

CORPORATE PROFILE

CLIENT SERVICE EXCELLENCE

GIB | HOLDINGS (PTY) LTD

ABOU

We have a diverse mix of complimentary busi
their fields including the following in the gen
mining, specialty, logistics and security, cre
inwards and outwards both from the rest of the
renewabl

In the financial services area: retirement fund s
and private we

These teams all work together in a coordinate
service in line with what clients

UT US

inesses, each run by teams who are experts in
eral insurance area: commercial enterprises,
dit and political risk, aviation, marine, global
world and Africa, film and entertainment, and
e energy.

olutions, health consultants, financial planners,
alth consultants.

d and effective way to ensure that we deliver
have come to expect from us.

A BRIEF HISTORY OF GIB

THE 1980'S

- 1982 GIB established
- 1983 FIA members
- 1986 Lloyd's tribunalisation
- 1987 Specialised marine broking

THE 1990'S

- 1990 Specialised mining, engineering and construction broking
- 1992 Life and investment consultancy
- 1993 Specialised aviation insurance broking
- 1996 Entered agricultural insurance
- 1997 Assurex global partner
- 1998 Specialised employee benefits
- 1999 GIB obtained a 13B pension fund administration licence

THE 2000'S

- 2000 Destiny Umbrella Fund
- 2001 Moved corporate head offic Houghton
- 2004 Thompson Credit - a specialis political risk broking co.
- 2006 Sandhill - a reinsurance admi
- 2007 Acquired Assurex global shar
- 2009 Dinaledi - a specialised TV, fil division

THE 2010'S

GIB surpasses one billion assets under management.
2011 Lephatsi, a B-BBEE co. acquired 30% shareholding in GIB Group
2012 A global partner to FUNK Alliance (Germany), Worldwide Brokers Network, Verspieren Int. (France) and Jiang Tai (China)
2013 GIB Africa Alliance - a network of brokers across Africa
2013 Acquired Debtsource shareholding
2014 Specialist reinsurance broking co. established

THE 2020'S

- 2020 GIB global investment solutions launched
- 2020 New group CEO appointed
- 2020 GIB acquires GIB-HW Broking WC
- 2021 GIB establishes a renewable energy insurance division
- 2021 Investment in sales organisation
- 2022 GIB celebrated 40th anniversary
- 2022 Appointment of COO and establish operations

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inistration co.
eholding
lm and media

THE 2010'S

- 2015 GIB established GIB-HW Brokers WC
- 2016 Acquired CGM Insurance Brokers - a specialist film and entertainment insurance co.
- 2016 Richard Bird and Associates
- 2017 GIB obtains category 2 asset management license.
- 2018 GIB Insurance Brokers became a level 1 contributor to B-BBEE
- 2019 GIB Private wealth established

GIB GROUP IS ONE OF SA'S LARGEST INDEPENDENT INSURANCE BROKERS

The GIB Group was founded in 1982 and has gro
South Africa's Leading Corporate Insurance Brok
Head Office is based in Johannesburg with an In
Network Structure in over 200 Countries, develop
Clients' Global needs. GIB Africa Alliance has re
over 40 Countries. GIB has a flexible and creativ
and has assumed the commitment to provide in
solutions to our Client's Insurance and Risk Financ

- GIB is one of the highest ranked Insurance Brok
- R250 million Professional Indemnity Insurance
- We have a Level 1 B-BBEE rating and a B-BBEE
  recognition level of 135%
- Lephatsi Financial Services and Meadowood In
  together 38% Shareholders of GIB Holdings



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novative
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kers in South Africa

procurent

nvestments are



GLOBAL NETWORKS AND LLOYDS TRIBUNALISATION

The GIB Group recognises that Insurance, Risk Financing, Risk Management, Re-insurance and other forms of Risk Transfer are global by nature and therefore, to be effective in the financial segment, a global network is an imperative. Global Networks of respected Partners are a supportive web of Insurance knowledge, advice and assistance. Wherever clients have assets at risk, global hands-on advice and services are available from local partners familiar with the regulatory environment and customs of each country. Lloyd's, an approved local Insurer, is the World's largest Insurance Corporation and is viewed as the hub of the Insurance Industry. Lloyd's only deals with Lloyd's Tribunalised Brokers which is a status that can only be achieved given certain financial, quality and integrity criteria. The GIB Group has enjoyed this status since 1986.





Assurex GLOBAL

nisonBrokers

WBN
Worldwide Broker Network

Gallagher

VERSPIEREN
COURTIER EN ASSURANCES

funk

Jiang Tai
Insurance Brokers Ltd

WE COVER AFRICA

GIB AFRICA ALLIANCE

AFRICA WIDE COVERAGE

The GIB Africa Alliance was formed in September 2013 to cater for the growing need to support the placement of business into and from the African Continent. The GIB Africa Alliance is a formal Network of Associates throughout Africa enabling the placement and servicing of risks in Africa by Leading Independent Retail Brokers on the ground.

The GIB Africa Alliance ensures that local knowledge and expertise is utilised ensuring all local requirements are complied with thus affording clients protection of local interests as well as peace of mind. We are able to facilitate your Insurance needs in most African Countries.

