



FNB BUSINESS CREDIT CARD AND CREDIT CARD FACILITY TERMS & CONDITIONS
COMBINED (Usury Act & National Credit Act where applicable)

Effective Date: 1 March 2010

These terms and conditions form part of the agreement which govern the use of the credit card and credit card facility and further regulate the relationship between the Bank, the Business Client and the cardholder. The use of the credit card and/or credit card facility will be deemed as acceptance of all the terms and conditions governing the agreement. These terms and conditions are applicable to all Business card accounts.

Sections in this Agreement

Section A: Credit Card and Credit Card Facility Conditions of Use

Section C: Value-Add Services

Section B: Account Charges and Fees

Section D: The eBucks Rewards Programme

Section A: Credit Card & Credit Card Facility Conditions of Use

1. Issue of the credit card

- 1.1 The issue of the credit card and grant of the credit card facility are subject to the terms and conditions of our credit card and credit card facility as published and amended by us from time to time.
- 1.2 The credit card remains our property and you must return it to us immediately on our request.
- 1.3 The credit cards are Visa-branded cards, issued by us under license of Visa.
- 1.4 Your credit card facility is hosted in Johannesburg and all transactions are processed in Johannesburg.

2. Acceptance of these terms and conditions

- 2.1 The use of the Credit Card and/or Credit Card Facility by the Business Client or the cardholder will be deemed as the Business Client's acceptance of all the terms and conditions governing the agreement.
- 2.2 Should the Business Client have entered into this agreement electronically, telephonically or in writing such mechanisms utilised to enter into this agreement shall be valid, binding and undisputed.
- 2.3 These terms and conditions are applicable to all Business customers and cardholders save where the headings indicate otherwise.

3. Use of the Credit Card and Credit Card Facility

3.1 General obligations when you use the Credit Card and Credit Card Facility

- 3.1.1 Only the cardholder may use the credit card. The Business Client and the cardholder must ensure that no one else uses the credit card.
- 3.1.2 When the cardholder receives the credit card, he/she must sign the back of the credit card in ink immediately.
- 3.1.3 When the credit card is issued to the cardholder, the cardholder may be given a PIN, which the cardholder may change at his/her discretion at any FNB ATM or FNB branch.
- 3.1.4 When a credit card has been reissued to the cardholder, the PIN (if issued) the cardholder used for his/her previous credit card will still be valid. The cardholder may change this PIN at any FNB ATM. Should your new or re-issued credit card be a chip credit card, you will have to utilise the services at an FNB branch to change your PIN.
- 3.1.5 The cardholder must keep the credit card safe and the PIN (if issued) secret and separate from the credit card.
- 3.1.6 The PIN will enable the cardholder to draw cash, transfer funds (where applicable), make local deposits, make

purchases (if required by the merchant) and otherwise operate the credit card at ATMs.

- 3.1.7 The cardholder must only use the credit card during the period stated on the front of the card, unless it is cancelled before the expiry date in terms of Clause 13. After this period the credit card will be invalid.
- 3.1.8 The Business Client and the cardholder must not use the credit card for any illegal transactions. It is the responsibility of the Business Client and the cardholder to determine that a transaction is lawful before the cardholder uses the credit card.
- 3.1.9 When the credit card is used to buy goods or services from a merchant, the cardholder must sign a transaction voucher and/or apply his/her PIN, as required by the merchant.
- 3.1.10 The cardholder must sign a cash withdrawal voucher when using the credit card to draw cash other than from an ATM.
- 3.1.11 If the transaction takes place by mail order, telephone order or other access channel the cardholder will be asked for certain card related information before he/she may use these channels to transact.

3.2 Credit Card

- 3.2.1 The cardholder may purchase goods and services with the credit card at merchants that accept Visa or Visa Electron branded credit cards (as applicable depending on the card type) and we will subsequently debit your credit card facility. You must repay us for all debits, fees and interest made to your credit card facility.
- 3.2.2 The cardholder may, at the discretion of the merchant, use the credit card for fuel and fuel-related purchases in South Africa.
- 3.2.3 The Visa Electron credit card is for electronic use only, which means that it can be used at an electronic point of sale device and at an ATM.
- 3.2.4 If the cardholder uses the credit card outside the Common Monetary Area, the Business Client and the cardholder must comply with applicable Exchange Control Regulations.
- 3.2.5 We must report transactions that occur outside the Common Monetary Area to the South African Reserve Bank.
- 3.2.6 Any transaction or payment in a currency other than South African Rand ("Rand") will be converted to Rand at Visa's prevailing rate of exchange on the date of posting the transaction to the cardholder account. The transaction will appear on the Business Client control account statement in Rand. The merchant may not process the transaction at the date of sale. We will convert all currency to Rand on the date it is processed.
- 3.2.7 Use of the credit card to access and transact over our other delivery channels like electronic banking or cellphone banking is subject to the terms and conditions of such other channels.

3.2.8 Should a merchant manually override the processing of a transaction, you will be liable for the transaction.

3.3 **PetroCard**

3.3.1 The PetroCard Account will be linked to a control account in the name of the Business Client.

3.3.2 The cardholder may only use the PetroCard, at selected merchants, to purchase fuel and fuel-related products (including petrol, diesel, oil, additives and lubricants) and motor vehicle spares, parts and accessories.

3.3.3 The cardholder may also use the PetroCard to pay for motor vehicle repairs, vehicle maintenance services and toll fees.

3.3.4 The cardholder may only use the PetroCard in the Common Monetary Area.

3.4 **Lodge Card**

3.4.1 The Lodge Card is issued for use by the Business Client at its nominated agent only and must remain lodged with the agent.

3.4.2 The Lodge Card may only be used for the specified purpose as stated in the application for this card.

3.4.3 It is the responsibility of the Business Client to ensure that the Lodge Card remains lodged with the agent and that the card is used for the intended purpose, as agreed between the Business Client and the agent.

3.4.4 Lost Card Protection is not available on the Lodge Card and the Business Client will be held responsible for any unauthorised transactions, which take place on the Lodge Card.

3.4.5 The Business Client acknowledges that the nominated agent is not our agent.

3.4.6 The Business Client must provide the agent with a written mandate, in the form prescribed by us (the "Lodge Card Agreement" is available from our Card Division), which will entitle the agent or any of its employees to transact on the card on behalf of the Business Client.

3.5 **Aviation Card**

3.5.1 The Aviation Card is a Visa credit card. We recommend that the card only be used to purchase aviation fuel, oils and lubricants and other goods and services related to the operation and maintenance of an aircraft.

3.5.2 The Aviation Card may be used for a specific aircraft, in which case the aircraft's registration details will be embossed on the card. Alternatively, the card may be used for any aircraft as advised by the Business Client in the application for the card.

