

## Rest assured, we're secure

Cybersecurity is important to us and we know it is important to you. At Glacier, we have designed the Glacier Investment Hub to be secure from the point of application to transferring your clients' funds, and beyond. The results of this are secure document management and safe payment methods.

1. Secure document management

## Two-factor authentication

Two-factor authentication ensures that only your clients can access the documents that you have sent to them. We do whatever is possible to ensure that the data contained in these documents remains confidential. So, for their peace of mind, and yours, we have two-factor authentication in place during the process of electronic signing of application documents.

The client will receive an email from Glacier, requesting them to view and sign the document. Click on the View Document button in the email.

When the client opens the document, we'll send a One Time Pin (OTP) to the client's mobile number on record. Enter the OTP and click the 'Submit' button.

## 2. Safe payment methods

We'll do whatever is in our control to ensure that your client's money is never misdirected to the wrong bank account. Our trusted payment methods ensure that criminals don't benefit from your clients' investments. Bank accounts are verified during the investment administration process before being enabled for use.

Our safe payment methods include:

• Once-off debit order

🗊 Investment 🥪 😰 Funds 😣 🗊 Exposure 🕱	Application form <b>8</b>	Authorisation	Submit 🖉 Documents 🔅
▲ Client details 😮 └ Contact info 😮 🖄 Financial info 😮 🏩	ayment details 👩 🙆 Tax in	io 🚺 🗳 Additional Info 🔇	C Additional signing instructions 😮
BANK ACCOUNTS & PAYMENT DETAILS			
Payment type for lump sum investment (excluding transfers) Is another party making a financial contribution to this investment?*			
Electronic funds transfer Once-off debit order O Yes O No			
ADD BANK ACCOUNT			
Filter here T			
Default account Account holder name †	Bank Branch name / c	ode Account numb	er Account type
			PREVIOUS NEXT

• Electronic fund transfer (EFT) into a bank account

You can deposit funds directly into a Glacier bank account set up for the specific fund that you have selected. We will never publish bank details in mailers or on our websites. The correct bank details will be communicated to you when you are ready to conclude the investment transaction on the Investment Hub.

Tips to prevent phishing and maintain cybersecurity

- 1. Maintain good password hygiene. Use complex passwords and change these frequently. Apply Multi-Factor Authentication where possible. Do not re-use passwords for multiple systems/application.
- 2. Update systems and software. Install updates and patches in a timely manner, including on mobile devices and any other devices you might use for work.
- 3. Secure your Wi-Fi access point. Change your router's default passwords and choose WPA2 for your wireless network.
- 4. Be wary of COVID-19 scams. There are many phishing e-mails, malicious domains and fake apps doing the rounds. Threat actors love to exploit real-world tragedies, and COVID-19 is no different.
- 5. Separate your devices for personal and work. Use your work devices to do work and personal devices for personal matters as far as possible. If you wouldn't install or use a service while you're at the office, don't do it while at home on your work device.

## We're here to help

We care about the safety of your and your clients' information and the financial transactions that you process. Your Glacier Business Development Manager or Business Development Co-ordinator are just a phone call or email away if you need assistance or reach out to the Glacier Contact Centre. This document is intended for use by clients, alongside their financial intermediaries. The information in this document is provided for information purposes only and should not be construed as the rendering of advice to clients. Although we have taken reasonable steps to ensure the accuracy of the information, neither Sanlam nor any of its subsidiaries accept any liability whatsoever for any direct, indirect or consequential loss arising from the use of, or reliance in any manner on the information provided in this document. For professional advice, please speak to your financial intermediary.

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