

Debt Protection

Automatic Debt Protection

- **Automatic Debt Protection will remain unchanged** and protects you and your family, **at no additional cost**, from the outstanding debit balance on your WesBank Credit Card account or the specified maximum amount as stated in the table below, whichever is the lesser at the time of your death or permanent disability.
- The Risk Benefit Cover will end on your 70th birthday.
- The Risk Benefit Cover is subject to the terms, conditions and exclusions contained in this Debt Protection Plan Policy Terms and Conditions or subsequent revisions to it.
- However, should your account not be in good standing at the time of the event, no benefit will be paid out.

Automatic Debt Protection (ADP)

Product Name	Premium	Specified Maximum Amount
WesBank Gold Credit Card	Free	R5,000
WesBank Classic Credit Card	Free	R2,000
WesBank PetroCard	Free	R1,000

Top-up Debt Protection Plan

We offer Top-up Debt Protection Plan (TDPP) as a top-up to Automatic Debt Protection to extend your specified maximum debt cover at an additional cost, as per the table below.

- This benefit protects you and your family in the event of your death or permanent disability from the outstanding debit balance of your personal WesBank Credit Card or the specified maximum amount as stated in the table below, whichever is the lesser, at the time of the event.
- In the event of temporary disability or retrenchment we will pay the minimum monthly installment for up to 6 months as per your monthly statements.
- The Risk Benefit Cover will end on your 70th birthday.
- The Risk Benefit is subject to the terms, conditions and exclusions contained in this Debt Protection Plan Policy Terms and Conditions or subsequent revisions to it.
- However, should your account not be in good standing at the time of the event, no benefit will be paid out.

Debt Protection					
Product Name	Automatic Debt Protection (ADP)		Top-up Debt Protection Plan (TDPP)		Total Cover (ADP + TDPP)
	Premium	Specified Maximum Amount	Premium	Specified Maximum Amount	
WesBank Gold Credit Card	Free	R5,000	R5 /R1,000	R75,000	R80,000
WesBank Classic Credit Card	Free	R2,000	R6/R1,000	R48,000	R50,000
WesBank PetroCard	Free	R1,000	R6/R1,000	R9,000	R10,000

Premiums will be calculated on the maximum outstanding amount during the month, minus the free portion offered under Automatic Debt Protection (ADP), limited to the Specified Maximum Amount of Top-up Debt Protection Plan (TDPP).

All the Debt Protection Plan benefits are subject to the terms and conditions (i.e. the policy) as issued by FNB Life.

- Print and fax back the Application form
- View the Terms and Conditions Policy Document