3.5.3 The Aviation Card may only be used by:

- The pilot whose signature appears on the reverse thereof, or
- Any person nominated by the Business Client from time to time, provided the card is embossed with the words "Any Pilot".

3.6 **General information**

3.6.1 We will not be liable if a merchant refuses to accept or honour the credit card.

3.6.2 It is our decision to authorise a transaction. We will not be liable if we do not authorise a transaction.

4. **Unauthorised use of the Credit Card and Credit Card Facility**

4.1 The Business Client and the cardholder must take all reasonable steps to prevent any unauthorised use of the credit card facility, credit card and PIN (if a PIN has been issued).

4.2 In the event of your credit card being stolen, lost or unreturned by an ATM, or where your credit card details or your PIN have been compromised, you must notify FNB Credit Card immediately by calling the Lost Card number.

4.3 Lost Card Protection (LCP) is included in the annual card fee and will protect the Business Client and the cardholder against unauthorised and fraudulent use of the card, except for PIN-based transactions, if the card is lost or stolen.

4.4 If the Business Client or the cardholder is negligent in safeguarding the credit card or in reporting the credit card lost or stolen, the Business Client will be liable for unauthorised and fraudulent transactions that occur on the

card as a result of the loss or theft, except for PIN based transactions.

4.5 If either the Business Client or the cardholder is negligent in reporting the credit card lost or stolen or in safeguarding the credit card, they will not be covered under LCP and will be responsible for all unauthorised and fraudulent use of the credit card and credit card facility.

4.6 Any delay in reporting the credit card lost or stolen, will be regarded as negligence and the Business Client or the cardholder will have to prove to us that they were not negligent.

4.7 Any unauthorised transaction made using the card and PIN will not be covered by us and will be the sole responsibility of the Business Client and the cardholder.

5. **System Malfunctions**

5.1 We are not liable for any loss suffered by the Business Client and/or the cardholder arising from any malfunction, failure or delay in any ATM, electronic point of sale device, access channel or shared networks.

6. **Authority to debit the cardholder account**

6.1 Each time the cardholder uses the credit card or the card details to access your credit card facility to transact, we will debit the cardholder account with the amount of the purchase or cash withdrawal and/or transfers, whether or not a transaction slip or cash withdrawal voucher has been signed.

6.2 Transactions reflected on the cardholder account will be transferred to the Business Client control account, monthly, on the billing date applicable to the Business Client control account.

6.3 All payments we have made to a merchant for any transaction are final and irreversible, unless a reversal is allowed by the Visa rules and regulations, as published by Visa from time to time.

6.4 A dispute between the Business Client and/or cardholder and any merchant will not affect our right to debit the cardholder account with any transaction, transfer the transaction amount to the Business Client control account and receive payment of the transaction amount.

6.5 All transactions that result in a debit to your credit card facility are processed in Johannesburg.

7. **The credit limit on the Business Client control account**

7.1 We decide the credit limit on the Business Client control account.

7.2 The Business Client and the cardholder must ensure that they do not exceed the limit allocated to the credit card.

7.3 The Business Client must ensure that it does not exceed the limit allocated to the Business Client control account.

7.4 The Business Client may apply for an increase in the credit limit on the cardholders account.

7.5 The Business Client must instruct us on how to allocate the Business Client control account credit limit to the cardholder(s).

7.6 The Business Client and the cardholder are responsible for managing the credit card's credit limit.

7.7 We may refuse to authorise any transactions if the cardholder has exceeded the credit limit on the credit card facility or credit card.

7.8 If we accept a transaction that results in the cardholder exceeding his/her credit limit, it does not mean that we have extended or increased the credit limit on the credit card or credit card facility. This may result in a fee being charged to your account, which is not reversible.

7.9 Where the Business Client applies for an increase to the credit limit an affordability assessment will be conducted. We may also approach you from time to time with regards to increasing your credit limit, an affordability assessment will be conducted.

7.10 We may, at our discretion and at any time, reduce the credit limit on the control account. We will notify you at least 5 (five) business days before we reduce your liability in terms of this agreement. However, in certain circumstances, at our discretion, we will reduce your liability and provide notice of the reduction simultaneously

7.11 The Business Client will be liable for any spend (utilisation) on the credit card facility, regardless of the type of spend.

