the same meaning as ascribed to if for all purposes in terms of this Agreement, notwithsmaling that the term is of the general wording preceding it and the elusdem generis rule shall not be applied in the interpretation of such general wording or such specific meanned or sammales. 2.6 2.7 2.8 2.9 The carry of the work many generating y to many of a standard construction of the standard construction 2.10 2.11 2.12 2.13 vithstanding that the clauses themselves do not expressly provide for this. INTRODUCTION
The BHF has developed the PCNS in order to facilitate the procedure in terms of which the Members make payments to Users.
In order for the Members to make payment to a User, but user must be registered with the BHF and the BHF must have allocated a Practice Number to the User.
In order for the Members to make payment to a User, but user must be registered with the BHF must have allocated a Practice Number to the User.
In order for the Members to make payment to a User, but user of the Practice Number and that BHF must have allocated a Practice Number, and that will apply to the use of the Practice Number.
COMMENCEMENT AND DURATION
In respect of a User to whom the BHF has already allocated a Practice Number prior to the Commencement Date, this Agreement shall endure for as long as the User has a Practice Number and makes use of the PCNS, unless otherwise terminiate in accordance with the provisions of this Agreement.
The User may at any time terminate this Agreement in accordance with clause 4.3, such User shall on thave any claim against the BHF in respect of the Fee, which the User may have paid over to the BHF prior to termination of this Agreement.
In the event that J User terminates this Agreement in accordance with clause 4.3, such User shall on thave any claim against the BHF in respect of the Fee, which the User may have paid over to the BHF prior to termination of this Agreement. 3.1 3.2 3.3 4. 4.1 4.2 4.3 4.4 5. 0000 USE OF THE PRACTICE NUMBER The User shall use the Practice N OF THE PRACTICE NUMBER User shall use the Practice Number exclusively for purposes related to the provision of medical services, including but not limited to the submission of reimbursement claims to Members and the processing thereof in respect of services rendered by the User to there so the Members, and such other purposes as may be agreed to by the BHF in writing from time to time. 6. 6.1 6.2 6.3 6.4 FEE EVENT but Subject to an annual escalation as determined by the BHF Board of Directors. All payments by the User in terms of the provisions of this Agreement thal be made work on or before 31. March in every calendar year. The Fee shall be subject to an annual escalation as determined by the BHF Board of Directors. All payments by the User in terms of the provisions of this Agreement that be made work on the detail of which shall be made known to the User from time to the User. Interest shall accrue on the outstanding balance of all amounts due and payable but unpaid by the BHF form of this Agreement. Such interest shall be charged at the rate of interest published as being charged from time to time by the BHF bankers, as certified by any manager of that bank, whose appointment method by the BHF form of this Agreement. Such interest shall be charged at the rate of interest published as being charged from time to time by the BHF bankers, as certified by any manager of that bank, whose appointment method whose certification of main list endore of mainfester rance, but interest shall be charged at the rate of interest published as being charged from time to time by the BHF bankers, as certified by any manager of that bank, whose appointment method whose certification of mainfester rance of mainfester rance, be final ablitication on the Parkers, but samples of 25K (two percent) (or at the maximum rate allowed by law, whichever is the greater), calculated from the date falling immediately after the date on which payment becomes due in terms of the provisions of this Agreement until the date of payment. SUPPORT The BHF shall provide reasonable support in respect of the use of the Practice Number on an ad hoc basis as and when reasonably requested by the User. Support shall be given during the hours of 08000 to 16h30 on Business Days. OBLIGATION OF THE USER: DE USER that here is the fourt of the USER of the 7. 7.1 7.2 8. OBLIGATION OF THE USER THE User undertakes: to use the Practice Number in accordance with the provisions of this Agreement, the BHP's codes of conduct and policies relating to the use of the PCNS and/or Practice Number. 8.1 8.2 8.3 8.4 to use the ratice number in accordance with the provisions of this Agreement, the on's coules of conduct and policies reacting to the use of the PCNS and/or Practice number. To use the Practice Number exclusively for such purposes as set out in clause 5. not to reproduce, copy and/or disclose any part of the PCNS for purposes other than those set out in clause 5 without the BHF's prior written consent. not to allow any third party who does not have a Practice Number to log onto the PCNS with the User's login details, and/or to use the PCNS on behalf of the User, unless such third party is duly authorists as set out in dause 5; 1 ed by the User to use the User's Practice Number for the pu as set out in clause 5; not to allow any fraudulent use of the User's Practice Number. to immediately notify the BHF of any unauthorized use of the User's profile on the PCNS. to immediately notify the BHF of any security breach of the User's profile on the PCNS. to supervise and control the use of the Practice Number in accordance with the terms of this Agreement. to make use of the necessary communications equipment required for accessing the PCNS. to immediately notify the BHF in writing of any problems that the User may experience while using the PCNS; and to ensure that the User's information on the PCNS is always current and updated. 8.5 8.6 8.7 8.8 8.9 8.10 8.11 . to ensure that the user's information on the Puxo's is always current and updated. IUINTATION OF LUBAILTY To the extent permitted by law, and except to the extent set out elsewhere in this Agreement, the BHF shall not be liable to the User for any loss, damage, cost, expense or penalty (including consequential loss o caused arising directly or indirectly in connection with this Agreement, the use of the Practice Number and/or PCNS or otherwise. The User hereby indemnifies and holds the BHF and its employees and contracto PERSONAL INFORMATION 10. The User consents to the BHF processing all such personal information relating to the User that is necessary for the proper running and functioning of the PCNS, and authorizes the BHF to share such personal information with the Members and/or other third parties, in accordance with and for such purposes allowed for by the Protection of Personal Information Act, 2013. accordance with and for such purposes allowed for by the Protection of Personal Information Act, 2013. WARRANTES The User acknowledges that PCNS in general is not error free and agrees that the existence of such errors in the PCNS does not constitute a breach of this Agreement by the BHF. Except to the activate set out elsewhere in this Agreement, the BHF gives no warranties, whether express or implied, in respect of the PCNS. Without limiting the generality of the aforesaid, it is recorded that no warranties regarding the operations, suitability for the User's environment or fitness for any particular purpose are given by the BHF. INTELICETUAL PROPERTY The User hereby undertakes not to dnallenge the proprietorship of the BHF's Intellectual Property subsisting in the PCNS, and/or any other right, title or interest related thereto. 11. 11.1 11.2 12. 12.1 12.2 12.2.1 12.2.2 12.2.3 12.3 The User fibe type: acknowledges that the Intellectual Property subsisting in the PCNS is the exclusive property of the BHF. It user: acknowledges that the Intellectual Property subsisting in the PCNS is a commercial asset of considerable value to the BHF; shall not in any manner or respect creates the representation that it has any rights or tile to the Intellectual Property subsisting in the PCNS is a commercial asset of considerable value to the BHF; shall not in any manner or respect creates the representation that it has any rights or tile to the intellectual Property subsisting in the PCNS is a commercial asset of considerable value to the BHF; shall note no ricumstances, use or apply for registration of any intellectual property which could conflict with the BHF in intellectual Property subsisting in the PCNS. To the exacten that the User makes and/or suggest any improvements and/or developments shall exclusively vest in the BHF. In this respect, the User hereby cedes and assigns all such rights it may have in any such improvements and/or development to the BHF.