For further information, visit our website or contact gibafrica@gib.co.za



GIB HOLDINGS (PTY) LTD

GIB CORE VALUES



COURAGE

We welcome opportunities and challenges, because we are strong and stand together, even in adverse situations. We Lead with courage to drive the growth and sustainability of GIB.



INTEGRITY

We always do the right thing, the right way, with the right intentions. We are open and transparent in all our engagements and deliver on the commitments we make.



CARING

We make time for one and other, and care about the wellbeing of our colleagues. We equally care for the communities within which we operate and extend a helping hand where we can.



ACCOUNTABILITY

We are responsible for every action taken, every word spoken, and every decision we make. We are all accountable for making GIB a great place to work.



TEAMWORK

We consider the opinions of others and reach out to collaborate; we understand that we are all working towards a common purpose. We take a vested interest in each other and celebrate the wins of all departments, because we know that our collective strengths are what makes GIB Exceptional.

GIB PHILOSOPHY



WE ARE A WHOLLY OWNED SOUTH AFRICAN COMPANY

Our focus is on fast, effective and professional services by empowered management.



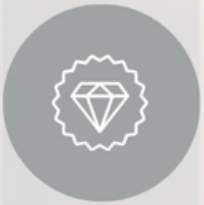
WE LISTEN TO OUR CLIENTS

Client service begins with an in depth understanding of each individual client's needs and objectives, whether the client is a company or an individual. Adding value is our objective for every client.



WE PROVIDE UNIQUE SOLUTIONS

We are large enough to provide the best technical skills but small, flexible and nimble enough to provide unique solutions for each client.



WE EMPLOY ONLY THE BEST

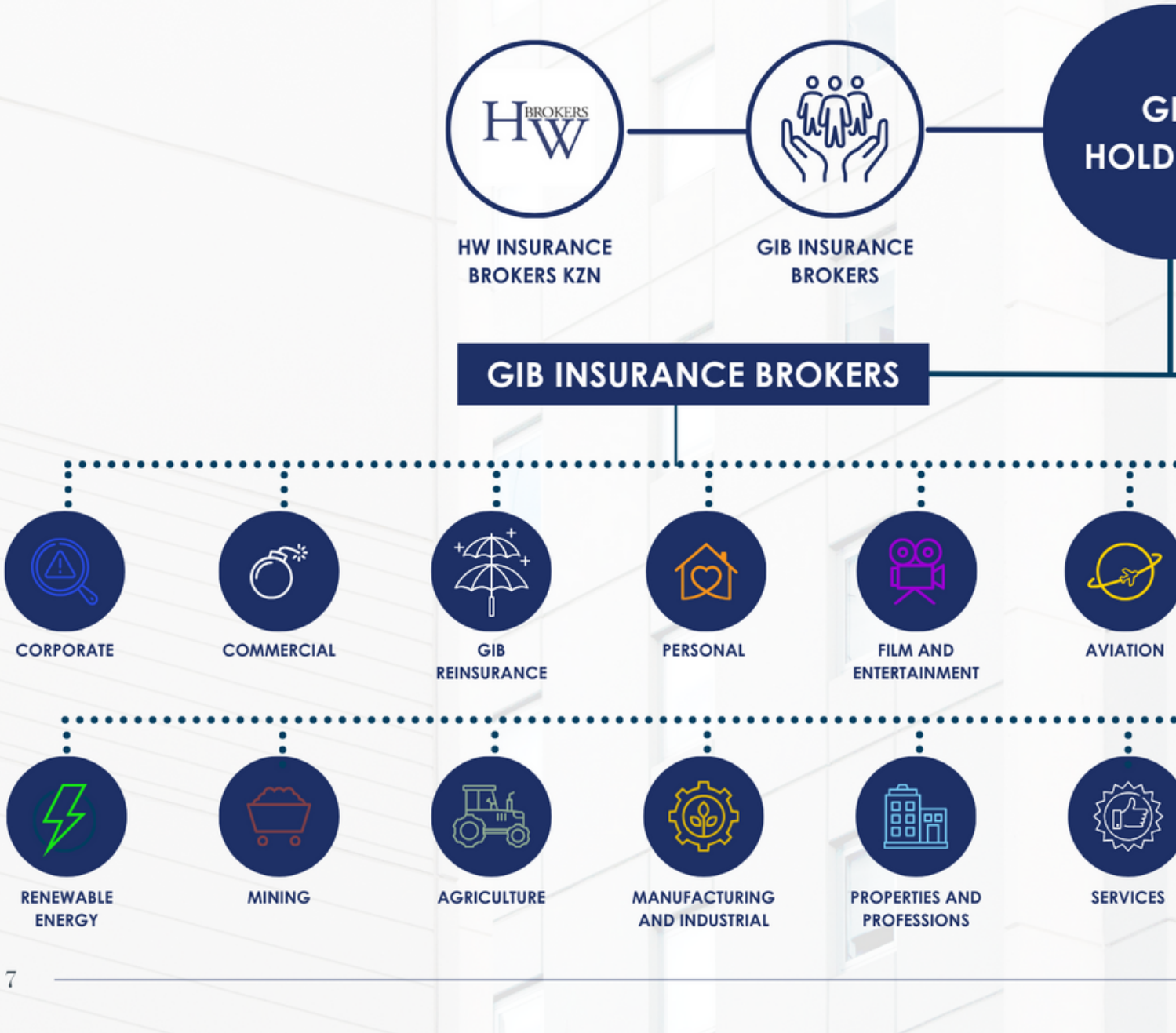
Our staff are amongst the best in their fields, enthusiastic, energetic, and committed, with a wide variety of professional skills to benefit our clients.