- 7.12 If the Business Clients or the cardholder exceeds the credit limit, we may charge an excess limit fee.
8. **Interest**
- 8.1 Any change to the interest rate of your credit card facility does not constitute a novation of the original credit agreement, unless expressly stated otherwise.
- 8.2 **Interest on accounts, which have an interest-free period:**
(All Business card accounts have an interest-free period, unless specifically excluded in this document or in product marketing material)
- 8.2.1 The Business Client will not be charged interest on purchase transactions during the interest-free period, being the period from the date of the purchase transaction until the due date for payment, as reflected on the Business Client control account statement.
- 8.2.2 The Business Control account statement will show amongst others:
 - The full outstanding amount which the Business Client owes us and
 - The due date by which this amount must be paid.
- 8.2.3 The Business Client must pay the full outstanding amount reflected on the Business Client control account statement.
- 8.2.4 If the Business Client pays the full outstanding amount on or before the due date shown on the Business Client control account statement, no interest will be charged on the Business Client control account, except for those transactions set out in clause 8.7, where interest will be charged from date of transaction.
- 8.2.5 If the Business Client does not pay the full outstanding amount on or before the due date shown on the Business control account statement, the Business Client will be charged interest on the statement balance, as reflected on the Business Client control account statement, from the date of each transaction made with the credit card, and on any new purchase transactions made on the credit card.
- 8.2.6 This means that if the Business Client does not pay the full outstanding amount by the due date shown on the Business control account statement, the interest-free period will be suspended and interest will continue to be charged from the date of each transaction made with the credit card, until the Business Client has settled the full outstanding amount owed to us.
- 8.2.7 When the Business Client has settled its full indebtedness to us, we will restore the balance of the interest-free period, that is the period from date of full settlement until the due date for payment as reflected on the Business Control account statement.
- 8.3 **Interest on accounts that do not have an interest-free period**
- 8.3.1 If an interest-free period is not available on the Business Control account, interest will be charged immediately from the date of each transaction, unless there is a credit balance on the account sufficient to settle the full transaction amount.
- 8.4 **Debit interest calculation**
- 8.4.1 Debit interest will be calculated daily, and capitalised and charged to the Business Control account and cardholder account monthly.
- 8.5 **Debit interest applicable to NCA Customers**
- 8.5.1 Debit interest will be calculated, capitalised and charged to your account monthly at the rate as set out in the Quotation and will not exceed the maximum permissible interest rate allowed under the NCA.
- 8.6 **Debit interest applicable to Usury Act Customers**
- 8.6.1 Debit interest will be calculated daily at the rate decided by us from time to time as shown on the Business Control account monthly statement, but will not exceed the maximum permissible annual finance charge rate allowed under the Usury Act.
- 8.6.2 Debit interest will be calculated daily and capitalised and charged monthly at the maximum permissible annual finance charge rate allowed under the Usury Act when this agreement ends and/or the Business credit facility ends.
- 8.7 **Transactions that will always attract interest immediately.**
- 8.7.1 Interest will be charged immediately, from the transaction date, for the following transactions, unless there is sufficient credit balance in the cardholder account to settle the transaction amount:
 - Cash withdrawals;
 - Travellers cheque and certain forex transaction purchased with the credit card;
 - Electronic funds transfers which result in a debit balance on the cardholder account or the Business Control account (as applicable);
 - Fuel or fuel-related transactions with the PetroCard.
- 8.8 **Credit interest on the cardholder account and the Business Control account**
- 8.8.1 Business Clients will not earn credit interest on any credit balance on the Business Control account and the cardholder account, this may be reviewed at our discretion.
- 8.8.2 The credit interest can be changed at any time at our discretion.
9. **Product Base Rate**
- 9.1 Product Base Rate is the rate that your personalised interest rate is derived from – which is the Repo rate. The Product Base rate can be changed at any time at our discretion.
10. **Liability**
- 10.1 **Business Client liability**
- 10.1.1 The Business Client is liable to pay us any and all amounts debited to the Business Control account and/or the cardholder account, irrespective of the account structure.
- 10.2 **Cardholder liability**
- 10.2.1 In the event the Business Client does not discharge its indebtedness to us in full, each cardholder, where the necessary affordability has been completed on the cardholder, will be jointly and severally liable, as co-principal debtor, together with the Business Client, for the amount owing in respect of the cardholder's use of the card/s issued to the cardholder.
- 10.2.2 The transaction/s performed by the cardholder will reflect on the cardholder account and will be transferred to the Business Control account on account billing date. The cardholder will also be liable for interest levied on the said transaction amount/s and applicable fees/charges.
- 10.3 **Suretyship**
- 10.3.1 We may, within our discretion and at any time, request the directors or members (as applicable) of the Business Client to sign a deed of suretyship, undertaking personal liability for amounts debited to the Business Control account and the cardholder account.
11. **Statements, Payments, Deposits**
- 11.1 **Monthly statement**
- 11.1.1 We will send the Business Client a monthly Business Client control account statement that will show amongst others:
 - Each cardholder's transactions for the month;
 - Any interest, fees and charges;
 - The full amount owed to us and
 - The due date by which this amount must be paid.
- 11.1.2 Unless the Business Client lets us know, in writing, within thirty (30) days of the statement date that there is an error on the monthly statement issued to the Business Client, the statement sent to the Business Client will be final and binding.
- 11.1.3 Should the Business Client not receive its monthly Business Client control account statement, the Business

- Client must bring this to the attention of our FNB Credit Card Division, otherwise it is deemed to have been received.
- 11.1.4 If any transaction is disputed, interest will accrue in the normal course on the transaction amount, in so far as the dispute is correctly disputed.
- 11.1.5 When this agreement and/or the Business Client credit facility ends, the Business Client will no longer receive its monthly statement.
- 11.2 Payments and deposits**
- 11.2.1 The full outstanding amount on your credit card facility is always due and payable at the payment due date. Alternatively, if applicable, you may defer this right and pay the outstanding balance over an extended period, by paying at least the minimum monthly amount by the due date shown on the monthly account statement.
- 11.2.2 Payment may not reach us on the same day as it is made, due to possible delays and the time it takes to be processed. We consider the payment to have gone through only once we receive the funds, and they reflect on our systems at FNB Credit Card's Division in Johannesburg and the funds are reflecting as a credit on your credit card facility, as evidenced by our systems. The Business Client should allow for time delays when making payment.
- 11.2.3 All payments we receive will be credited as applicable, first to expenses incurred by us in collecting any amount owed, then to charges and fees, then to interest, and lastly to the transaction amount(s).
- 11.2.4 If a payment is sent to us by post, we will only be obliged to credit the Business Client control account when we receive the payment at FNB Credit Card's Division in Johannesburg. The risk of the postal payment being intercepted, lost or stolen whilst in transit to us remains the risk of the Business Client or the cardholder (as applicable depending on the payer) until the payment is received at FNB's Credit Card Division in Johannesburg.
- 11.2.5 If a cheque is deposited into the Business Client control or the cardholder account, the proceeds of the cheque will only be available as cleared funds when the drawer bank has honoured the cheque irrespective of the cheque clearance period. If the cheque proceeds are made available on these accounts prior to the cheque being honoured, we are entitled to debit the account with the amount of the cheque proceeds and any associated interest if the cheque is subsequently dishonoured by the drawer bank for whatever reason.
- 11.2.6 Should your account be in arrears for 30 (thirty) days or more, you are not allowed to transact on your credit card facility.
- 11.2.7 You must always use the control account number as a reference when making payments into the credit card facility. You payment will only be considered to be received as per clause 11.2.2 above.
- 11.3 Auto Payment**
- 11.3.1 In terms of the Auto Payment authorisation you have the option of paying your account with the full amount only, as indicated on your monthly account statement between the statement date and your selected due date.
- 11.3.2 Your Auto Payment authorisation can be obtained in writing duly signed by authorised signatories.
- 11.3.3 In terms of the Auto Payment, we will deduct, monthly, on the payment due date, the full amount, in respect of the amounts due on your credit card account. Should your Auto Payment be returned unpaid, we will make further attempts to debit your account thereafter to ensure a successful payment, which costs you will be liable for.
- 11.3.4 Where you have an existing Auto Payment wherein you specified the date on which the Auto Payment is to be deducted from your account provided, we will continue to deduct monthly on the specified date. Should your Auto Payment be returned unpaid, we will make further attempts thereafter to debit your account to ensure a successful payment, which costs you will be liable for. Should your Auto Payment be unpaid in the consecutive month we will suspend your Auto Payment and proceed with our collections process.
- 11.3.5 You confirm that the banking details that appear on your Auto Payment authorisation are correct.
- 11.3.6 Missed Auto Payments will not result in the cancellation of the Auto Payment, it might result in it being temporarily suspended.
- 11.3.7 You authorise the Bank to verify the banking details as provided by you for the purposes of effecting the Auto Payment.
- 11.3.8 The account provided for this purpose is compliant with the Financial Intelligence Centre Act ("FICA").
- 11.3.9 Should a payment be received (direct deposit or electronic transfer) before the Auto Payment is scheduled to run, the Auto Payment will not be processed for that month.
- 11.3.10 If the Bank account from which your Auto Payment is processed is closed by you at any time and your Auto Payment is returned unpaid, then the Bank will be entitled to cancel your credit card facility unless alternate Auto Payment arrangements have been made for the payment of your credit card facility. Refer to section 13 for ending this agreement.
- 12. Amendments to these terms and conditions**
- 12.1 The Business Client and the cardholder may not amend any of these terms and conditions unilaterally.
- 12.2 We will inform the Business Client of any amendments by sending it a notice of amendment or the amended terms and conditions or by setting out the amendments on the Business Client control account statement via statement messages.
- 12.3 It is the responsibility of the Business Client to inform the cardholder(s) of the amendments.
- 12.4 We may inform the Business Client of the amendment(s) electronically in which case we will give the Business Client details of how to access the amended terms.
- 12.5 The amendments will be binding on the Business Client and each cardholder and will form part of these terms and conditions twenty one (21) days after we have sent the Business Client the amendments.
- 12.6 If the Business Client is dissatisfied with the amendments, it has the right to end this agreement before the end of the twenty one (21) day period, in which case, the provisions of clause 13.4 shall apply.
- 12.7 The use of your credit card and/or credit card facility after the effective date of the amendment would be regarded as your acceptance of the amended terms and conditions.
- 13. Ending this Agreement**
- 13.1 We may, within our discretion, end this agreement and/or the cardholder's right to use the credit card and/or the Business Client credit facility. We will inform the Business Client of the reason for ending this agreement and/or the cardholder's right to use the credit card and/or the Business Client credit facility.
- 13.2 Our right to act under clause 13.1 will typically be exercised if the Business Client fails to pay us any amount due on time or at all, if the Business Client breaches any term of this agreement, if there is fraud or we suspect there may be fraud on the Business Client control or the cardholder account, if the Business Client is provisionally or finally liquidated or placed under judicial management or if we are compelled to do so by law.
- 13.3 The Business Client may, at any time, end this agreement.
- 13.4 When this agreement and/or the Business Client credit facility and/or the cardholder's right to use the credit card ends:
- The full indebtedness of the Business Client and the cardholder will immediately become due and payable;
 - The Business Client and the cardholder must pay us (in terms of the liability clause in this agreement) any amounts outstanding under this agreement;
 - The Business Client will be solely responsible for destroying all the credit cards issued in the name of the Business Client or specific credit cards, as requested by us. Please note that when destroying the credit card, the Business Client must cut through the magnetic stripe and card number so the credit card cannot be used again.
- 13.5 Even if this agreement ends, we will be entitled to rely on the rights acquired under this agreement before it ended.
- 14. Where and how we may contact the Business Client**
- 14.1 We may send the Business Client necessary account information by post, fax, e-mail, SMS message or other similar technology.

