

Website Disclaimer

BFSG (PTY) Ltd t/a Bafa Funeral Services



an Authorised Financial Services Provider
FSP number 48376

By accessing or using this website, you acknowledge that you have read, understood, and agree to be bound by the terms and conditions set forth below. If you do not agree with any part of this disclaimer, please refrain from using our website.

1. General Informational Purposes

All information, content, materials, products, and services available on this website are provided for general informational purposes only. Nothing on this website constitutes legal, financial, insurance, compliance, or professional advice. Users should not rely solely on the information presented herein and are encouraged to consult qualified professionals regarding their individual circumstances.

2. Accuracy and Reliability of Content

While Bafa Funeral Services endeavours to ensure that all our website content is accurate, complete, and current, we make no representations or warranties, express or implied, regarding the accuracy, completeness, reliability, suitability, or availability of any information, products, services, or graphics on the website. Any reliance you place on such information is strictly at your own risk. We reserve the right to update, amend, or remove website content at any time without prior notice.

3. Privacy and POPIA Compliance

Bafa Funeral Services is committed to safeguarding your privacy and personal information in compliance with the Protection of Personal Information Act 4 of 2013 ("POPIA"). By using this website, you acknowledge our POPIA Privacy Notice and consent to the collection, processing, and disclosure of your personal information as outlined therein. All personal data provided will be treated with strict confidentiality and will not be shared with third parties except as required by law or with your explicit consent.

4. Limitation of Liability

To the maximum extent permitted by law, we expressly disclaim all liability for any direct, indirect, incidental, consequential, or special loss or damage—including but not limited to loss of data or profits—arising from, or in connection with, the use or inability to use this website or reliance on any content provided herein. This limitation applies regardless of the cause of action and even if we have been advised of the possibility of such damages.

5. Third-Party Links

This website may contain links to external sites not controlled or maintained by Bafa Funeral Services. We don't endorse, recommend, or accept responsibility for the content, policies, or practices of any third-party websites. Accessing such sites is at your own risk, and Bafa Funeral Services bears no liability for any information, materials, or services obtained from them.

6. Website Availability

Every effort is made to keep the website operational and running smoothly. However, we do not guarantee uninterrupted access and will not be liable for the website being temporarily unavailable due to technical issues, maintenance, or circumstances beyond our control.

7. Financial and Regulatory Compliance

BFSG (PTY) Ltd t/a Bafa Funeral Services is a registered and authorized financial services provider, fully committed to compliance with all applicable legislation, including the Financial Intelligence Centre Act (FICA), the Financial Advisory and Intermediary Services Act (FAIS), and related regulatory requirements. Bafa Funeral Services maintains rigorous client identification, due diligence, record-keeping, and sanctions screening procedures as required by law. Compliance obligations, client onboarding requirements, and procedural details are subject to change as regulations and internal policies evolve.

8. Insurance and Policy Terms

Insurance products, benefits, and related policy information presented on this website are subject to the terms and conditions outlined in the relevant policy documents, as well as applicable legislation such as the Long-Term Insurance Act and the Policyholder Protection Rules. Membership, coverage, benefits, premiums, exclusions, and waiting periods are governed by the actual policy agreements, which will prevail in the event of any discrepancies with website content. No guarantees or binding contracts are created by the information on this website. Users are encouraged to consult with us or a licensed financial advisor for personalized guidance.

9. Statutory Disclosures

Representatives of Bafa Funeral Services are authorized to perform intermediary services within the scope of their accreditation and are subject to written agreements with the Financial Services Provider (FSP 48376). BFSG (PTY) Ltd t/a Bafa Funeral Services does not hold more than 10% of the issued shares in any product supplier and may receive remuneration as disclosed in accordance with regulatory requirements. Details of the FSP's Complaints Policy, Conflict of Interest Management Policy, and compliance practices are available upon request at our offices. For verification of representatives' authorization, please consult the Financial Sector Conduct Authority's website (www.fsca.co.za)

10. Contact Information

For questions regarding this disclaimer, compliance matters, your personal information, or to lodge a complaint, please contact:

- Assurance Manager: Isabel Botha
- Contact Number: 014 592 0562
- Email Address: ibotha@bfsg.co.za

For compliance support or complaints related to financial services, you may also contact Moonstone Compliance (Pty) Ltd at:

- 25 Quantum Street, Techno Park, Stellenbosch, 7600
- Tel: 021-883 8000
- Fax: 021-883 8005
- Email: ghancke@moonstonecompliance.co.za

For matters relating to insurance policy administration and claims, contact Genlife Financial Services at

- 012 450 5581 or
- compliance@genlife.co.za.

11. Acceptance of Terms

By accessing and using this website, you acknowledge and accept the terms and conditions stated in this disclaimer. BFSG (PTY) Ltd t/a Bafa Funeral Services reserves the right to amend this disclaimer and website content at any time without prior notice. Continued use of the website constitutes your acceptance of any changes.

Please note: The Tombstone Department is not part of the registered FSP and is therefore not included under FAIS protection.