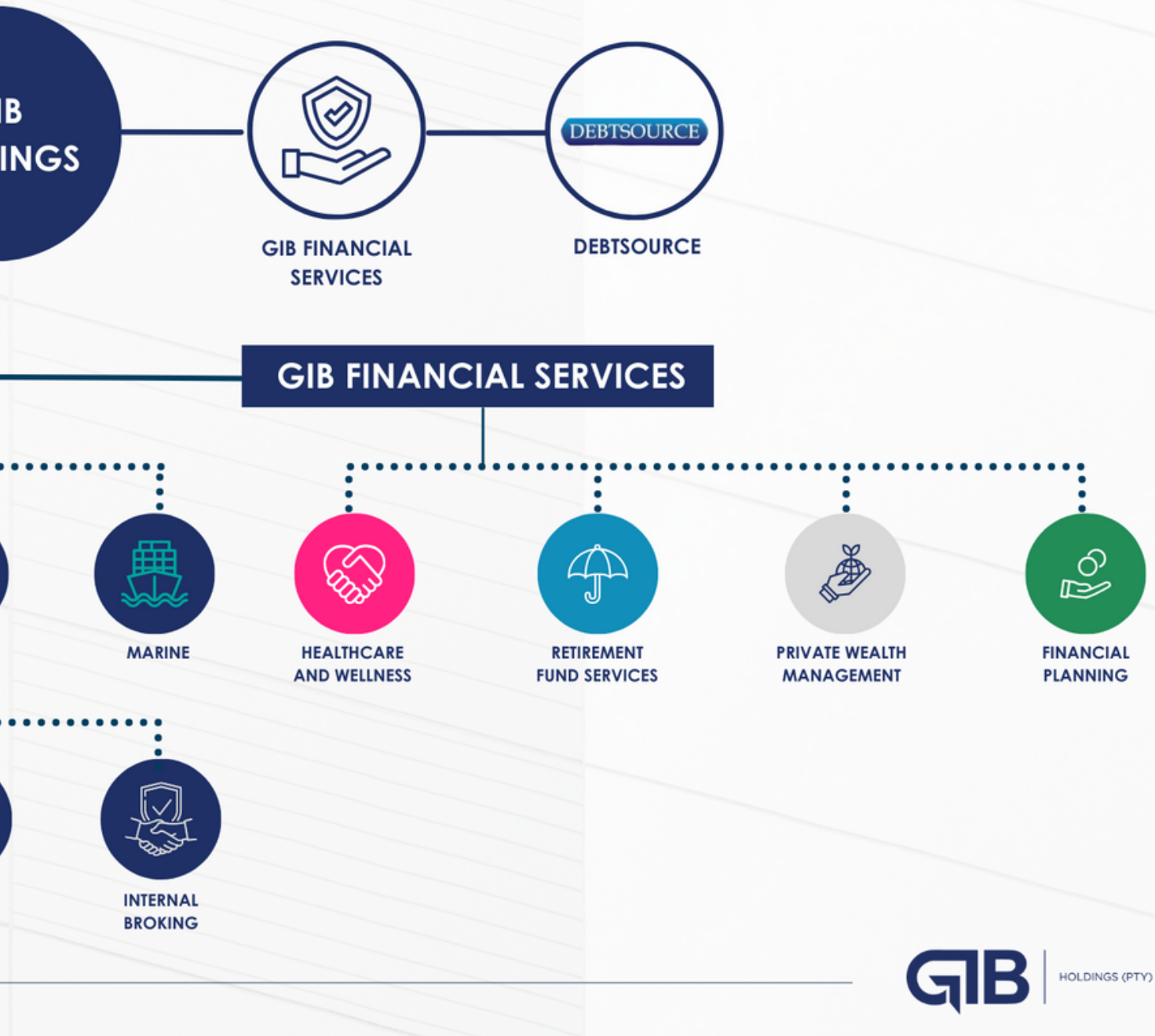
WE BUILD LONG TERM RELATIONSHIPS

We pride ourselves on the longstanding relationships we have forged with our clients, insurers and reinsurers. In every relationship we act with honesty and integrity.

GIB GROUP


HW BROKERS
HW INSURANCE BROKERS KZN
GIB INSURANCE BROKERS
GI HOLD
GIB INSURANCE BROKERS
CORPORATE
COMMERCIAL
GIB REINSURANCE
PERSONAL
FILM AND ENTERTAINMENT
AVIATION
RENEWABLE ENERGY
MINING
AGRICULTURE
MANUFACTURING AND INDUSTRIAL
PROPERTIES AND PROFESSIONS
SERVICES