- 14.2 The Business Client's control account statement will be sent to the Business Client's chosen postal address or e-mail address as supplied to us on application or during the currency of this agreement.
- 14.3 The Business Client must supply us with its correct contact details, trading address, postal and/or e-mail address at all times. We will not be responsible if any statement and other related information is sent to the wrong address.
- 14.4 Formal legal notices and summonses will be served at the trading address of the Business Client as supplied on application or during the currency of this agreement, which address the Business Client and the cardholder choose as their domicilium citandi et executandi. The Business Client is responsible for ensuring that FNB Credit Card Division has the correct trading address as per clause 14.3 at all times.
- 14.5 The Business Client and/or the cardholder should send all formal legal notices and summonses to us at the following address which we choose as our domicilium citandi et executandi:
FNB Credit Card Legal, 1 First Place, BankCity, Corner Jeppe and Simmonds Streets, Johannesburg, 2001.
- 14.6 If any of the addresses set out on the card application change, the Business Client must notify us immediately of such change, in writing, on a Business Client letterhead, duly signed by an authorised representative.
- 14.7 Any correspondence sent to the Business Client via post will be considered to have arrived within seven (7) days of posting.
- 14.8 Any correspondence sent to the Business Client by fax or by e-mail will be considered to have arrived on the day that it was sent. Where this day is a Saturday, Sunday or Public Holiday, the correspondence is considered to have arrived on the next Business day.
- 14.9 Should the domicilium address of the Business Client change, either party can inform the other in writing.
15. **Information consent**
- 15.1 The Business Client and the cardholder agree that we may:
- Perform a credit search on their credit profile with a registered credit bureau when assessing the granting of credit facilities to the Business Client;
 - Check their payment behaviour, at any time, by researching their profile at one or more registered credit bureaux;
 - Disclose and record the existence of the Business Client control account and how the Business Client has conducted its account with one or more registered credit bureaux. Other credit grantors may access this information when assessing the Business Client's credit application with them.
16. **Request for Information**
- 16.1 The Business Client may request information in respect of only the Business Client's card control and cardholder account(s) from us either in writing or by calling our Card Division on the telephone number as shown on the monthly statement.
17. **Usury Act of 1968, as amended**
- 17.1 The Transitional Provisions of the NCA applicable to Usury Act customers indicated in Schedule 3 of the National Credit Act can be obtained from our call centre on (011) 369 2832 or viewed on our website, www.fnb.co.za.
18. **Other important terms**
- 18.1 The Business Client must keep us informed of any changes to its financial situation.
- 18.2 We may in law set off any amount that the Business Client owes us, or that appears as a credit in any account the Business Client has with us (FirstRand Bank Limited), against any amount that the Business Client owes us at any time.
- 18.3 The Business Client may not refuse to pay any amount owing to us in respect of the Business Client control account and/or the cardholder account on the basis that the Business Client may have another claim against us.
- 18.4 The cardholder may not refuse to pay any amount owing to us in respect of the cardholder account on the basis that the cardholder may have another claim against us.
- 18.5 If we need to take legal action against the Business Client and/or the cardholder to recover any amount they owe us, one of our managers or officers will produce a certificate to the Court, recording the amount owed to us and that this amount is due and payable. If the Business Client or the cardholder disagrees with this certificate they will need to prove to the Court that the certificate is incorrect. We do not need to prove the appointment of our manager or officer.
- 18.6 If the Business Client control account goes into arrears, the Business Client and/or the cardholder will be liable for all legal fees and expenses, on the attorney and own client scale, including collection commission and tracing fees.
- 18.7 We are obliged by law to regularly update the Business Client's and the cardholder's personal particulars. We may contact the Business Client and the cardholder from time to time in this regard and the Business Client and the cardholder will be obliged to provide us with the information requested.
- 18.8 A concession that we may give the Business Client and/or the cardholder, will not affect our rights against the Business Client and/or the cardholder in terms of this agreement.
- 18.9 South African law will govern this agreement.
- 18.10 These terms and conditions, as amended by us from time to time, together with any application form signed by the Business Client and the cardholder or the application information supplied to us telephonically or by fax or by e-mail, together with the eBucks rewards programme (if applicable) and value-add services' terms and conditions, form the whole agreement between us.
- 18.11 The headings in this agreement will not affect the interpretation of it.
- 18.12 The Business Client and/or the cardholder shall not be entitled to defer payment or refuse to make payment of any amounts payable by the Business Client and/or the cardholder in respect of the Business Client control account and/or the cardholder account, on the basis that the Business Client and/or the cardholder has a claim or query regarding any of the services provided for in Sections C and D of this agreement.
- 18.13 FNB Credit Card reserves the right to impound your credit cards, which costs you will be liable for.
19. **Submitting a credit card related complaint**
- 19.1 If you wish to lodge a complaint, you have to submit the complaint in writing or via e-mail to ShSComplaints@fnb.co.za or fax to 011 632 2317.
- 19.2 FNB Credit Card will acknowledge receipt of your complaint in writing.
- 19.3 If you do not get a response within 5 (five) working days from sending the complaint, you need to contact the Complaints department on 0860 100 761 to check whether your complaint has been received.
- 19.4 FNB Credit Card will investigate the complaint. The internal complaints resolution process is available from your branch.
- 19.5 If the complaint is resolved and you, the customer, are satisfied with the outcome, the procedure is concluded.
- 19.6 If your complaint is unresolved within 6 (six) weeks or not resolved to your satisfaction, FNB Credit Card will provide you with an explanation and reasoning for the decision taken, in writing. FAIS prescribes that you may then submit your complaint to the FAIS Ombudsman or Ombudsman for Banking Services in writing, with the supporting documentation within 6 months.
- 19.7 **Alternate dispute resolution**
- 19.7.1 You have the right to resolve a complaint by way of alternate dispute resolution by filing your complaint with the