P O Box 2863, Saxonwold, 2132 clientservices@bhfglobal.com T +27 87 210 0500

.

.

.

DIRECTORS NJ Khauoe (Chairperson) • HL Nhlapo (Deputy Chairperson) • JK Mothudi (Managing Director) • MR Bayley • LR Callakoppen • ME Dlamini (eSwatini) • JH Joubert • TB Makoetlane (Lesotho) •S Martinus • AK Mia Hamdulay • CM Mokgosana (Botswana) • BOS Moloabi • N Nyathi • C Raftopoulos • SN Sanyanga • HC Schäfer (Namibia) • H. Stephens • MC Wilson



BOARD OF HEALTHCARE FUNDERS NPC

Company Registration No. 2001/003387/08

13.	CONFIDENTIAL INFORMATION
13.1	The User acknowledges that the Confidential Information constitutes a valuable, special and unique asset proprietary of the BHF.
13.2	The User will treat and keep all Confidential Information in confidence and as secret and the User will not, without the prior written consent of the BHF or as may be permitted in terms of any other written agreement between the Parties, directly or indirectly communicate, disclose, erran access to, sell or trade whether in written or orally or in any of the Confidential Information in confidence and as secret and the User will not.
13.3	communicate, disclose, grant access to, sell or trade (whether in writing or raily or in any other manner) any of the Contidential Information to any third party who is not a party to this Agreement. He User undertakes that it will not use the Confidential Information in any manner what sole sole writing the Information or field of depriving the BH of any flees, consideration, profit or other remuneration that would reasonably be
13.5	re operander to be derived from the use of the Confidential information, except as allowed for in this Agreement and/or with prior specific agreement and consent being obtained from the BHF in writing, and will all steps necessary to procure that its employees,
	professional advisors, agents and consultants comply with this provision.
13.4	The User agrees that it shall protect the Confidential Information disclosed by the BHF pursuant to the provisions of this Agreement, using the same standard of care that the User applies to safeguard its own proprietary, secret or confidential information, which shall
	at least be a reasonable standard of care, and that the Confidential Information shall be stored and handled in such a way as to prevent any unauthorised disclosure thereof. The User shall immediately inform the BHF if the User becomes aware of any unauthorised disclosure and/or further disclosure of the Confidential Information and shall least a reasonable steps to minimize the damage caused by such nauthorised disclosure and/or further disclosure of the Confidential Information.
13.5	uscosare or une commencia monimetro ano snan taxe an reasonave steps to minimite de danage cause or socio unadriorise discosare and/or rei de condentas monimetro. The User undertakes not to:
13.5.1	copy, reproduce or adapt the Confidential Information in any manner or form;
13.5.2	develop anything similar to the Confidential Information; and/or
13.5.3 13.6	register any intellectual property that pertains to or is based on the Confidential Information or anything similar thereto. The obligations of the User pursuant to the provisions of this Agreement shall not apply to any information that:
13.6.1	me owngounds were used and the provisions of the agreement state incorport of any minimization and a contract.
	necessary to protect its interests in this regard provided further that the User will disclose only that portion of the information which it is legally required to disclose and the User will endeavours to protect the confidentiality of such information to the widest extent
13.6.2	possible in the circumstances; and
13.6.2	is disclosed to a third party pursuant to the prior written consent of the BHF; BREACH AND TERMINATION
14.1	Should any Party (the Defaulting Party) commit a breach, other than a material breach, of any of the provisions of this Agreement, then any other Party (the Aggrieved Party) shall be entitled to require the Defaulting Party to remedy the breach within 5 (five) Business
	Days, or any other reasonable time, of delivery of a written notice requiring it to do so. If the Defaulting Party fails to remedy the breach within the period specified in such notice the Aggrieved Party shall be entitled to claim immediate payment and/or performance
	by the Defaulting Party of all of the Defaulting Party's obligations. The aforegoing is without prejudice to such other rights as the Aggrieved Party may have at law.
14.2 14.2.1	The BHF may immediately terminate this Agreement at any time by giving written notice of such termination to the User if: the User is other than for the purposes of reconstruction or analgamation, placed under voluntary or computory liquidation/sequestration (whether provisional or final) or under business rescue or under receivership or under the equivalent of any of the aforegoing;
14.2.2	are user is, user and not are purposes or reconstruction or amagamentoring paces and/or and/or purposes or reconstruction or amagamentoring paces and/or purpose or reconstruction or purpose or reconstructi
14.2.3	the User makes any arrangement or composition with its creditors generally or ceases to carry on business;
14.2.4	ceases to render medical services and/or becomes unauthorized to or disqualified from providing medical services.