STRUCTURE

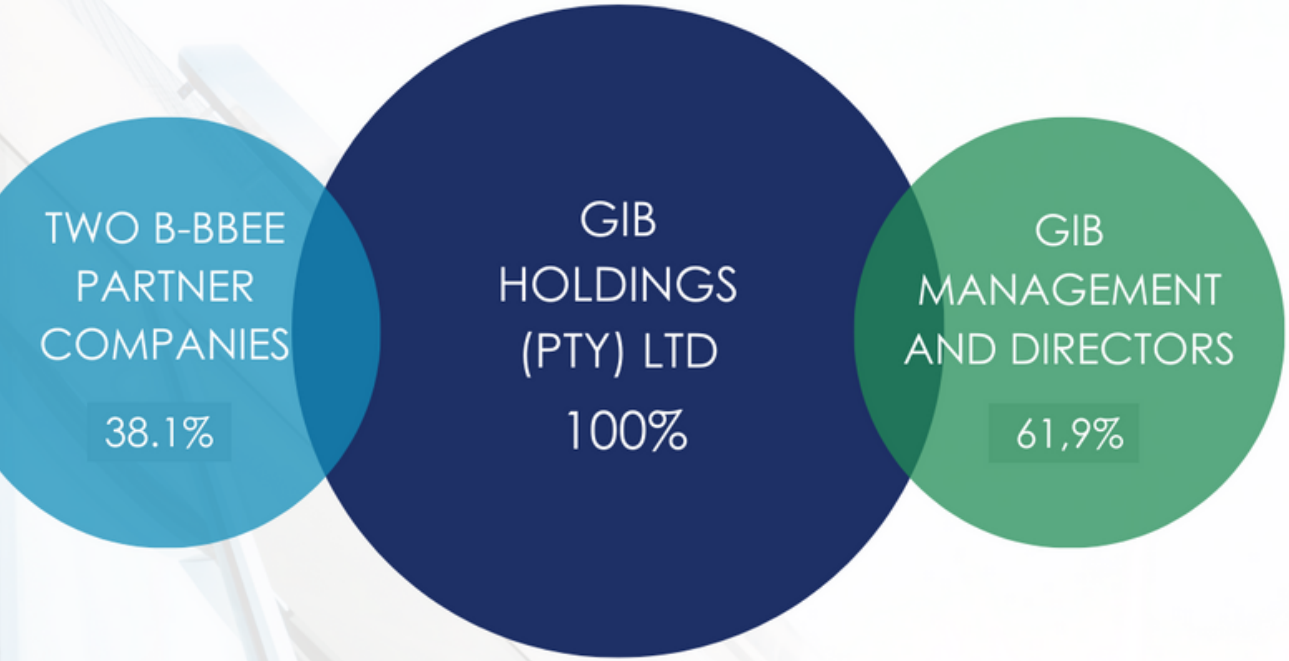

IB
INGS
GIB FINANCIAL SERVICES
DEBTSOURCE
GIB FINANCIAL SERVICES
MARINE
HEALTHCARE AND WELLNESS
RETIREMENT FUND SERVICES
PRIVATE WEALTH MANAGEMENT
FINANCIAL PLANNING
INTERNAL BROKING

GIB SHAREHOLDER

SHAREHOLDING

GIB Holdings (Pty) Ltd is 61,9%
held by directors and management and
38,1% held by two B-BBEE partner companies.

RS AND DIRECTORS



FAIS DISCLOSURES

GIB Insurance Brokers (Pty) Ltd FAIS Disclosure available on our website

GIB Financial Services (Pty) Ltd FAIS Disclosure available on our website



GIB INSURAN



CE BROKERS

AVIATION

ABOUT US

GIB Aviation works proactively with clients on a worldv
providing tailored solutions across a range of complim
products. We arrange insurance and reinsurance for
Aviation, Airline Operators, Airport Owners, Operators
Maintenance Facilities, Products Manufacturers and F
with leading Local and International Markets. We prid
on the ability to develop lasting relationships, our selec
appropriate covers and our expertise in negotiating e
claim settlements.

wide basis
nentary
General
and
Financiers
e ourselves
ction of
ffective

OUR SERVICES

- Bespoke Insurance Programme
- Claims Handling and Negotiating
- Contractual Advice
- Reinsurance
- Independent Aviation Claims Consultancy

OUR PRODUCTS

- Aircraft Hull All Risks
- Premises Liability
- Third Party and Passenger Legal Liability
- Airport Liability
- Products Liability
- Hull War and Malicious Damage
- Hangarkeepers Liability
- Unmanned Aerial Systems
- Repossession / Contingent Liability
- Pilot Excess

COMMERCIAL



ABOUT US

GIB Commercial provides personalised services combined with quick response times 24/7. Our management and employees have wide experience, not only regarding the various Insuranc requirements of clients, but also in-depth knowledge of how our clients operate and of the Insurance Markets available both locally and internationally. This, combined with extensive experience in negotiating the best possible terms, enables GIB to meet the Insurance needs of clients.

OUR SERVICES

- Cover with Full Market Assessment
- Claims Management Services
- Claims Negotiations and Recoveries
- Short Term Insurance Portfolio Structuring
- Premium Finance
- Roadside and Other Assistance
- Contract Analysis and Interpretation

OUR PRODUCTS

- Assets
- Business Interruption
- Commercial Crime
- Motor Fleets
- Broad Form Liability
- Directors and Officers Liability
- Professional Indemnity
- Cyber Crime Liability
- Environmental Impairment Liability
- Personal Accident
- Travel
- Kidnap and Ransom
- Employment Practices Liability
- Products Liability Including Guarantees and Recall



ABOUT US

GIB Corporate conducts detailed risk assessments for our corporate clients. It thereafter implements structured solutions to ensure enterprisers are correctly covered as we understand that the bigger the company, the bigger the risks it faces – and the more specialised its insurance needs are. The geographical scope extends into Africa, providing companies with tailored and appropriate cover, along with access through our Network partners globally.