National Credit Regulator or making an application to the National Consumer Tribunal. You may contact:

- The National Credit Regulator on 0860 627 627 or visit the website at www.ncr.org.za;
- The National Consumer Tribunal on 0860 627 627 or visit the website at www.ncr.org.za; and
- The Banking Ombudsman on (011) 838 0035 or 0860 800 900 or visit the website at www.obssa.co.za

Section B: Account Charges and Fees

20. **Charges and Fees**

- 20.1 Apart from the credit related charges to the Business control account, the account will be debited for non credit related charges.
- 20.2 The Business Client may obtain a copy of our pricing guide from any FNB Outlet, or by contacting our Credit Card Division, or on our web site, www.fnb.co.za.
- 20.3 Fees and charges are reviewed annually or at any time at our discretion in which event the Business Client will be notified as per clause 14.
- 20.4 Once debited to the account, fees and charges are non-refundable and will not be reversed.
- 20.5 Charge-backs will only be allowed if they are done in accordance with the Visa Rules and Regulations as published from time to time.

Section C: Value-add Services

21. **Comprehensive Global Travel Insurance (Automatically included on the credit card)**

21.1 **Benefits Summary**

- 21.1.1 This is a summary of the terms, conditions and exclusions of the Travel Policy.
- 21.1.2 The Travel Policy is available on our web site, www.fnb.co.za, or you may contact the Global Travel Helpdesk and they will send the Travel Policy to you. If anything is unclear, please contact the Global Travel Insurance Help Desk on 0860 100 484.
- 21.1.3 The benefits under the Travel Policy are automatically available when the Business Client/cardholder buys a travel ticket (public conveyance) in South Africa using their FNB Business Credit Card, by purchasing travel tickets in South Africa (or other specified countries as detailed in the Policy) at full fare on the FNB Business Credit Card, prior to the departure.
- 21.1.4 This offer only applies if the cardholder is a South African citizen (or a citizen of other specified countries as detailed in the Policy) under 70 (seventy) years of age and purchases their travel tickets in South Africa (or other specified countries as detailed in the Policy). Please obtain a copy of the [Travel Policy](#) prior to travelling and ensure you fully understand the Policy.
- 21.1.5 As certain credit card products may be excluded from the benefits under the Travel Policy, the Business Client must contact the Global Travel Helpdesk prior to the purchase of the travel ticket with the card, to find out which products are excluded.
- 21.1.6 If the cardholder is between 70 and 85 years of age, we can offer the cardholder another travel insurance option. You can learn more about our other options by calling our call centre on 0860 100 484.
- 21.1.7 The benefits under the Travel Policy are available to cardholders up to and including the age of 69 (sixty nine) years.
- 21.1.8 The benefits under the Travel Policy will be available for the first ninety (90) days of the cardholder's journey or until the cardholder reaches the final destination set out on his/her travel ticket, whichever occurs first.
- 21.1.9 Europ Assistance provides emergency assistance while you are travelling overseas. If the cardholder needs assistance they may contact Europ Assistance on the telephone number +27 11 991 8409. The cardholder may "reverse-charge" the call to Europ Assistance from anywhere in the world.
- 21.1.10 Europ Assistance must approve medical expenses when they are incurred.

- 21.1.11 The maximum accumulation of any benefits payable in respect of any one accident or series of accidents under the policy shall be limited to R10 000 000 (10 million Rand) per travel ticket debited to a valid credit card issued by FirstRand Bank Limited (which has been specifically nominated by the Bank).
- 21.1.12 The benefits of the Travel Policy for children under sixteen (16) years old are limited under the Personal Accident Section of the Travel Policy.
- 21.1.13 The maximum accumulation of any benefits payable in respect of any one accident or series of accidents under the Personal Accident section shall be limited to R5 000 000 (5 million Rand) per valid credit card issued by FirstRand Bank (which has been specifically nominated by the Bank).
- 21.1.14 The benefits are summarised in the table of benefits below. These benefits are subject to change on reasonable notice to the Business Client/cardholder.

21.2 **Medical Conditions excluded under the Travel Policy**

- 21.2.1 Pre-existing illness if the cardholder received medical advice or treatment six months prior to starting his/her journey.
- 21.2.2 Chronic, recurring or continuing illness.
- 21.2.3 Acute or chronic psychiatric, psychological or emotional conditions, suicide, self-inflicted injury, alcohol, drugs and narcotics abuse.
- 21.2.4 Cardiac, cardiovascular, vascular and cerebro vascular illness for persons sixty five (65) years or older.
- 21.2.5 Physiotherapy and chiropractic charges over R1 000.00 (one thousand Rand), except while the cardholder is in hospital.
- 21.2.6 Sexually-transmitted diseases.
- 21.2.7 Human Immunodeficiency Virus ("HIV") positive or have Acquired Immune Deficiency Syndrome ("AIDS") and any derivative, variation or HIV related illness, however caused including but not exclusive to the following:
- Kaposi's Sarcoma;
 - Pneumocystic Carinii;
 - Tuberculosis;
 - Cytomegalovirus (C.M.V.);
 - Cryptococcal Meningitis;
 - Disseminated Herpes and/or Shingles Human
- 21.2.8 Pregnancy, childbirth, abortion, miscarriage, obstetrical procedures.