14.3 15.	Any termination of this Agreement pursuant to the provisions of clause 14.2 shall be without prejudice to any claim which a Party may have in respect of any prior breach of the terms and conditions of this Agreement by the other Party. FORCY MAILTINE
15.	VINCE WAVEDRE
	or (without regard to the foregoing enumeration) of any circumstances arising or action taken beyond or outside the reasonable control of the Parties hereto preventing them or any of them from the performance of any obligation hereunder (any such event
	hereinafter called Force Majeure) then the Party affected by such Force Majeure shall be relieved of its obligations hereunder during the period that such Force Majeure continues (excluding payment obligations for materials purchased) but only to the extent so
	prevented and shall not be liable for any delay or failure in the performance of any obligations hereunder or loss or damage which the other Party may suffer due to or resulting from the Force Majeure, provided always that a written notice shall be promptly given of
	any such inability by the affected Party. Any Party invoking Force Majeure shall upon termination of such Force Majeure give prompt written notice thereof to the other Parties. Should Force Majeure continue for a period of more than 90 (ninety) days, then either Party shall be entitled forthwith to cancel this Agreement.
16.	CESSION AND DELEGATION
16.1	The User shall not without the prior written consent of the BHF, which may not be unreasonably withheld cede, delegate, transfer, alienate, hypothecate or otherwise dispose of any of its rights or obligations under this Agreement.
16.2	The BHF shall at all times be entitled to sell, cede, assign, make over unto or in favour of any person all its rights, title and interest in and to this Agreement but not its obligations hereunder.
17. 17.1	
17.1	Each Party chooses the addresses set out opposite its name below as its addresses to which all notices and other communications must be delivered for the purposes of this Agreement and its Domicillum citandi et executandi (Domicillum) at which all documents in legal proceedings in connection with this Agreement must be served.
	The BHF Domicilium
	Lower Ground Floor South Tower, 160 Jan Smut -Cnr. Tyrwhitt Ave, Rosebank, 2196
	Lower Ground Floor South Tower, 160 Jan Smut -Cnr. Tyrwhitt Ave, Rosebank, 2196 Postal address: PO Box 2863, Saxonwold, 2132
	Lower Ground Floor South Tower, 160 Jan Smut -Cnr. Tyrwhitt Ave, Rosebank, 2196 Postal address: PO Box 2865, Saxonwold, 2132 Contact No: 011 537 0200
	Lower Ground Floor South Tower, 160 Jan Smut -Cnr. Tyrwhitt Ave, Rosebank, 2196 Postal address: PO Box 2863, Saxonwold, 2132
	Lower Ground Floor South Tower, 160 Jan Smut - Cnr. Tyrwhitt Ave, Rosebank, 2196 Postal address: P0 box 2683, Saxonovd, 2132 Contact No: 011 537 2020 Email: Citenters(segbhfigbbal.com and The User
	Lower Ground Floor South Tower, 160 Ian Smut -Cnr. Tyrwhitt Ave, Rosebank, 2196 Postal address: P0 Box 2863, Saxonwold, 2132 Contact No: 011 537 0200 Email: Clientservices@bhfglobal.com and The User As recorded in the PCNS.
17.2	Lower Ground Floor South Tower, 160 Jan Smut - Cnr. Tyrwhitt Ave, Rosebank, 2196 Postal address: P0 Box 268, Sasonwold, 2132 Contact No: 011 537 0200 Email: Clientexvice@bhfglobal.com and The User As recorded in the PCNS. Any notice or communication required or permitted to be given to a Party pursuant to the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the
	Lower Ground Roor South Tower, 160 Ins Smut - Cnr. Tyrwhitt Ave, Rosebank, 2196 Postal address; PO Box 2683, Saxonwold, 2132 Contact No: 011 537 0200 Email: Clientservices@binfglobal.com and The User As recorded in the PCNS. Any notice or communication required or permitted to be given to a Party pursuant to the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement may only be served at a Party's Domicilium.
17.2 17.3 17.3.1	Lower Ground Floor South Tower, 160 Jan Smut - Cnr. Tyrwhitt Ave, Rosebank, 2196 Postal address: P0 Box 268, Sasonwold, 2132 Contact No: 011 537 0200 Email: Clientexvice@bhfglobal.com and The User As recorded in the PCNS. Any notice or communication required or permitted to be given to a Party pursuant to the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the
17.3 17.3.1 17.3.2	Lower Ground Toor South Tower, 160 Jan Smut - Cn. Tyrwhitt Ave, Rosebank, 2196 Postal address: P 08 x 268, Saxonwold, 2132 Contact No: 011 537 2020 Email: Clientexricegib httpsbal.com and The User As recorded in the PCNS. Any Post my and the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the provisions of Clause 17.6, provided that documents in legal proceedings in connection with this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the provisions of Clause 17.6, provided that documents in legal proceedings in connection with this Agreement may only be estivated as Party's Domicillium. Any Party may by written notice to the other Party, change its chosen address, telefax number or e-mail address to another address to another address, telefax number or e-mail address to another address to another address. The address provided that: the change shall become effective on the 10th (tenth) Business Day after the receipt or deemed receipt of the notice by the address cord a party for a party for address. TA, and any change in a Party's Domicillium address in society to a part of the notice by the address.
