

TOP-UP DEBT PROTECTION PLAN APPLICATION FORM

Kindly complete the application form below in clear capitals and fax it back to 011 371 8632

YOUR PERSONAL DETAILS:

Title: _____ Surname: _____
 First names: _____
 ID number: _____ Account number: _____
 Cellphone: _____ Email address: _____
 Tel no: (W) _____ Tel no: (H) _____

YOUR PLAN

I wish to protect my family from the outstanding debt on my WesBank Credit Card by taking out the Top-up Debt Protection Plan.

Top-up Debt Protection Plan Benefits and Cover

Benefits	<ul style="list-style-type: none"> • Death • Permanent Disability • Temporary Disability • Retrenchment
Cover	<p>In the event of Death or Permanent Disability, the debt covered is the outstanding balance of your personal WesBank Credit Card/Petro Card account or the Specified Maximum Amount (see table below), whichever is the lesser, as at the date of Death or Permanent Disability.</p> <p>In the event of Temporary Disability or Retrenchment, you will be covered for the minimum monthly installment as per your monthly statements for a period of 6 (six) months.</p>

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

Automatic Debt Protection (ADP) and Top-up Debt Protection Plan (TDPP) specified maximum benefit amounts and premiums outlined above.

A policy document will be forwarded to you by mail which includes the terms and conditions which apply.

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GENERAL EXCLUSIONS

- A. The maximum age of eligibility for the risk benefit cover is 69 and will expire on your 70th birthday.
- B. **Exclusions applicable to death and disability**
We will not pay any amount if we know that:
- Your illness, bodily injury, physical defect, ill-health or any other incident or condition that played an important role in your death or disability claim under the policy existed or took place before this Risk Benefit Cover started.
 - The claim is in any way due or can be traced to, or arises directly or indirectly, entirely or partially, from:
 - The driving of any vehicle while you were under the influence of intoxicating liquor/alcohol or a drug having a narcotic effect or if your blood alcohol levels exceeded the legal limit.
 - Suicide within the first 24 months of the commencement of the Risk Benefit Cover, self-inflicted injury or self-inflicted illness (i.e. that you caused yourself), whether you intended to do so or not, or if you exposed yourself to danger or obvious risk of injury at your own free will.
 - Intentionally taking too much alcohol, drugs or narcotics unless this was prescribed by a medical doctor. If the substance was, however, prescribed to treat drug abuse it will also be excluded.
 - Participating in a criminal act.
 - Involvement or participation in any war, invasion, acts of foreign enemy, hostilities (whether war is declared or not), civil war, mutiny, rebellion, usurped power, riot, civil commotion or public disorder.
 - If your account is in arrears.
- A policy document will be forwarded to you by mail which includes the terms and conditions which apply.*
- C. **Exclusions applicable to retrenchment**
We will not pay any amount:
- If you are retrenched within the first 90 days after the commencement of the Risk Benefit Cover.
 - If your employment ended due to your resignation or if you accepted voluntary retrenchment, if a non-renewable fixed term contract of a temporary or casual nature is not renewed, any form of retirement or fair dismissal under your contract of employment.
 - If you, your employer or the financing institution was aware that you were going to be retrenched before the commencement of the Risk Benefit Cover.
 - If you lose your job due to fraud, dishonesty or any illegal conduct by you.
 - If you lose your job directly or indirectly due to any illness, disease, injury or medical condition.
 - After you have been re-employed, after the end of the term of the Risk Benefit Cover or after 6 (six) WesBank Credit Card payments have been made in terms of the Risk Benefit Cover, whichever takes place first.
 - If you are retrenched as a result of your participation in any strike action, labour disturbance, unrest, political activity, civil commotion, public disorder or riot.
 - If your account is not in good standing with us.
- D. **General exclusions**
- Neither of the Debt Protection Plans cover spend on your WesBank Credit Card after the lodging of a claim.
 - Should your account not be in good standing at the time of the event, no benefit will be paid out to you.
 - Prescription:** You will have no claim under these policies if you do not claim within 120 days of the event. We will not be liable for any claim, unless there is a court case pending in respect of the matter.

REGULATORY DISCLOSURES

- A. **Financial Service Provider**
WesBank Credit Card, a division of FirstRand Bank Limited.
WesBank Credit Card, FNB Place, 30 Diagonal Street,
Johannesburg, 2001
- PO Box 1420, Johannesburg, 2000
Tel: 011 369 2842
www.wesbank.co.za
- Complaints and Compliance Department
Email: wesbankcard@wesbankcard.co.za, Fax: 011 352 9904
- B. **Contractual Relationships and Accreditation**
WesBank Credit Card, a division of FirstRand Bank Ltd, has entered into an intermediary agreement with FNB Life, a division of Momentum Group Limited reg no. 1904/002186/06. FNB Life underwrites and administers the Debt Protection Plan, a long term insurance policy, and has accredited WesBank Credit Card to distribute this product.
- Product:** Top-up Debt Protection Plan
Product Provider (underwriter): FNB Life reg no. 1904/002186/06
- C. **General**
Employees of WesBank Credit Card are trained and accredited to explain the contents of these products to interested clients.
- WesBank Credit Card holds professional indemnity insurance.