21.3 **Other Travel Policy exclusions**

- 21.3.1 If the cardholder travels in a public conveyance as a non-fare paying passenger.
- 21.3.2 If the cardholder's journey is for emigration purposes.
- 21.3.3 If the cardholder's loss, damage, death, injury, illness, disablement or expense is caused by:
- Participation in professional sports or as a national representative in competitive sporting activities;
 - Participation in dangerous activities, hobbies, interests or sports as set out in the Travel Policy;
 - War, invasion, act of foreign enemy, hostilities (whether war be declared or not), acts of terrorism, civil war, rebellion, revolution, uprising, military or usurped power, civil commotion or riot.
 - Any Luggage claim that has not been reported to police or transport carrier immediately and for which a written police or irregularity report has not been obtained.
 - Luggage/Personal Effect – Any single item in excess of R1 000 (one thousand Rand).
- 21.3.4 Claims for treatment by homeopaths, naturopaths, reflexologists, or any other alternative medicine.
- 21.3.5 If the cardholder incurs expenses for travelling abroad to seek medical treatment.
- 21.3.6 If the cardholder incurs medical expenses after completion of his/her journey.
- 21.3.7 No consequential loss cover is available under the Travel Policy.

22. **AA Emergency Roadside Assistance (Automatically included on the PetroCard)**

22.1 **Benefits summary**

- 22.1.1 The AA Emergency Roadside Assistance benefits ("the benefits") are available to valid PetroCard holders.

- 22.1.2 If the Business Client control account is in arrears, we will suspend the benefits until the Business Client restores its account to an acceptable status.
- 22.1.3 The benefits apply to motor cars, four-by-four vehicles and light commercial vehicles with a carrying capacity of not more than 1.5 tons.
- 22.1.4 The benefits are available in the Republic of South Africa only.
- 22.1.5 The benefits are not transferable.
- 22.1.6 The benefits are available if the vehicle breakdown is caused by mechanical or electrical failure only. If the vehicle is involved in an accident, the cardholder may contact our dedicated AA call centre number but all services rendered by the AA will be for the account of the Business Client or the cardholder.
- 22.2 **How the benefits work**
- 22.2.1 The benefits must be arranged through our dedicated AA call centre telephone number only.
- 22.2.2 The AA will tow the vehicle concerned to the nearest repair centre. Towing benefits are limited to a maximum of five hundred Rand (R500).
- 22.2.3 When the breakdown happens more than one hundred (100) kilometres away from the cardholder's home or the Business Client's trading address, the AA will pay for one of the following costs up to a maximum of five hundred Rand (R500):
- Vehicle hire charges to the approved hirer for costs the cardholder incurs in reaching his/her destination or home;
 - or
 - Alternate accommodation;
 - or
 - Repatriation costs for the cardholder to collect his/her vehicle.
- 22.2.4 When the hired car is kept longer than the initial period authorised by the AA, the Business Client or the cardholder must enter into a new contract with the car hire company for the extended period and must pay the extra charges incurred.
- 22.2.5 The choice of car and car hire company is subject to availability. Car hire is subject to all the requirements of the car hire company, including deposits for collision damage waiver, insurance and fuel.
- 22.2.6 Accommodation or repatriation benefits are available only when the breakdown happens more than one hundred (100) kilometres from the cardholder's home or the Business Client's trading address.
- 22.2.7 The choice of hotel accommodation is subject to availability. The AA will only be responsible for accommodation costs. The Business Client or the cardholder must pay for any extra costs incurred, such as laundry, mini-bar, videos and meals directly to the hotel before leaving.
- 22.2.8 The AA will pay for locksmith services up to two hundred and fifty Rand (R250) if your keys are locked in your car. The AA will not pay for locksmith services to repair and replace locks, ignition switches or for cutting keys.
- 22.2.9 The AA will not pay for storage fees, replacements parts or their transport, vehicle repairs, charges for help arranged directly by the Business Client or the cardholder and charges for help arranged directly by you or charges for help given to you by a private person.
- 22.3 **Other important information**
- 22.3.1 The AA accepts no liability for loss or damage to the vehicle or any of its parts or accessories while it is unattended, or while it is in the care or under the control of any contractor or garage or its employees or any other person. We similarly do not accept this liability.
- 22.3.2 The AA will help in any way possible to resolve disputes with AA appointed contractors where loss or damage occurred while the vehicle was in the care or control of these contractors.
- 22.3.3 Where the vehicle is towed, the AA accepts no responsibility for the safekeeping or transport of the load, which will have to be removed from the vehicle before towing.
- 22.3.4 The AA reserves the right to refuse any service or benefit where the AA service is being abused, used fraudulently or is no longer valid.
23. **inContact**
(Optional service available on the credit card and PetroCard)
- 23.1 *inContact* is a messaging service, which enables the Business Client to track financial transactions made through the use of the card.
- 23.2 The Business Client will receive real-time confirmation by SMS and/or e-mail of deposits into the Business Client control or cardholder account, electronic transfers, withdrawals and purchases, which will be sent to the Business Client's nominated cellphone number and/or e-mail address.
- 23.3 The *inContact* messaging service will only cater for transactions that have a value of R100.01 or greater.
- 23.4 The Business Client is responsible for ensuring that we have its correct cellphone number and/or e-mail address at all times.
- 23.5 We will not be held responsible if an SMS and/or e-mail is sent to the incorrect number or address, if the Business Client has not updated its records with us.
- 23.6 We cannot guarantee the accuracy or arrival time of an SMS and/or e-mail, as we are dependant on external service providers who are responsible for the delivery of the information.
- 23.7 You have 24 hours from the time an *inContact* message is sent to query any unauthorised transaction on your account. If you do not query the unauthorised transaction, it will be deemed that you have authorised the transaction and you may be liable for the transaction.
- 23.8 Whilst we will use our best endeavours to ensure the integrity and content of any SMS and/or e-mail sent to the Business Client, the Business Client's monthly account statement will remain the sole record of its account transactions.
- 23.9 We accept no liability whatsoever, and you indemnify the Bank against any loss, expense, claim or damage, whether direct, indirect or consequential, arising from the use of this service, or arising from any delay or failure by us to send and e-mail or SMS. We make no representation or warranty, whether express or implied, as to the operation and functionality of the service.
- 23.10 By using *inContact*, you acknowledge and agree to be bound by these terms and conditions.
- 23.11 These terms and conditions apply to *inContract-Pro*, which is an enhanced form of *inContact*. By using *inContract-Pro* you agree to be bound by these terms and conditions.