17.3 17.3.1 17.3.2 17.4	Lower Ground Toors (160 In Smut - Cnr. Tyrwhitt Ave, Rosebank, 2196 Postal address, Polo 02 863, Saconvold, 2132 Contact No: 01.1 \$37 2020 Email: Clientervice@bhfglobal.com and The User As recorded in the PCNS. Any notice or communication required or permitted to be given to a Party pursuant to the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement may only be served at a Party's Domicillum. Any Party may by written notice to the other Party, change its chosen address, telefax number or e-mail address to another address, provided that: the change shall become effective on the 10th (tenth) Buisness Day atter the receipt or demed receipt of the notice by the addresses in accordance with the provisions of clause 17.4, and any change in a Party's Domicillum shall only be to an address in South Africa, which is not a post office box or a poste restante. Any notice to a net context diverse develope; and
17.3 17.3.1 17.3.2 17.4 17.4.1	Lower Ground Toor's could Tower, 160 Jan Smut - Cn. Tyrwhitt Ave, Rosebank, 2196 Postal address: P 06 x 2683, Saxonvoid, 2132 Contact No: 011537 2020 Email: Clientexricegebhfglobal.com and The User Are recorded in the PCNS. Any notice or communication required or permitted to be given to a Party pursuant to the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement may only be escred at a Party's Domitilium. Any Party may by written noise to the other Party, change its chosen address, telefax number or e-mail address to another address to another address to another address, telefax number or e-mail address to another address to another address, telefax number or e-mail address, telefax number or e-mail address, telefax number or e-mail address to another address, telefax number or e-mail address, telefax
17.3 17.3.1 17.3.2 17.4	Lower Ground Toors (160 In Smut - Cnr. Tyrwhitt Ave, Rosebank, 2196 Postal address, Polo 02 863, Saconvold, 2132 Contact No: 01.1 \$37 2020 Email: Clientervice@bhfglobal.com and The User As recorded in the PCNS. Any notice or communication required or permitted to be given to a Party pursuant to the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement may only be served at a Party's Domicillum. Any Party may by written notice to the other Party, change its chosen address, telefax number or e-mail address to another address, provided that: the change shall become effective on the 10th (tenth) Buisness Day atter the receipt or demed receipt of the notice by the addresses in accordance with the provisions of clause 17.4, and any change in a Party's Domicillum shall only be to an address in South Africa, which is not a post office box or a poste restante. Any notice to a net context diverse develope; and
17.3 17.3.1 17.3.2 17.4 17.4.1 17.4.2 17.5 17.6	Lower Ground Toors 100 to Tower, 160 Jan Smut - Cnr. Tyrubitt Ave, Rosebank, 2196 Postal address: Polo 80 2863, Saconovold, 2132 Contact No: 011 537 2020 Email: ClentextricegebMtglobal.com and The User As recorded in the PCNS. Any notice or communication required or permitted to be given to a Party pursuant to the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the provisions of Clause 17.6, provided that documents in legal proceedings in connection with the Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the provisions of Clause 17.6, provided that documents in legal proceedings in connection with the Agreement may only be served at a Party's Donicillum. Any Party may by written notice to the other Party, Undangs its, chosen address, telefax number or e-mail address to another address, belfax number or e-mail address, provided that: the provisions of Clause 17.6, provided that documents in legal proceedings in connection with the Agreement may only be served at a Party's Donicillum. Any Party may by written notice to the other Party, Undangs its, chosen address to another address, belfax number or e-mail address, provided that: the provisions of Clause 17.6, provided that documents in accords address to another address, belfax number or e-mail address, provided that: the provisions of Clause 17.1, proved address, telefax number or e-mail address in clause 17.1; shall be deemed to have been received in the case of clause 17.4.1 on the fifth Business Day after the dates of thates Day or the proved) and, in the case of clause 17.4.2 on the day of delivery. Any notice by Lefax or e-mail to Party at 15 telefax number or e-mail address, proved) on have been received on the first Business Day after the date of transmission.
17.3 17.3.1 17.3.2 17.4 17.4.1 17.4.2 17.5	Lower Ground Toors Sunk Tower, 150 Jan Smut - Cnr. Tyruhit Ave, Rosebank, 2195 Postal address: P 06 x 2683, Saxonovald, 2132 Contact No: 01.1537 2020 Email: Clentextricesgebhfigbbal.com and The User Are recorded in the PCNS. Any notice or communication crequired or permitted to be given to a Party pursuant to the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e -mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e -mail address to another address, telefax number or e-mail address to another address, telefax number or e-mail address, to address, telefax number or e-mail address to another address, telefax number or e-mail address to another address, telefax number or e-mail address, to address,
17.3 17.3.1 17.3.2 17.4 17.4.1 17.4.2 17.5 17.6 17.7	Lower Ground Toors 500 to Toors, 150 Jan Smut - Cnr. Tyruhit Ave, Rosebank, 2196 Postal address: Do Box 2863, Saconovold, 2132 Contact No: 011537 2020 Email: Clentextricegebht[global.com and The User As recorded in the PCNS. Any notice or communication required or permitted to be given to a Party pursuant to the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement may only be expressed at a Party's Donicilium. Any Party may by written notice to the othe Party, change its chosen address, telefax number or e-mail address, provided that: the change shall become effective on the 10th [tenth] Business Day after the receipt or deemed receipt of the notice pt he addresses in accordance with the provisions of clause 17.4, and any change in a barty's Donicilium. Any notice by telefax on-mails to a post office boor or a post restante. sent by prepaid registered post to it at its chosen address in clause 17.1; shall be deemed to have been received in the case of clause 17.4.1 on the fifth Business Day after the date of transmission. Notwithstanding anything to the contrary contained in this clause 5.4, avritten notice or communication received on the first Business Day after the date of transmission. Notwithstanding anything to the contrary contained in this clause 5.4, avritten notice or communication actually received by a Party shall be an adequate written notice or communication to its notwithstanding that it was not sent to or delivered at its chosen address.
