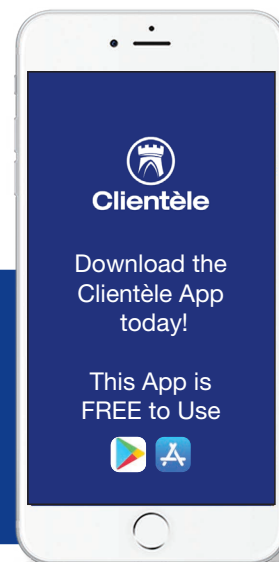


How To DebiCheck Your Clientèle Policy



1 WHAT IS DEBICHECK?

DebiCheck is an initiative mandated by the South African Reserve Bank and implemented by the banking industry across South Africa. DebiCheck allows you as the client to electronically approve any new debit orders processed against your bank account and to ensure that the debit order is in line with your agreed contract.

2 WHY SHOULD I DEBICHECK MY DEBIT ORDERS?

- DebiCheck ensures that your monthly premium is deducted from your bank account so that you can enjoy continued access to your valuable benefits.
- DebiCheck ensures that the debit order is in line with your contract and protects you from illegal debit orders.
- DebiCheck enables you to verify your new debit order.

3 HOW DO I DEBICHECK MY DEBIT ORDERS?

The DebiCheck authentication process can only start when you DebiCheck in the Clientèle App, speak to a Clientèle Call Centre Agent or Broker. Clientèle will send your DebiCheck authentication request to your bank at which point you will be able to accept the request with your bank via your preferred banking channel.



Existing Clients - Using the Clientèle App

- If you don't have the Clientèle App already, visit the Google or Apple App store and download the App.
- Register in the App using your South African ID and cellphone number.
- Once you are registered, go to the "Policies" section and select the policy you wish to DebiCheck.
- Click on the "Authenticate Now" button and follow the easy steps that follow.



Existing Clients - Clientèle Call Centre

Contact a friendly Call Centre Agent on **011 320 3000** to guide you through the quick and easy process.



New Clients - When taking a new policy

When taking out a new policy with Clientèle the DebiCheck process will be completed as part of the normal sales process. Your friendly Sales Agent or Broker will explain and guide you through the process which can be done either using your cellphone or by using your bank card and PIN number on a DebiCheck Point of Sale Device.

HOW TO FINALISE THE DEBICHECK PROCESS WITH YOUR BANK:

It is important to remember that the DebiCheck process starts by engaging with Clientèle first, this can be done through the Clientèle App or the Clientèle Call Centre. Clientèle will then send a request to your bank after which you are required to respond to your bank's request. It is very important to follow your bank's instruction to complete the DebiCheck process.

You can access and respond to your bank's DebiCheck request by accessing your preferred banking channel.



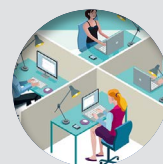
Mobile Banking App



Cellphone Banking



ATM



Bank Call Centre

If your bank has your current cellphone number on record you will receive an immediate message from your bank which you need to look out for and respond to. If your bank has your old cellphone number on record, or you miss the message from your bank, you will be able to DebiCheck via available banking channels in the next 72 hours following your engagement with the Clientèle Agent or Broker or by accessing the Clientèle App.