Section D: eBucks rewards programme (if applicable)

- 24 **Participation in the programme**
- 24.1 We are an earn-partner of the programme, which allows the Business Client to link the Business Client control account to the programme and earn eBucks on qualifying purchase transactions on the card/s.
- 24.2 these terms and conditions must be read together with the terms and conditions published on the eBucks.com web site, www.ebucks.com. If there is any conflict between the two, the terms and conditions on the eBucks.com web site will prevail.
- 24.3 The programme is owned, run and managed by New Bucks Operations (Pty) Ltd, trading as eBucks.com.
- 24.4 To earn eBucks when the cardholder uses the card, the Business Client must link the Business Client control account to the programme.
- 24.5 We may, within our discretion, include or exclude any card from participation in the programme.
- 24.6 If the Business Client control account is in arrears, the Business Client's participation in the programme will automatically end on the date this account becomes in arrears.
- 25 **Earning eBucks**
- 25.1 The Business Client will earn eBucks on qualifying purchase transactions on the card subject to clause 25.3.

- 25.2 The Business Client can also purchase eBucks through the card or earn eBucks through any of our other products, which the Business Client has linked to the programme.
- 25.3 The Business Client will not earn eBucks on certain transactions as notified by us from time to time, including ATM transactions, any Internet and electronic banking transaction, fuel and fuel-related purchases, travellers' cheque purchases and cash withdrawals as these transactions are excluded from the programme.
- 25.4 The Business Client will also not earn eBucks on finance charges and account fees or on any government tax debited against the Business Client control or the cardholder account.
- 25.5 We may change the eBucks earn model (that is, how many eBucks the Business Client will earn for each Rand spent on qualifying transactions). We will give the Business Client reasonable notice of such change.
- 25.6 We may also, within our discretion, set a "spend threshold" on the Business Client control account. This means that the Business Client will have to perform qualifying transactions above the threshold to start earning eBucks.
- 25.7 We will display the total eBucks the Business Client has earned through the cards under its account profile on the eBucks.com web site. This will be the sole record of eBucks earned. The Business Client' eBucks profile may also be accessed through the eBucks Hotline.
- 25.8 The Business Client must ensure that the eBucks displayed under its account profile on the eBucks.com web site or accessed through the eBucks Hotline are correct.
- 25.9 The Business Client must bring any errors to our attention in writing within thirty (30) days after we have displayed the eBucks earned under its account profile.
- 25.10 We have the right to reverse eBucks accumulated by the Business Client through use of the card, if the eBucks were awarded in error, or accumulated as a result of ineligible transactions.
- 25.11 Should the Business account not be in good standing, the eBucks earned on purchases made during the period of default will be reversed, and the eBucks account will be frozen for the duration of the default.
26. **Spending eBucks**
- 26.1 The Business Client may spend eBucks at an eBucks.com spend-partner or at the eBucks shop on the eBucks.com web site.
- 26.2 When the Business Client spends eBucks, the Business Client will contract directly with the spend-partner concerned and we will not be liable for any damages the Business Client may suffer due to non-performance by the spend-partner concerned.
- 26.3 The Business Client may transfer its eBucks to another eBucks member, but eBucks may not be converted into cash.
27. **Amendments to the programme's terms and conditions**
- 27.1 We may amend the programme's terms and conditions and will give the Business Client reasonable notice of the changes.
- 27.2 We will inform the Business Client of any changes either by way of a statement message or on the eBucks.com web site or by sending the Business Client the amended terms and conditions.
- 27.3 eBucks.com may also amend the programme terms and conditions. eBucks.com will publish its changes on the eBucks.com web site.
28. **End or suspension of the programme**
- 28.1 We may end or suspend our participation as a partner in the programme on reasonable notice to the Business Client.
- 28.2 The Business Client will not lose the eBucks earned up to the date we end or suspend our participation in the programme.
29. **Fee for linking the Business Client to the programme**
- 29.1 We will charge the Business Client and debit the Business Client control account with an annual linkage fee to link the Business Client to the programme.

Comprehensive Global Travel Insurance

SCHEDULE OF BENEFITS (Persons up to the age of 69 (not yet 70) Limit per travel ticket purchased		
Description	Benefit	Excess
Emergency Medical and Related Expenses		
Emergency Medical Expenses – Local	R 175 000	R 1 000
Emergency Medical Expenses – International	R 10 000 000	R 2 000
War or Terrorism – Local	R 175 000	R 1 000
War or Terrorism – International	R 10 000 000	R 2 000
Related Expenses		
Medical Transportation, Repatriation & Evacuation	Included in Emergency Medical Expenses	
Visit by a family member	Included in Emergency Medical Expenses	
Repatriation of Children	Included in Emergency Medical Expenses	
Repatriation of Travel Companion	Included in Emergency Medical Expenses	
Burial, Cremation and Return of Mortal remains	Included in Emergency Medical Expenses	
Hospital Inconvenience	R 200 per day – Total of R 3 000	
Pre-Existing Medical Cover		
Pre-Existing Medical Cover (Minimum Delay Period – 48 hours)	R 100 000	48 Hours
Transportation and Repatriation	Included in Pre-Existing Medical Cover	
Emergency Assistance Services		
Medical Referral	Service Only	
Medical Monitoring	Service Only	
Emergency Medicine	Service Only	
Evacuation	Included in Emergency Medical Expenses	
Repatriation	Included in Emergency Medical Expenses	
Return of Mortal Remains	Included in Burial, Cremation and Return of Mortal Remains	
Transmission of Urgent Messages	Service Only	
Embassy Referral	Service Only	
Emergency Travel and Accommodation Arrangements	Service Only	
Legal Assistance	Included in Legal Expenses	
Bail	Service Only	
Return in case of death or imminent death of a close Relative	Service Only	
Loss of Travel Documents	Included in Loss of Cash and/or Travel Documents	
Cash advances	Service Only	
Personal Accident		
Accidental Death	R 250 000	
Accidental Permanent Disablement	R 750 000	
Accidental Death and/or Accidental Permanent Disablement as a result of acts of War or Terrorism	Included	
Cancellation and Curtailment		
Cancellation	R 10 000	R500
Curtailment	R 10 000	R500
Travel Delay		
Travel Delay (Minimum Delay Period – 12 hours)	R 2 000	12 Hours
Personal Liability		
Hijack, Hostage or Wrongful Detention Inconvenience	R750 per day/ Max R10 000	
Legal Expenses		
	R 5 000	
Replacement Personnel		
	R 10 000	
Luggage		
Luggage	R 3 000	R 500
Maximum Single Item Limit	R 1000	
Luggage Delay (Minimum Delay Period – 12 hours)	R 2 000	12 Hours
Loss of Cash and / or Travel Documents	R 1 500	R 500

The above table is merely a summary of some of the main features of the Travel Policy. It is your responsibility to obtain a copy of the full Travel Policy prior to commencing your journey. The terms, conditions and exclusions of the Policy are available at www.fnb.co.za or you may contact the **Global Travel Insurance Helpdesk**, and they will arrange for the policy to be sent to you.