17.3 17.3.1 17.3.2 17.4 17.4.1 17.4.2 17.5 17.6	Lower Ground Toors 100 Tower, 150 Jan Smut - Cnr. Tyruhit Ave, Rosebank, 2195 Postal address: Po Box 2863, Saxonovald, 2132 Contact No: 01.1537 2020 Email: Cleatest roisegb httpsblac.om and The User Are recorded in the PCNS. Any notice or communication required or permitted to be given to a Party pursuant to the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e -mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement may only be earrowed at a Party's Domitaliant, and y written notice to the other Party, change its chosen address, telefax number or e-mail address to another address, telefax number or e-mail address to another address to another address, telefax number or e-mail address, performed at a Party's Domitaliant. Any Party may by written notice to the other Party, change its chosen address, telefax number or e-mail address, to address, telefax number or e-mail address, to address, telefax number or e-mail address, performed at a Party's Domitaliant. The User Provisions of clause 17.4, provided that documents in legal proceedings in connective to the other Party, change its chosen address, tota Afrac, which is not a post office box or a post erestente. Any notice to a Party Somitimum shallow the tota address in clause 17.1, or delivered by hand to a responsible person during ordinary business hours at its chosen address in clause 17.1, is shall be deemed to have been received in that case of clause 17.4, on the day of delivery. Any notice by a Party bioliticities number or e-mail address in clause 17.1, is shall be claused to have been received in the case of clause 17.4, on the day of delivery. Any notice by telefax or e-mail to a Party at its telefax number or e-mail address hall be come address, for address in clause 17.4, or the day of delivery. Any notice by telefax or e-mail to a Party at its telefax number or e-mail address hall
17.3 17.3.1 17.3.2 17.4 17.4.1 17.4.2 17.5 17.6 17.7	Lower Ground Toors 500 to Toors, 150 Jan Smut - Cnr. Tyruhit Ave, Rosebank, 2196 Postal address: Do Box 2863, Saconovold, 2132 Contact No: 011537 2020 Email: Clentextricegebht[global.com and The User As recorded in the PCNS. Any notice or communication required or permitted to be given to a Party pursuant to the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement may only be expressed at a Party's Donicilium. Any Party may by written notice to the othe Party, change its chosen address, telefax number or e-mail address, provided that: the change shall become effective on the 10th [tenth] Business Day after the receipt or deemed receipt of the notice pt he addresses in accordance with the provisions of clause 17.4, and any change in a barty's Donicilium. Any notice by telefax on-mails to a post office boor or a post restante. sent by prepaid registered post to it at its chosen address in clause 17.1; shall be deemed to have been received in the case of clause 17.4.1 on the fifth Business Day after the date of transmission. Notwithstanding anything to the contrary contained in this clause 5.4, avritten notice or communication received on the first Business Day after the date of transmission. Notwithstanding anything to the contrary contained in this clause 5.4, avritten notice or communication actually received by a Party shall be an adequate written notice or communication to its notwithstanding that it was not sent to or delivered at its chosen address.
17.3 17.3.1 17.3.2 17.4 17.4.1 17.4.2 17.5 17.6 17.7	Lower Ground Toors and Toors, 150 Jan Smut - Crr. Tyruhit Ave, Rosebank, 2196 Postal address: Do Box 2683, Saconovold, 2132 Contact No: 011537 2020 Email: ClientewiceSgebhigtobal.com and The User As recorded in the PCNS. Any notice or communication required or permitted to be given to a Party pursuant to the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement may only be estimated as a Party's Doniellium. Any Party may by written notice to the other Party, change its chosen address, telefax number or e-mail address, provided that: the change shall become effective on the 10th [tenth] Business Day after the receipt or deemed receipt of the notice py the address et a a Party's Doniellium. Any Party may by written notice to the other Party, change its chosen address, telefax number or e-mail address, provided that: the change shall become effective on the 10th [tenth] Business Day after the receipt or deemed receipt of the notice py the address et a address, provided that: Any notice to a Party Continued in a correctly addressed envelope, and sent to prepaid registered posit to its its chosen address in clause 17.1; dial be deemed to have iben received in the case of clause 17.4 in the fifth Business Day after proteing (unless the contrary is proved) and, in the case of clause 17.4 2.0 on the date of framsinsion. Notwithstanding anything to the contrary contained in this clause 5.7.1. DisPUTE RESOLUTION Is a dispute between the Parties as set out in clause 17.1. DisPUTE RESOLUTION If a dispute between the Parties as set out in clause 17.1. DisPUTE RESOLUTION
17.3 17.3.1 17.3.2 17.4 17.4.1 17.4.1 17.5 17.6 17.7 18.	Lower Ground Toors (160 In Source 17.1, Tyrwhitt Ave, Rosebank, 2195 Postal address: Po Box 2863, Saonword, 2132 Contact No: 01.1537 2020 Email: Cleater store (1537 2020) Email: Cleater store (1537 2020) Email: Cleater store (1537 2020) Are used to be address (1537 2020) Are used to be address, telefax number or e-mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address to another address, telefax number or e-mail to a store address, telefax number or e-mail address in clause 17.1, or delivered by hand to a responsible person during ordinary busines hours at its foshen address in clause 17.1, or delivered by hand to a responsible person during ordinary busines address in alcuse 17.1, or delivered or e-mail to a Party is telefax number