A policy document will be forwarded to you by mail which includes the terms and conditions which apply.

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D. Complaints and compliance procedure

If you wish to lodge a complaint, please do so in writing and fax to 011 632 2317. Your complaint will be responded to as soon as possible. If you do not get a response within 5 (five) working days from sending your complaint, kindly call 011 369 1115 to check whether your complaint has been received. If your complaint cannot be resolved within a reasonable time you may escalate the complaint to the CEO Complaints Liaison Officer on 011 369 1115 or fax to 011 632 2317.

If your enquiry or dispute is not satisfactorily resolved within 6 (six) weeks from the date that you have lodged such complaint, you may contact the FAIS Ombudsman or you can seek assistance from the Financial Services Board within 6 (six) months. Compliance with these procedures does not affect your legal rights.

The function of the Compliance Officer is to ensure that legislative requirements are met, in particular those relating to disclosure as described in the FAIS Rules, and to facilitate the resolution of disputes arising between the parties involved in the insurance contract. Service complaints will be forwarded to senior management for further attention.

If you have any complaint about this policy, please ask to speak to:

WesBank Credit Card Compliance Officer

The Compliance Officer
1 First Place
3rd Floor
BankCity
Cnr Simmonds and Pritchard Streets
Johannesburg 2001

First National Bank
P O Box 1153
Johannesburg 2000
Tel: 011 371 7953, Fax: 011 371 2192

E. Information and Queries

Should you require further information or require any information on Top-up Debt Protection, please call on 011 369 2842

Particulars of the Long-term Insurance Ombudsman (Product related complaints)

The Long-term Insurance Ombudsman
Private Bag X45
Claremont 7735
Tel: 021 657 5000, Fax: 021 674 0951

Particulars of the FAIS Ombudsman (Advice related complaints)

The FAIS Ombudsman
PO Box 74571
Lynwood Ridge 0040
Tel: 0860 324 766, Fax: 012 348 3447

Particulars of the Registrar of Long-term Insurance Financial Services Board

PO Box 35655
Menlo Park 0102
Tel: 012 428 8000, Fax: 012 347 0221

In terms of the FAIS Act we are obliged to set up a complaints resolution process. For more information on our FAIS complaints procedure, you may visit the WesBank website at: www.wesbank.co.za

F. Commission

WesBank Credit Card does not earn any commission on the insurance premium payable.

G. Waiting period

Cover for the retrenchment benefit begins 90 days after the Risk Benefit Cover starts.

H. No-obligation period

A 30-day no-obligation period in which to review the policy. Should you not be satisfied with the contents, the policy can be returned marked 'cancelled' within 30 days and any premiums that might have been deducted in this period will be refunded in full.

You can submit your request in writing to:

WesBank Credit Card
PO Box 1420
Johannesburg 2000.

I. Policy Initiation Fee

Not applicable.

J. Eligibility

You must be 18 years of age to qualify. The maximum age at entry is 69. The Risk Benefit Cover will end on your 70th birthday. If you are not entitled to be insured but we issued a Risk Benefit Cover policy to you nevertheless, such Risk Benefit Cover will be invalid from the start and we will pay back your DPP premiums.

K. Medical Exam

No medical examination required.

A policy document will be forwarded to you by mail which includes the terms and conditions which apply.

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Easy Payment Authority

For your convenience, payment of your monthly premium is directly debited from your WesBank Credit Card account as per your details below, and the insurance premium will be reflected on your monthly WesBank Credit Card statement.

WesBank Credit/Petro Card no:

I hereby confirm that:

- I authorise WesBank Credit Card to debit my personal WesBank Credit/Petro Card account with the total monthly premium due until further notice.
- This policy has been effected by me voluntarily.
- I do understand this product and the costs associated to it.
- I want this product and do not have a similar product which covers my WesBank Credit/Petro Card debt.
- I am aware of the fact that by not confirming my financial situation and need, there is a risk of concluding a transaction that is not appropriate to my needs, objectives and circumstances.
- The Top-up Debt Protection insurance premium will be reflected on my monthly WesBank Credit Card statement. WesBank Credit Card will pay over my monthly insurance premiums to FNB Life. WesBank Credit Card does not earn commission on the insurance premium payable.

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Automatic Debt Protection

All WesBank Credit Card holders qualify for ADP cover as per the WesBank Credit Card Terms and Conditions and the TDPP policy is a further policy to extend further protection to the cardholder in the event of certain circumstances. Payments will be made under the ADP as per below and in accordance with the Terms and Conditions. ADP cover is limited.

1. In the event of your death or permanent disability during the currency of this agreement, we will waive payment of the outstanding debit balance reflected on your account, or the specified maximum amount, whichever is the lesser, at the time of your death or permanent disability, subject to the conditions described in points 2, 3 and 4 below.
2. We must receive satisfactory proof of your death or permanent disability within (6) six months of the event.
3. We will not waive any amount owing to us that is greater than two thousand Rand (R2,000) for "Classic" cardholders, five thousand Rand (R5,000) for "Gold" cardholders, and one thousand Rand (R1,000) for "Standalone Petro Card" holders;
4. Please ensure that you read and understand the full policy.

Signature _____

Date

FAX THIS APPLICATION TO 011 352 9904 TO SECURE YOUR COVER

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