OUR SERVICES

- Design and Place Tailored Short-Term Insurance Portfolios
- Alternative Risk Transfer
- Claims and Recovery Management
- Risk Finance Structures and Alternatives
- Risk Analysis and Quantification
- Claims Training
- Contract Analysis and Interpretation
- Risk and Insurance Audits
- Risk Management Services
- Historical Risk Assessments
- Loss Simulation Exercises

OUR PRODUCTS

- Products Liability Including Guarantees and Recall
- Cyber Crime Liability
- Environmental Impairment Liability
- Personal Accident
- Travel
- Kidnap and Ransom
- Employment Practices Liability
- Assets
- Business Interruption
- Motor Fleets
- Broadform Liability
- Directors and Officers Liability
- Professional Indemnity / Commercial Crime
- Financial Institutions
- Terrorism and Political Violance





CREDIT AND POLITICAL RISK

DEBTSOURCE

ABOUT US

Debtsource is a specialist credit management comp
solutions for any business that extends credit to its cu
are less risk, more profit, time saved, and most impor
Debtsource has extensive credit management expe
credit, consumer credit, credit information, credit ins
Debtsource provides a full range of credit manager

Credit Management is a value chain. It is the result o
management process working together in harmony
Typically companies turn to credit information, credi
debtor financing when they struggle with credit risk,
only elements of a solution. Debtsource is unique as
constitute a coherent credit management solution.



pany that provides complete
ustomers. The benefits to clients
rtantly - improved cash flow.
erience in the areas of trade
surance and information systems.
ment services.

of all of the elements of the credit
to provide the perfect benefit.
it insurance, debt collectors or
but quickly find that these are
it provides all the elements that

SERVICES OFFERED

- Credit Policies
- Documentation
- Debtor Research (Credit Information)
- Setting Credit Limits
- Insurance and Securities
- Information Systems and Data Management
- Credit Control (Early stage Recovery)
- Debtor Financing
- Pre-Legal (Late stage recovery)
- Legal Recovery (Including business rescue, liquidation, sequestration)
- Management Reporting
- Staff Selection
- Training for Credit Staff

FILM AND ENTERTAINMENT



ABOUT US

GIB Film and Entertainment specialises in designing insurance solutions that are responsive to the emerging needs and requirements of filmmakers, producers, broadcasters, entertainers and anyone, anywhere engaged in the business of professional entertainment. Our clients benefit from timely risk transfer solutions, generous cost and coverage improvements and the highest standards of practices in our influential relationships with underwriters around the world.

OUR SERVI

- Nominated Key Cast
- Negative Film, Digital and Tape
- Props, Sets and Ward
- Hired-in Equipment
- Extra Expense
- Third Party Property D
- Office Contents - Film
- Money
- Public Liability
- Employer's Liability
- Personal Accident
- Motor Vehicles
- Animal Mortality
- Non-Appearance of

ICES

and Crew
l Media

lrobes

Damage
n Producers

Cast / Crew

OUR PRODUCTS

Event Liability will cover damages for which the event organiser becomes legally liable to pay to third parties following death or bodily injury or illness of any Third Party. The cover also extends to provide cover for loss or damage to their property. Legislation highlights the need for proper Liability cover for event organisers.

- Public Liability
- Employers Liability
- Emergency Medical Expenses
- Spread of Fire
- Legal Defence
- Wrongful Arrest and Defamation
- Temporary Construction
- Food and Drink
- Sub-Contractors
- Participants
- Damage to venue (including pitch and field)
- Losses arising from the cancellation of the event

PRIZE INDEMNITY

- Hole-in-one / Winning by chance
- Incentive Bonus
- Performance bonus covers
- Safe combination contests
- Soccer/Rugby goal contests
- Fishing Competition
- Product Placements
- Casino / Gambling Competitions

MARINE

ABOUT US

GIB Marine and Global Transport offer a range of insurance products both locally and offshore. Our approach is underpinned by our outstanding service ethos that focuses on performance, stability, longevity, and consistency. Featuring bespoke enhanced protection, our Marine and Global Transport solution provides end-to-end cover across a variety of risks from the world's most trusted markets.

O



OUR SERVICES

- Claims Management
- Cell Captives and Contingency Programmes
- Risk Mitigation
- 3rd Party Recovery Assistance
- Supplier Contract Analysis and Interpretation
- Specialist Poultry Cover
- Risk Financing Structures
- Insurance Portfolio Structuring

OUR PRODUCTS

- Stock Throughput Insurance
- Cargo Insurance
- Goods in Transit Insurance
- Freight Forwarders Insurance
- Hull Insurance
- Marine Advance Loss of Profits Insurance
- Delay in Production Insurance
- Protection and Indemnity
- Difference in Conditions
- Warehouseman's Liability
- Marine Liability
- Charterers Liability
- Carriers Liability
- Ship repairers / Port Liability
- Voyage / Tow Risks
- Piracy

GIB HOLDINGS (PTY) LTD

MINING



ABOUT US

GIB's Mining, Construction and Engineering team of experts understands the risks and challenges of the mining, mineral processing and construction industries.