17.3 17.3.1 17.3.2 17.4 17.4 17.4.1 17.4.2 17.5 17.6 17.7 18.	Lower Ground Toors 100 Tooms, 150 Jans Smut - Crie. Tyrubitit Ave, Rosebank, 2195 Postal address: 10 Box 2683, Saxonovid, 2132 Contact No: 011537 2020 Email: Clientexicsgeb httpsbal.com and The User As recorded in the PCNS. Any Posty may buy written notice or momunication required or permitted to be given to a Party pursuant to the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e - mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement may only be served at a Party's Domitalium. Any Party may by written notice to the other Party, change is chosen address, telefax number or e - mail address, provided that: the change shall become effective on the 10th (tenth) Business Day after the receipt or deemed receipt of the notice by the address et in accordance with the provisions of clause 17.4, and any change in a party's Domitalies in a correctly addressed environge, and sent by repair of address in clause 17.1; delivered by hand to a responsible person during ordinary business hours after bactes in clause 17.1; delivered by hand to a responsible person during ordinary business hours after bound by after posting (unliess the contrary is proved) and, in the case of clause 17.4, 20 on the first business. Note the a Party contained in the incluse 5, a written notice or communication actually received by a bart ys thall be on the stratung as a provided that is concered and bar barts beer second on the first business. Note the second and the second and the second actual that a to the other party contained in this clause 5, a written notice or communication actually received by a Party shall be an adequase written notice or communication to it notwithstanding that it was not sent to or delivered at its chosen address, the party shall be an adequase written notice or communication to it notwithstanding that it was not sent to or delivered at its chosen ad
17.3 17.3.1 17.3.2 17.4 17.4.1 17.4.1 17.5 17.6 17.7 18.	Lower Ground Toors (160 In Source Care, 150 Juns Start, Crim, Tyrubitt Ave, Rosebank, 2195 Postal address: PO Box 2685, Saonword, 2132 Contact No: 011537 2020 Email: Cleater strices (2001) Email: Cleater strices (2001) The User Are corded in the PCNS. Any notice or communication required or permitted to be given to a Party pursuant to the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e - mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement may only be expressed at a Party's Domitilium. Any Party may by written notice to the other Party, change its chosen address, telefax number or e- mail address to another address, telefax number or e- mail address, provided that the change shall become effective on the 10th (tenth) Business Day after the receipt of demode receipt of the notice by the addresse in accordance with the provisions of clause 17.4, and any change in a Party's Domitilium shall only be to anddress, inclawa INF (above) and ders in clause 17.1, or delivered by hand to a responsible person during ordinary business hours at its hosen address in clause 17.1, or delivered by hand to a responsible person during ordinary business hours at its noteen address in clause 17.1, or delivered by hand to a responsible person during ordinary business hours at its noteen address in clause 17.1, or delivered by hand to a responsible person during ordinary business hours at its noteen address in clause 17.4, and any change in a laddress in clause 17.4, or the fifth Susiness Day after posting (incluses the contrary is proved) and, in the case of clause 17.4 con the day of delivery. Any notice by telefax or e-mail to a Party at its telefax number or e-mail address in clause 17.1, or delivered by hand to a responsible person during ordinary business fours a time notice or communication actually received by a Party shall be deented or transmission. Not
17.3 17.3.1 17.3.2 17.4 17.4 17.4.1 17.4.2 17.5 17.6 17.7 18.	Lower Ground Toors (160 In Source 17, 160 Juns Sturt - Crr. Tyrubitt Ave, Rosebank, 2195 Postal address: PO Box 2863, Saonovold, 2132 Contact No: 011537 2000 Email: Cleanext roice 90ht [Bigbbalc.com and Are Used Are corded in the PCNS. Ary roctice or communication required or permitted to be given to a Party pursuant to the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e -mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement may only be served at a Party's Domitalium. Any Party may by written notice to the other Party, change its chosen address, telefax number or e-mail address to another address, telefax number or e-mail address, provided that the change shall become effective on the 10th [tenth] Business Day after the receipt of demode receipt of the notice by the addressee in accordance with the provisions of clause 17.4, and any change in a correctly addressed envelope; and sent by prepaid registered ports to its at its chosen address in clause 17.1, or delivered by hand to a responsible person during ordinary business hours at its notoen address in clause 17.1, or delivered by hand to a responsible person during ordinary business hours at its notoen address in clause 17.1, or delivered by hand to a responsible person during ordinary business hall be deemed, unless the contrary is proved) and, in the case of clause 17.4 con the day of delivery. Any notice by zelefax or e-mail to a Party at its telefax number or e-mail address in alcuse 17.1, or delivered by hand to a responsible person during ordinary business bas at the other abusines of clause 17.4 con the day of delivery. Any notice by telefax or e-mail to a Party at its telefax number or e-mail address in alcuse 17.1, or delivered by hand to a responsible person during ordinary business during ordinary business during ordinary business during ordinary business during ordinary busin