FirstRand Bank Limited adheres to the Code of Banking Practice and the National Credit Act

For further information on all your rights as a consumer in terms of the National Credit Act, please visit our website on www.fnb.co.za or visit the National Credit Regulator's website on www.ncr.co.za

Definitions used in this Agreement

"AA"	means the Automobile Association of South Africa.
"access channel"	means any form of access technology including the Internet or mobile phone technologies or Interactive Voice Response (IVR) system.
"ATM"	means an Automated Teller Machine.
"Attorney and own client scale"	means fees which a client agrees to pay his attorney for services rendered in respect of a legal matter.
"Aviation Card"	means an Aviation Card issued by us in the name of the Business client and the cardholder.
"Business client"	means the Business client which has applied for credit card facilities with us and to which we have issued cards in terms of this agreement.
"Business client control account"	means the Business Client credit card control account opened by our Card Division in the name of the Business Client.
"card"	means a Visa credit card, Visa Electron credit card, PetroCard, Lodge Card, or Aviation Card issued by us in the name of the Business Client and the cardholder. The list of cards mentioned is not exhaustive.
"cardholder"	means the person nominated by the Business client to be issued the card.
"cardholder account"	means the Business client credit card account opened by FNB's Credit Card Division in the name of the Business Client and the cardholder, which account is linked to the Business Client control account.
"card scheme"	means the credit card scheme operated by FirstRand Bank Limited.
"Common Monetary Area"	means South Africa, Namibia, Lesotho and Swaziland.
"credit card"	means a Visa credit card or Visa Electron credit card issued by us in the name of the Business Client and the cardholder.
"debt counsellor"	means a person registered in terms of the National Credit Act and who carefully examines a consumer's debt situation and suggests the best plan of action.
"debt review"	means a process whereby a debt counsellor reviews the collective debts owing to various credit providers in the event that the cardholder seeks assistance from the debt counsellor.
"FNB"	means First National Bank, a division of FirstRand Bank Limited.
"Lodge Card"	means a Lodge Card issued by us in the name of the Business client and the cardholder.
"PetroCard"	means a PetroCard issued by us in the name of the Business client and the cardholder.
"PIN"	means the personal identification number linked to the card.
"purchase transaction"	means the transaction processed by the supplier of goods or services purchased using the card.
"Travel Policy"	means the Travel Insurance Master Policy, which provides for travel insurance when the Business client purchases a travel ticket using the credit card.
"Usury Act"	means the Usury Act No. 73 of 1968, as amended.
"Visa"	means Visa International Services Association.
"we, us, our"	means FirstRand Bank Limited, a registered bank, registration number 1929/001225/06.

Contact Details and Complaints Process

FRB'S REGISTERED ADDRESS

Physical Address

Group Company Secretary's Office
1st Floor, 4 Merchant Place
Corner of Fredman Drive and Rivonia Road
Sandton
2196

FNB'S REGISTERED ADDRESS

Physical Address

3 First Place
BankCity
Cnr Jeppe & Simmonds Streets
Johannesburg
2001

Postal address

PO Box 1420
Johannesburg
2000

Tel: (011) 371 1212

Fax: (011) 352 9904

E-mail address: fnbcard@fnb.co.za

Website address: www.fnb.co.za

FNB CREDIT CARD COMPLIANCE OFFICER

Physical Address

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

Postal address

First National Bank
P O Box 1153
Johannesburg
2000

Tel: (011) 371 7953

Fax: (011) 371 2192

FNB CREDIT CARD COMPLAINTS DEPARTMENT

Tel: (011) 369 1115

Fax: (011) 632 2317

E-mail address: ceocomplaints@fnb.co.za

LEGAL NOTICES MAY BE SERVED AT

Physical Address

Compliance Support at Interbank Risk & Compliance
3rd Floor
1 First Place
BankCity
Cnr Pritchard and Simmonds Streets
Johannesburg
2001

OMBUDSMAN FOR BANKING SERVICES

Physical Address

28 Harrison Street
Johannesburg
South Africa
2000

Postal address

P.O.Box 5728
Johannesburg
2000

Tel: (011) 838 0035 / 0860 800 900

Fax: (011) 838 0043

E-Mail: Info@obssa.co.za

Website address: www.obssa.co.za

FAIS OMBUDSMAN (Advice-related Complaints)

Physical Address

Charles Pillai
Eastwood Office Park
Cnr Lynnwood Road & Jacobson Drive
Baobab House
Ground Floor
Lynnwood Ridge
Pretoria East
0040

Postal address

PO Box 74571
Lynnwood Ridge
0040

Tel: (012) 470 9080 / 0860FAISOM (0860 324 766)

Fax: (012) 348 3447

E-mail address: info@faisombud.co.za

Website address: www.faisombud.co.za

LONG-TERM INSURANCE OMBUDSMAN (Complaints)

Physical Address

Third Floor
Sunclare Building
21 Dreyer Street
Claremont
Cape Town
7700

Postal address

Private Bag X45
Claremont
Cape Town
7735

Tel: (021) 657 5000

Fax: (021) 674 0951

E-mail address: info@ombud.co.za

REGISTRAR OF LONG-TERM INSURANCE (Regulator / Information)

Postal address

Financial Services Board
PO Box 35655
Menlo Park
0102

Tel (Toll-free): 0800 110 443 / 0800 202 087

Fax: (012) 347 0221

E-mail address: Info@fsb.co.za

Website address: www.fsb.co.za

THE NATIONAL CREDIT REGULATOR (Regulates Creditors / Debt Counsellors / Credit Bureau) / THE NATIONAL CONSUMER TRIBUNAL (Complaints)

Tel: 0860 627 627

Website address: www.ncr.org.za

CREDIT BUREAU

Transunion ITC
Tel: 0861 482 482

Experian
Tel: 0861 105 665

Expert Decision Systems
Tel: 0860 937 000

FNB ADMIN DEPARTMENT

FNB Credit Card Business Customers
Tel: (011) 369 2832

RELEVANT CONTACT NUMBERS

Lost or Stolen Cards
Tel: 0800 110 132 / (011) 369 1189

Fraud
Tel: 011 352 5910

Card Cancellations
Tel: 0800 110 132

Debt Collection
Tel: (011) 352 5369

Debt Review Centre
Tel: 0860 362 002

Deceased Estate Department
Tel: (011) 352 6498

Limit Increase Department
Tel: (011) 632 2212

Limit Decrease Department
Tel: (011) 632 2212

eBucks
Tel: 0861 233 000

AA Emergency Roadside Assistance
Tel: 0860 706 050

PetroCard Helpline
Tel: 0860 706 050

Comprehensive Global Travel Insurance
Tel: 0861 490 100

NCA Helpline
Tel: 0860 627 627

FNB Related Enquiries
Tel: 0860 11 22 44