GIB's team of qualified Insurance Brokers have in depth knowledge of these Industries and have designed specific products to meet all possible requirements. Tailor-made Risk Management Programmes supported by Broadform seamless Insurance cover ensure total and cost effective protection for our clients.

OUR SERVICES

- Contractual Advice
- Claims Handling
- Claims Negotiations
- Risk Management
- Tailored Insurance Programmes
- Post Loss Surveys

OUR PRODUCTS

- Assets and Business Interruption
- Building Protection Insurance
- Civil Engineering Project Insurance Guarantees
- Machinery Breakdown Advanced Loss of Profits
- Project Delivery
- Broadform Liability
- Errors and Omissions
- Personal Accident
- Guarantees
- Professional Indemnity
- Defective Workmanship and Products Liability
- Open Cast, Surface and Underground Mining
- Plant and Machinery
- Renewable Energy Projects
- Environmental Rehabilitation
- Latent Defects
- Confiscation, Expropriation, and Nationalisation



PERSONAL

ABOUT US

GIB Personal Insurance strives to provide our clients with exce
service as well as access to a wide range of innovative and
effective insurance solutions. Our customer focused Personal
team has a wide range of skills and expertise, and use these
best of their ability so that our clients' benefit from these skills
their insurance experience efficient and stress free. The Insure
our panel have fully entrusted policy amendment administra
GIB, which is done in our office internally thereby avoiding de
and allowing for offering swift turnaround times. Over the last
years, GIB has fostered exceptional relationships with the Insu
do business with which in turn benefits our clients. Through the
relationships we can provide our clients with unique tailor-ma
insurance products - we pride ourselves in "thinking out of the
and finding dynamic and innovative solutions to suit every
client's requirements.



