



QUICKSURE

ANTI-BRIBERY & CORRUPTION POLICY

FOR


QUICKSURE COMMERCIAL (PTY) LTD

FSP NO: 16903

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FSP NAME:	Quicksure Commercial (Pty) Ltd
FSP NUMBER:	16903
RESPONSIBLE PERSON:	Andrea Hatton-Jones
COMPLIANCE OFFICER:	Adv. Daniel Opperman

DATE:	1 January 2026
FULL NAME OF KEY INDIVIDUAL:	Head of Legal Compliance HR KI
SIGNATURE OF KEY INDIVIDUAL:	

1. PURPOSE

Our organisation and all its subsidiaries are committed to conducting business transparently, honestly, with integrity and to the highest ethical standards, and this commitment is embodied in, among other things, our Code of Conduct Policy and this Policy.

This Anti-Bribery and Anti-Corruption Policy reiterates our organisation's zero-tolerance commitment to comply with and to conduct its business following applicable anti-bribery and anti-corruption laws, and to cause its affiliates, directors, employees, and third-party service providers to act accordingly.

Our organisation will abide by the Prevention and Combating of Corrupt Activities Act, 12 of 2004 ("PCCA").

This Policy supplements our organisation's Code of Conduct Policy, other policies, and all applicable laws, and is not intended to replace any applicable laws.

The purpose of this Policy is to set out our responsibilities and the responsibilities of those working for or with our organisation.

This Policy may be amended at any time.

2. SCOPE

This Policy applies to the associates and employees/representatives of our organisation and reflects the standards to which the organisation expects from its business associates, consultants, third-party service providers, or any other person associated with or acting on behalf of the organisation.

What is bribery and corruption?

Bribery is where a person offers, promises, gives or receives, demands, solicits or accepts something of value, whether it is a financial or other advantage to/from another person, to bring about the improper performance by that other person of a relevant function or activity, or to reward such improper performance. It also includes situations where the offer or acceptance of the advantage is in itself improper.

Corruption is defined broadly as 'the abuse of power for personal gain, and bribery and fraud are considered to be aspects of corrupt practices.

A bribe can take many forms, for example, a direct or indirect promise or offer of something of value, the offer or receipt of a kickback, fee, reward, or other advantage, the giving of aid, donations, or voting designed to exert improper influence.

3. PRINCIPLES

Managers should ensure that all employees/representatives are familiar with this Policy and subsequent applicable amendments as they are updated.

It is also the responsibility of all staff to familiarise themselves with and observe the requirements contained in this Policy in conjunction with all other relevant policies that govern employment at our organisation.

An employee/representative is entitled at any time to disclose non-compliance with the Policy without fear of victimisation.

Breach of this Policy may result in disciplinary action. Breach of the laws of this Policy could also result in civil or criminal proceedings. In relation to independent contractors or temporary workers, failure to comply with this Policy will result in a notification to the service provider and any applicable authority to take appropriate remedial action, which may include but is not limited to reimbursement by the eligible user or its service provider for expenses incurred.

If you are unsure whether a particular act constitutes bribery or corruption, or if you have any other queries, these should be raised with your supervisor, manager, or relevant head of department.

4. CONTRAVENTION OF THE POLICY

Our organisation regards any contravention of the Policy as a serious matter. At the same time, any suspected or alleged contravention under investigation must be treated with utmost confidentiality.

If an employee/representative believes that their actions have, or may have, contravened the Policy, they should immediately inform their supervisor, manager, or relevant head of department.

If an employee/representative suspects that another employee/representative of the organisation has contravened the Policy, they should report this promptly and confidentially, preferably in writing, to management.