17.3 17.3.1 17.3.2 17.4 17.4.1 17.4.2 17.5 17.6 17.7 18. 19.	Lower Ground Toors 100 Tower, 100 Jans Mur. Cnr. Tyrubitt Ave, Rosebank, 2196 Postal address: 100 Box 2663, Sacoword, 2132 Contact No: 011537 2020 Email: Cleanetwicksgeb highbal.com and The User Accorded in the PCNS. Any notice or communication required or permitted to be given to a Party pursuant to the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement may only be estimated as the provisions of clause 17.4, provided that documents in legal proceedings in connection with this Agreement may only be estimated as the provisions of clause 17.4, and any change in a Party Somitism address, tiesfax number or e-mail address, torigax number or e-mail address, provided that: the change shall become effective on the 10th (tenth) Business Day after the receipt of deemed receipt of the notice by the address et in accordance with the provisions of clause 17.4, and any change in a address, in solation thrice, which is not a post office box or a post erstance. Any Party may had to a responsible person during ordinary business hours at its Alosen address in clause 17.1; delivered by hand to a responsible person during ordinary business hours at its Alosen address in clause 17.1; delivered by hand to a responsible person during ordinary business hours at its chosen address in clause 17.1; delivered by hand to a responsible person during ordinary business bus at its chosen address in clause 17.1; delivered by hand to a responsible person during ordinary business hours at its chosen address, a vinter notice or communication be first Business Day after posting (unless the contrary is proved) in the case of clause 17.4 and the first Business Day after posting (unless the contrary is proved) and, in the case of clause 17.4 and the first Business Day after posting (unless the contrary is proved) in the actor for
17.3 17.3.1 17.3.2 17.4 17.4 17.4 17.4 17.5 17.6 17.7 18. 19. 20. 21.	Lover Ground Toors 100 Tower, 100 Jans mut. Cnr. Tyruhit Ave, Rosebank, 2195 Postal address: Po Box 2863, Sacoword, 2132 Contact No: 01 1537 2020 Email: Cleater structer 200 Tower 200 Email: Cleater 200 Tower 200 Email: Cleater 200 Email: Cl
17.3 17.3.1 17.3.2 17.4 17.4.1 17.4.2 17.5 17.6 17.7 18. 19.	Lower Ground Toors 160 In Source 17.0 June Tore, Trywhit Ave, Rosebank, 2196 Postal address: PO Box 2683, Saowowd, 2132 Contact No: 011537 2020 Email: Clemetors/esgb httpsbal.com and The User Acrecorded in the PCNS. Any notice or communication required or permitted to be given to a Party pursuant to the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address in accordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement may only be served at a Party's Domicilium. Any Notice or one munication required or permitted to be given to a Party pursuant to the provisions of this Agreement may only be served at a Party's Domicilium. Any Party may by written notice to the ther Party, change its chosen address, telefax number or e-mail address, provided that: the change shall become effective on the 10th (tenth) Business Day after the receipt or deemed receipt of the notice by the addresse in accordance with the provisions of clause 17.4, and any change in a Party's Domicilium address. Marking which is note apost office box or a post erstance. Any note to a Party Contained in a correctly addressed envelope; and sent by prepaid registered ports to at at its chosen address in clause 17.1; delivered by hand to a responsible person during ordinary business hours at its Chosen address in clause 17.1; delivered by hand to a responsible person during ordinary business Day after posting (indess the contrary is proved) to the first Business Day after posting (indess the contrary is proved) to the first Business Day after posting (indess the contrary versime) and in the case of clause 17.4 on the day of delivery. Any to be a Party is continued in this clause 2 and the notifice any may communication to actual versime of the indeximation of the indeximatin on th
17.3 17.3.1 17.3.2 17.4 17.4 17.4 17.4 17.5 17.6 17.7 18. 19. 20. 21. 22.	Lover Ground Toors 100 Tower, 100 Jans mut. Cnr. Tyruhit Ave, Rosebank, 2195 Postal address: Po Box 2863, Sacoword, 2132 Contact No: 01 1537 2020 Email: Cleater structer 200 Tower 200 Email: Cleater 200 Tower 200 Email: Cleater 200 Email: Cl
17.3 17.3.1 17.3.2 17.4 17.4 17.4 17.4 17.5 17.6 17.7 18. 19. 20. 21. 22. 23.	Lover fround floor South Tower, 160 Jan Sunt-Con. Tywhitt Ave, Rosebank, 2196 Postal adverses: Pole Dace 265, Source Note 2015 Postal adverses to Pole Dace 265, Source Note 2015 Postal adverses to Pole Dace 265, Source Note 2015 Postal adverses to Pole Dace 265, Source Note 2015 Postal adverses to Pole Dace 265, Source Note 2015 Postal Content Content Postal Posta
17.3 17.3.1 17.3.2 17.4 17.4 17.4 17.4 17.5 17.6 17.5 17.6 19. 20. 21. 22. 23.	Lover fround floor south Tower, 160 land Sunt-Con. Tywhitt Ave, Rosebank, 2195 Postal address, 10 los 25, 200 Context be: 011 537 0200 Context be:
17.3 17.3.1 17.3.2 17.4 17.4 17.4 17.4 17.5 17.6 17.7 18 19. 20. 21. 22. 23. 23.1 23.1 23.2	Lover Ground Floor South Tower, 160 Jan Smitt Aver, Rosebank, 2395 Postal address: Pob 80 2863, Sacomoid, 1322 Context is: 011 537 2020 Email: Centext-resselb flip black com and The User Arronce or communication required or permitted to be given to a Party pursuant to the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address, in a coordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement may only be served at a Party & Domicilium. Any Party may by writein notes to the other Party, change its chosen address, telefax number or e-mail address, provided that: the change shall become effective on the other Party, change its chosen address, telefax number or e-mail address is not flip address, telefax number or e-mail address. Party by my triten notes to the other Party, change its chosen address is not flip address, telefax number or e-mail address, provided that: the change shall become effective on the other Party, change its chosen address in courd nuce, which is not part of the notes by the address, telefax number or e-mail address. Party by my triten notes to the other Party, change its chosen address in clause 17.4, and not be there party change its chosen address in clause 17.1: shall become effective on the other Party, change which the start of chanse 17.1: the desare of the acte of clause 17.4.1 on the fifth Business Dy after posting (unless the contrary is proved) and, in the case of clause 17.4.2 on the day of delivery. Any notes by there date or change to address shall beceme during is proved and the startes not address in the date of the start is chosen address. To the startes acts out of clause 17.1. Displate acts of the address after beceme, unless the contrary is proved, that the stances Day after the date of transmission. NUTUAL SUPCH To active the start is active out of nix related to this Agreement, the Parties shall me