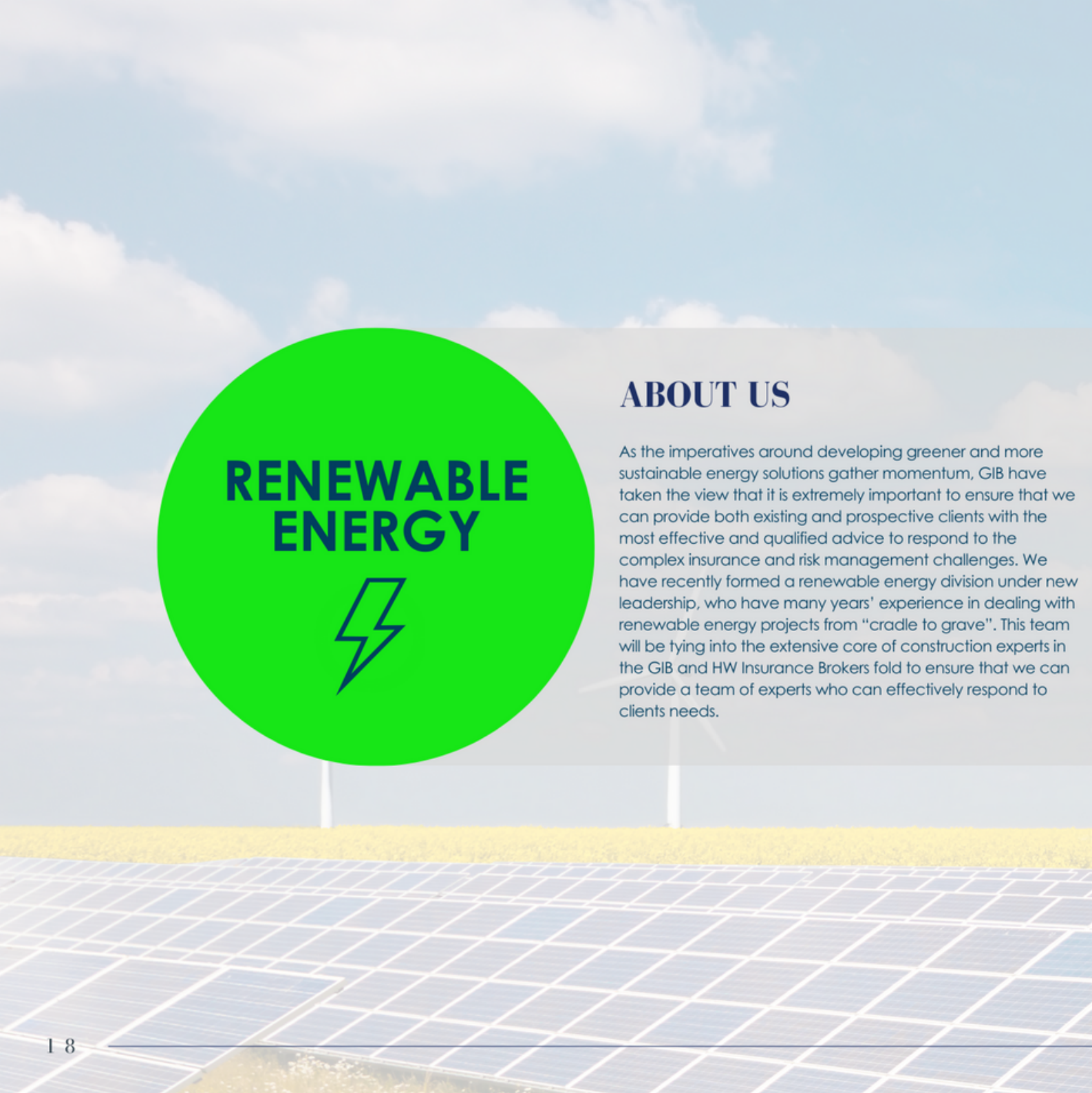
OUR SERVICES

- Products suited to high net worth individual
- Products suited to middle market individual
- Products suited to individuals entering the insurance market for the first time
- Stand-alone motor
- Personal lines staff schemes
- Travel insurance
- Pet insurance
- Tracker smart geyser

OUR PRODUCTS

GIB are well positioned and suited to offer tailored product solutions for everyone in their different financial stages, from specific products catering to the High Nett Worth individual, to insuring someone who bought their first car, to a student studying away from home, or successful professionals with multiple assets. We are also able to partner with our commercial and corporate clients to assist their staff with bespoke staff schemes.

- Buildings
- Household Contents
- Personal Liability
- Vehicles (Classic and Supercar)
- All Risks – Specified and Unspecified
- Watercraft
- Personal Accident
- Trailers
- Caravans
- Motorcycles
- Vehicle Value Lock in Product
- Personal Cyber Insurance (MyCylution)
- Personal Computers
- Travel Insurance
- Pet Insurance
- Excess Waiver
- Smart Geyser Devices
- Tyre Insurance



ABOUT US

As the imperatives around developing greener and more sustainable energy solutions gather momentum, GIB have taken the view that it is extremely important to ensure that we can provide both existing and prospective clients with the most effective and qualified advice to respond to the complex insurance and risk management challenges. We have recently formed a renewable energy division under new leadership, who have many years' experience in dealing with renewable energy projects from "cradle to grave". This team will be tying into the extensive core of construction experts in the GIB and HW Insurance Brokers fold to ensure that we can provide a team of experts who can effectively respond to clients needs.

OUR SERVICES

- Power purchase agreement guidance and advice.
- Advice and guidance around finance agreements and lenders insurance advisors.
- Engineering, Procurement, Construction (EPC) contract advice.
- Advice around borrower obligations and insurances.
- Project company advice around Insurances, access to reinsurance markets.
- Interconnection of electricity agreements advice.
- Ongoing operations and maintenance agreements.

OUR PRODUCTS

- Identification of where the risks for each project attach and clear demarcation of responsibilities in a clear and transparent manner.
- Determination of the cover required and advice around what is available in the market.
- Assessment of the optimum approach around presentation of Insurance strategy documentation to determine the best approach
- Advice around local legislation which may affect projects, as well as guidance around timetables around the loan conditions.
- Advice around the optimal wordings available for the specific project, both locally and internationally.
- Advice and assistance with procurement of insurances throughout the construction phase, operational phase, and commercial operations.



GIB HOLDINGS (PTY) LTD



GIB FINANCIA



AL SERVICES

FINANCIAL PLANNING



ABOUT US

GIB Financial Planners partner with you to fully understand your financial goals and needs. We develop, implement, and maintain a financial plan that is suitable for you. Our solutions ensure that your family, business, and hard-earned assets are protected, and that you are able to create long term wealth and financial security.

Our responsibility is to you as our client and not to any specific provider.

IX STEPS OF INANCIAL PLANNING

Establishing and defining a professional relationship
Gathering data, including goals
Analysing and evaluating your financial status
Developing and presenting financial planning recommendations and/or alternatives
mplementing the financial planning recommendations
Monitoring the financial planning recommendations

YOUR NEEDS, OUR SOLUTIONS



Leaving a legacy	Will and estate planning
Protecting you and your family	Life, disability, sickness benefit
Reaching your goals	Investment planning
Building your future	Retirement planning
Looking after your health	Medical aid

HEALTH AND WELLNESS



ABOUT US

GIB's Health and Wellness division is a market leader in the Medical Scheme consulting industry and prides itself on the holistic provision of healthcare and wellness services to its clients. GIB customises healthcare and wellness packages for clients' unique profiles and needs. Our offering encompasses employee wellbeing, both physically and mentally.

OUR OFFERINGS

- Design and implementation of tailored solutions
- Ongoing monitoring of the healthcare sector
- Medical Scheme and Benefit Analysis
- Strategic advice to employers and members
- Wellness calendar
- Ongoing support and query resolution
- Custom HR and Payroll services
- Employee consulting, training and education
- Actuarial consulting

OUR SOLUTIONS

WELLNESS SOLUTIONS

- GIB Family Assistance Benefit (FAB)
- Employee Assistance Programmes (EAP)
- HIV/AIDS Management Programmes
- Wellness Calendar
- Management and running wellness events
- Executive Wellness

OTHER SOLUTIONS

- Primary Care Solutions
- Gap Cover
- Medical Travel Insurance
- International Health Insurance and Evacuation
- Medical Aid Retirement Pre-Funding

GIB HOLDINGS (PTY) LTD

PRIVATE WEALTH MANAGEMENT



ABOUT US

GIB Private Wealth Management partners with you ar
structure and preserve intergenerational wealth.

