

YOUR PERSONAL DETAILS

Title Full First Names

Surname

ID No. Account No.

Telephone (Home) Telephone (Work)

Cellphone

E-mail Address

YOUR PLAN

I wish to protect my family from the outstanding debt on my FNB 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 <u>Death or Permanent Disability</u>, the debt covered is the outstanding balance of your personal FNB 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 <u>Temporary Disability or Retrenchment</u>, you will be covered for the minimum monthly instalment as per your monthly statements for a period of 6 (six) months.</p> |

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

| 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 | Total Cover Amount |
| FNB Petro Card (Standalone) | Free | R 1 000 | R6 / R1 000 | R 9 000 | R 10 000 |
| FNB Classic Credit Card | Free | R 2 000 | R6 / R1 000 | R48 000 | R 50 000 |
| FNB Gold Credit Card | Free | R 5 000 | R5 / R1 000 | R75 000 | R 80 000 |
| FNB Platinum Credit Card | Free | R12 000 | R5 / R1 000 | R88 000 | R100 000 |

GENERAL EXCLUSIONS

A. General Exclusions

- The maximum age of eligibility for the Risk Benefit Cover is sixty nine (69) years and the Risk Benefit Cover will end on your seventieth (70th) birthday.
- The Top-up Debt Protection Plan does not cover spend on your FNB 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 this policy if you do not claim within one hundred and twenty (120) days of the event.

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 twenty four (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 terrorism or 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 not in good standing with us.

Initials

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 dismissal under your contract of employment.
- If you, your employer or we were 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 six FNB 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.
- This benefit is limited to a maximum of two (2) retrenchment claims on your account.
- If your account is not in good standing with us.

REGULATORY DISCLOSURES

A. Financial Service Provider:

FNB Credit Card, a division of FirstRand Bank Limited, an Authorised Financial Services and Registered Credit Provider, Company Reg. No. 1929/001225/06, NCA Reg. No. NCRCP20.

FNB Place, 30 Daigonal Street, Johannesburg 2000
P O Box 1420, Johannesburg, 2001
www.fnb.co.za

Important FNB Credit Card Numbers:

- **FNB Credit Card Customers Enquiries (Classic and Gold Credit Card Holders)** Tel: 011 369-2800
- **Platinum Service Centre** Tel: 011 352-5996
- **Complaints** Fax No: 011 632-2317
E-mail: fnbcard@fnb.co.za

B. Contractual Relationships And Accreditation

FNB 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 Top-up Debt Protection Plan, a long term insurance policy, and has accredited FNB Credit Card to distribute this product.

Product: Top-up Debt Protection Plan

Product Provider (underwriter): FNB Life, a division of Momentum Group Limited, an Authorised Financial Services Provider, FSP6406, Reg. No. 1904/002186/06;

267 B West Avenue, Centurion 0157
PO Box 8757, Centurion 0046
Tel. 0860 101 202
E-mail customerservice@fnbinsurance.co.za.

Compliance and Complaints: Head of Compliance/Client Services, FNB Life, PO Box 8757, Centurion 0046
Tel. 0860 336 446
E-mail customerservice@fnbinsurance.co.za

FNB Life holds professional indemnity insurance.

C. General

Employees of FNB Credit Card are trained and accredited to explain the contents of the Top-up Debt Protection Plan (Long-term Insurance) to interested clients.

FNB Credit Card accepts responsibility for the actions of their employees/representatives in the rendering of financial services as far as these actions fall within the scope of the representative's mandate.

The representatives may render services under supervision.

FNB Credit Card holds professional indemnity insurance.

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 six (6) 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 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:

FNB 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 queries

Should you require further information or require any information on Top-up Debt Protection, please call on 011 369 2800

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 FNB website at: www.fnb.co.za

F. Commission

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

G. Waiting period

Cover for the retrenchment benefit begins ninety (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 thirty (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:

FNB Credit Card
P O Box 1420, Johannesburg 2000

I. Policy initiation fee

Not applicable.

J. Eligibility

You must be eighteen (18) years of age to qualify.

The maximum age at entry is sixty nine (69). The Risk Benefit Cover will end on your seventieth (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.

Initials

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

EASY PAYMENT AUTHORITY

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

FNB Credit Card No.

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1. I hereby authorise FNB Credit Card to debit my FNB Credit Card account with the total monthly premium due until further notice.
2. I hereby confirm that this policy has been effected by me voluntarily.
3. I confirm that I do understand this product and the costs associated with it.
4. I want this product and do not have a similar product which covers my FNB Credit Card debt.
5. 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 insurance premium will be reflected on your monthly FNB Credit Card statement. FNB Credit Card will pay over your monthly insurance premium to FNB Life. FNB Credit Card does not earn commission on the insurance premium payable.

AUTOMATIC DEBT PROTECTION

All FNB Credit Card holders qualify for Automatic Debt Protection cover as per the FNB Credit Card Terms and Conditions and the Top-up Debt Protection Plan policy is offered as a top-up to the Automatic Debt Protection Plan to extend your specified maximum debt cover at an additional cost. Payments will be made under the Automatic Debt Protection Plan as per below and in accordance with the FNB Credit Card Debt Protection Plan Terms and Conditions Policy brochure and the FNB Credit Card Terms and Conditions. Automatic Debt Protection 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 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, twelve thousand Rand (R12,000) for "Platinum" cardholders and one thousand Rand (R1,000) for "Standalone Petro Card" cardholders.
4. Please ensure that you read and understand the FNB Credit Card Debt Protection Plan Terms and Conditions Policy Brochure and the FNB Credit Card Terms and Conditions.

Signature _____

Date

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FAX THIS APPLICATION TO 011 352 9904 TO SECURE YOUR COVER

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