17.3 17.3.1 17.3.2 17.4 17.4 17.4 17.4 17.5 17.6 17.7 18. 19. 20. 21. 22. 23.	Lover for und Floor Such Tower, 100 Jan Smur, Cnr. Tynehitt Ave, Rosebank, 2195 Postal adverse: 10 Box 2863, Sacowork, 3122 Contact tw: 011 577 0200 Email: ClienterwiseBohtglobal.com and The Uerr Arrotice of control Box 2005, Sacowork, 3120 Contact Second Email: ClienterwiseBohtglobal.com and the PCM. Arrotice of control Box 2005, Sacowork, 3120 Contact Second Email: ClienterwiseBohtglobal.com Arrotice of control Box 2005, Sacowork, 3120 Contact Second Email: ClienterwiseBohtglobal.com Arrotice of control Box 2005, Sacowork, 3120 Contact Second Email: ClienterwiseBohtglobal.com Arrotice of control Box 2005, Sacowork, 3120 Contact Second Email: ClienterwiseBohtglobal.com Arrotice of control Box 2005, Sacowork, 3120 Contact Second Email: ClienterwiseBohtglobal.com Arrotice of the other Party, Change Is Schwart, Beldra number of e-mail address, provided that: the change Shatt Box 2005, Sacowork, 3120 Contact Second Email: ClienterwiseBohtglobal.com Arrotice to Tesh 2005, Sacowork, 3120 Contact Second Email: ClienterwiseBohtglobal.com Arrotice to Tesh 2005, Sacowork, 3120 Control Box 2005, Sacowork, 3120 Control Box 2005, Sacowork, 3120 Control ClienterwiseBohtglobal.com Arrotice to Tesh 2005, Sacowork, 3120 Control ClienterwiseBohtglobal.com Arrotice to Farty Schwart, 3120, Sacowork, 3120 Control ClienterwiseBohtglobal.com Arrotice to Sacowork, 3120 Control ClienterwiseBohtglobal.com Arrotice to Farty 415, totelan and/sacowork, 3120, ClienterwiseBohtglobal.com Control Competition Box 2005, Sacowork, 3120, ClienterwiseBohtglobal.com Control Competition Box 2005, ClienterwiseBohtglobal.com Control Competition Box 2005, ClienterwiseBohtglobal.com Control Comp
17.3 17.3.1 17.3.2 17.4 17.4 17.4 17.4 17.5 17.6 17.7 18 19. 20. 21. 22. 23. 23.1 23.1 23.2	Lover Ground Floor South Tower, 160 Jan Smitt Aver, Rosebank, 2395 Postal address: Pob 80 2863, Sacomoid, 1322 Context is: 011 537 2020 Email: Centext-resselb flip black com and The User Arronce or communication required or permitted to be given to a Party pursuant to the provisions of this Agreement shall be valid and effective only if in writing and sent to a Party's chosen address, telefax number or e-mail address, in a coordance with the provisions of clause 17.6, provided that documents in legal proceedings in connection with this Agreement may only be served at a Party & Domicilium. Any Party may by writein notes to the other Party, change its chosen address, telefax number or e-mail address, provided that: the change shall become effective on the other Party, change its chosen address, telefax number or e-mail address is not flip address, telefax number or e-mail address. Party by my triten notes to the other Party, change its chosen address is not flip address, telefax number or e-mail address, provided that: the change shall become effective on the other Party, change its chosen address in courd nuce, which is not part of the notes by the address, telefax number or e-mail address. Party by my triten notes to the other Party, change its chosen address in clause 17.4, and not be there party change its chosen address in clause 17.1: shall become effective on the other Party, change which the start of chanse 17.1: the desare of the acte of clause 17.4.1 on the fifth Business Dy after posting (unless the contrary is proved) and, in the case of clause 17.4.2 on the day of delivery. Any notes by there date or change to address shall beceme during is proved and the startes not address in the date of the start is chosen address. To the startes acts out of clause 17.1. Displate acts of the address after beceme, unless the contrary is proved, that the stances Day after the date of transmission. NUTUAL SUPCH To active the start is active out of nix related to this Agreement, the Parties shall me
17.3 17.3.1 17.3.2 17.4 17.4 17.4 17.4 17.5 17.6 17.7 18 19. 20. 21. 22. 23. 23.1 23.1 23.2 23.3	 Liver Ground Floor South Tower, 160 Jan Smit Cm. Tynehit Ave, Rosebank, 2196 Portal address: 10 Poor 2863, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor South Tower, 160 Paor 2864, Sacomol, 3122 Ground Floor 2864, Sacomol, 3122 <
17.3 17.3.1 17.3.2 17.4 17.4 17.4 17.5 17.6 17.5 17.6 19. 20. 21. 22. 23. 23.1 23.2 23.3	 Lore Ground Floor South Tower, 160 Jan Smit Con. Tyrebit Ake, Rosebank, 2195 Postal address: 106 Sea 28.55, sourced batter, 2003 Control Floor South Tower, 160 Jan Smit Con. Tyrebit Ake, Rosebank, 2103 Control Floor South Tower, 160 Jan Smit Con. Tyrebit Ake, Rosebank, 2103 Control Floor South Tower, 160 Jan Smit Control Floor South Tower, 160 Jan Smith, 160 Jan
17.3 17.3.1 17.3.2 17.4 17.4.1 17.4.1 17.5 17.6 17.7 18. 19. 20. 21. 22. 23. 23.1 23.2 23.3	 Lore Ground Floor South Tower, 150 Jan Smit- Con. Tyrebit Law, Rosebank, 2195 Postal adders: 10 Sex 2855, Sacoword 13 212 Ground Floor South Tower, 150 Jan Smit- Controverse Specific Law, 2000 Barl Centervice Center Law, 2000 Barl Cente Law, 2000 Barl Center Law, 2000 Bar
17.3 17.3.1 17.3.2 17.4 17.4 17.4 17.4 17.5 17.6 17.7 18 19. 20. 21. 22. 23. 23.1 23.1 23.2 23.3	Lice from A floor Subh Tower, 160 Jan Sum, 2010. Tyunkit Awe, Jassbank, 2196 Portal address Toke 2363, Sacoword 2,312 Construction 137 2020 The Ior
17.3 17.3.1 17.3.2 17.4 17.4 17.4.1 17.5 17.5 17.6 17.7 18. 19. 20. 21. 22. 23. 23.1 23.2 23.3 23.4 23.5 23.6	 Lore Ground Floor South Tower, 150 Jan Smit- Con. Tyrebit Law, Rosebank, 2195 Postal adders: 10 Sex 2855, Sacoword 13 212 Ground Floor South Tower, 150 Jan Smit- Controverse Specific Law, 2000 Barl Centervice Center Law, 2000 Barl Cente Law, 2000 Barl Center Law, 2000 Bar

Lower Ground Floor, South Tower 1Sixty Jan Smuts, Rosebank, 2196

 \bigcirc

P O Box 2863, Saxonwold, 2132 clientservices@bhfglobal.com T +27 87 210 0500

DIRECTORS NJ Khauoe (Chairperson) • HL Nhlapo (Deputy Chairperson) • JK Mothudi (Managing Director) • MR Bayley • LR Callakoppen • ME Dlamini (eSwatini) • JH Joubert • TB Makoetlane (Lesotho) •S Martinus • AK Mia Hamdulay • CM Mokgosana (Botswana) • BOS Moloabi • N Nyathi • C Raftopoulos • SN Sanyanga • HC Schäfer (Namibia) • H. Stephens • MC Wilson

www.pcns.co.za