Your hard work has paid off and created wealth for y
to ensure that your wealth management goals and le
through careful advice, diligent tax and estate structu
investment management.

Your Wealth Management Team is supported by the
committee which carefully selects investment professi
GIB private wealth philosophy.

nd your family to build,

ou. We walk with you
egacy are achieved
uring, as well as astute

GIB investment
onals who share the

GIB'S WEALTH PHILOSOPHY

- Transparency
- Expertise
- Service and Flexibility
- Performance
- Partnership

FIVE PILLARS OF WEALTH MANAGEMENT

- Tax structuring
- Succession and inheritance planning
- Investment management
- Wealth protection
- Philanthropy

RETIREMENT FUND SERVICES



ABOUT US

GIB's Retirement Fund Services division focuses on deliver tailored products and solutions centred on clients' specifi needs. We pride ourselves on offering and maintaining exceptional standards of service. We constantly strive to innovate. It is our proven ability to deliver which sets us ap from our competitors.

Our commitment to our clients is to manage their retirem funds accurately and efficiently whilst ensuring low costs, boosting their savings towards their retirement. We further commit to objectively select and manage asset manage allocations on our clients' behalf so as to maximise invest returns within an appropriate level of risk.



OUR SOLUTIONS

- Stand Alone and Umbrella Fund Administration
- Fund Consulting and Actuarial Services
- Open Architecture Investment Administration
- Regulation 28 Asset Consulting
- Member Investment Choice and Life Stage Investing
- Employee Benefits Consulting
- Member Education (Benefit Counselling)
- Management of Insured Benefits
- Death Claims Investigations
- Management of Sub-Committees
- Management of Unclaimed Benefits and Member Tracing
- Trustee and Management Committee Training

BENEFITS

BENEFITS FOR EMPLOYERS

- Support and Service Excellence
- Access to specialist teams
- Tax effectiveness of compensation
- Staff retention

BENEFITS FOR EMPLOYEES

- Tax Efficiency
- Dedicated Consultants
- One provider for all stages of life
- Flexibility and Guidance at Retirement



B-BBEE EMPLO

YMENT EQUITY



GTB HOLDINGS (PTY) LTD



B-BBEE

The GIB Group committed itself to becoming a Broad Based Black Economic Empowerment (B-BBEE) Group, actively promoting a transformed, vibrant and globally competitive administration that reflects the demographics of South Africa. The following imperatives form the foundation of our B-BBEE initiative:

- We have a Level 1 B-BBEE rating and a B-BBEE procurent recognition level of 135%
- Long-term financial stability and soundness backed by good corporate governance principles
- Appropriate and effective access to insurance services by a greater segment of the population
- Development of black strategic and operational leadership
- Promotion of diverse organisational cultures to reflect the principles of individuality
- Increased representation of black women and people living with disabilities
- Supporting black entrepreneurs and firms by providing services and products to the insurance industry

ACCOUNTABILITY

B recognises that disparities in the workplace resulting from past discriminatory practices
d laws have had a direct negative effect on economic efficiency, competitiveness and
oductivity. Consequently, GIB has undertaken to:

- Promote a non-racial, non-sexist base
- nvest in human resource development with emphasis on increasing participation of
  lack individuals
- Equip black leadership incumbents with knowledge to enable them to drive the
  ransformation programme
- mplement learnership and internship programmes



GIB CONTACT DETAILS

GIB GROUP

Telephone Number	+27 11 483 1212
Fax Number	+27 11 483 1600
Physical Address	GIB House, 35 Fricker Road, Illovo, 2196
Postal Address	PO Box 3211, Houghton, 2041
Website	www.gib.co.za

DEBTSOURCE

E-mail	sales@debtsource.co.za
Telephone Number	+27 11 348 7000
Website	www.debtsource.co.za
FSP Number	FSP17375

GIB WESTERN CAPE

Telephone Number	+27 021 670 2450
Fax Number	+27 021 671 8667
Physical Address	GIB House, Greenford Office Estate, Punters Way, 7700
Website	www.gib.co.za

HW BROKERS (PTY) LTD – KZN

E-mail	+27 31 566 3834
Telephone Number	info@hwbrokers.co.za
Website	www.hwbrokers.co.za
FSP Number	FSP7694

BUSINESS

AVIATION

E-mail	aviation@gib.co.za

CORPORATE AND COMMERCIAL

E-mail	info@gib.co.za

DEBTSOURCE

E-mail	sales@debtsource.co.za
Telephone Number	+27 11 348 7000
Website	www.debtsource.co.za

FILM AND ENTERTAINMENT

E-mail	ent@gib.co.za

HEALTHCARE AND WELLNESS

E-mail	health@gib.co.za

MARINE

E-mail	marine@gib.co.za

MINING

E-mail	construction@gib.co.za

RETIREMENT FUND SERVICES

E-mail	rfs@gib.co.za

RISK FINANCING

E-mail	info@gib.co.za

PERSONAL

FINANCIAL PLANNING

E-mail	finplan@gib.co.za

PERSONAL

E-mail	personal@gib.co.za

PRIVATE WEALTH MANAGEMENT

E-mail	wealth@gib.co.za

GIB HOLDINGS (PTY) LTD



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FSP9305 | FSP10406