

THE SANTAM CARD

Important safety tips for policyholders

- Always keep your Santam card in a safe place.
- Only carry the Santam card with you when you are going to use it.
- Treat the Santam card as if it was cash.
- Upon receipt of your Santam card, immediately sign the card in the space provided on the back.
- Keep your PIN in a safe place.
- When using the Santam card at a retailer etc, never let the card out of your sight, not even for a moment.
- If you lose your Santam card, call the Santam Contact Centre immediately on **0860 505 911/your Claims Service Consultant** to have your card cancelled and a new one issued to you.
- Should you suspect that your card might have been accessed or used in a fraudulent manner, please call the Santam Contact Centre immediately on **0860 505 911** to stop the card and arrange a new one.
- Always inform Santam as soon as possible about changes to your contact details, physical and or postal address, telephone numbers, etc.
- Santam Contact Centre hours: 24 hours.
- Card query Contact Centre hours: 09:00 am – 23:00 pm (Monday – Sunday).

Frequently asked questions

WHAT IS A SANTAM CARD?

In alignment with modern technology, and with a view to streamlining the payment process and cutting costs to improve your experience, we have introduced the Santam card. The card will enable us to more closely monitor and investigate fraud, assist us in re insuring the replaced items and offer higher levels of comfort and ease of use to our valued clients. The use of the card also ensures that if you spend the payment at one of our preferred suppliers, you will receive a cash back from the supplier into your card.

HOW DOES THE SANTAM CARD WORK?

The card will be credited with the final agreed claim amount (less excess) or with your other Santam payments. You then take the card to the preferred suppliers (as indicated to you when you receive the card and available on our website <http://www.santam.co.za/claims/santam-card/>), and purchase your replacement item(s). **The card can only be used to make purchases.** For using the card at our preferred suppliers, you earn a cash back that Santam has pre arranged with the preferred suppliers, and this is credited to your card in the month after you have made use of that particular supplier. Please note that you will not qualify for any other in-house discounts offered at point of sale at our preferred suppliers. Our card administrator will send you an SMS each time a payment has been made to your card in order to make the process easier for you. If you choose not to use a Santam preferred supplier, you will not receive any cash backs.

HOW LONG IS THE SANTAM CARD VALID?

The card expires after five (5) years. Please contact Santam Claims to arrange a replacement card to be issued and sent to you.

WHAT ARE THE COSTS OF THIS SANTAM CARD?

There are no costs associated with your normal use of this card. However, balances not spent within two year period after being loaded will be subject to a monthly between R10 – R11 dormancy fee deduction.

HOW DO THE SANTAM CARD CASH BACKS WORK?

If you choose to purchase your goods at one of our preferred suppliers (as indicated to you when you received the card and available on our website <http://www.santam.co.za/claims/santam-card/>), you will qualify for a cash back, usually within the month after you made your purchase. This is credited to your Santam card and you are notified by SMS of this credit. If you again spend this at one of our preferred suppliers, you will subsequently qualify for a further cash back. Please note, that you will not qualify for any in-house discounts offered at point of sale at our preferred suppliers.

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HOW DO I CHANGE MY PIN?

You will need to send your ID number or passport number with the last 4 digits of the card number to **34246**.
Example: 7501105005998 5582. Please note that standard SMS charges will apply.

You will receive the following SMS response:

To change the PIN for card 1234, send a new SMS within 30 minutes of receipt hereof, to 34246 including: ab123 (this is unique wording sent for each SMS). if so, a pre-sentence required sent for each SMS) followed by a space and your new 5-digit PIN. Example: ab123 xxxxx.

Once you have sent the second SMS you will receive an SMS confirmation as below:

Your PIN has been successfully updated.

If the above options does not work Please contact Paymentology on **0861 10 12 10**.

WHAT TO DO WHEN I FORGET MY PIN?

Follow the same process as for changing your PIN.

WHERE CAN I USE MY SANTAM CARD?

After receiving notification, via SMS, that your card has been activated and funds have been loaded, you will be able to use your card at any store that accepts Visa Electron cards. If you choose to purchase your goods at one of our preferred suppliers (as indicated to you when you received the card and available on our website at <http://www.santam.co.za/claims/santam-card/>, you will qualify for a Santam card cash back.

CAN I USE MY SANTAM CARD FOR ONLINE PURCHASES?

For more information on the preferred suppliers, please go to <http://www.santam.co.za/claims/santam-card/> for more information on these suppliers.

The Santam card also has a 3D Secure feature. When making payments, you will be sent your 3D Secure One Time Password (OTP) via SMS to the **cellphone number** registered on the card. This is a dynamic pin and will change everytime u make an online payment.

ARE THERE ANY SPEND LIMITS ON MY SANTAM CARD?

Yes, there is a default daily spend limit on all Santam cards to limit potential losses due to unauthorised usage. This will not inconvenience you when purchasing your replacement items or other Santam payment goods. Should you wish to change (increase or decrease) this limit, please call the Card Queries Call Centre on **0861 10 12 10** and they will change the limit as per your request. Please note that the limit will only be changed if requested by the card holder and once the card holder's identity has been verified telephonically.

Daily spend limit – R30 000.00

Monthly spend limit – R500 000.00

WHAT HAPPENS IF I LOSE MY SANTAM CARD?

In the even that you lose your card, there are two scenarios to consider when reporting loss or theft of your Santam card. These are:

- If you only discover that it is missing when you need to claim, there will be a short delay while we stop the old card and urgently send you a new one by courier. Please tell us this when you contact the Santam Contact Centre on **0860 505 911** with your claim details.
- If you lose it at any other stage, immediately call the Santam Contact Centre on **0860 505 911** to report the loss as the card needs to be stopped and replaced, and the funds transferred where applicable.
- Your Santam card is your most valuable possession in the event of a claim. Please keep it in a safe place when not in use, as you will be identified via this card every time you make a cash claim or receive a Santam payment from now on.

HOW DO I REQUEST MY SANTAM CARD BALANCE OR STATEMENT?

There are five self-service ways to do this:

- You may send an SMS with your full 16 digit card number to **34246** and you will receive your balance via return SMS. This SMS costs R2 and is deducted directly by your cell phone network provider (no statement available). Please also ensure that you use the cellphone number registered with us for verification purposes.
- Alternatively, call the Card Queries Call Centre on **0861 10 12 10** and they will give you your balance upon verification.
- Download the Santam Client App, select Santam Card and key-in your card number or online via www.whatsonmycard.com.
- You can also download the "What's on my card?" app (available on Google Play and Apple Store) to obtain your balance or statement.
- You may also download the Santam Client App where you may find the balance under the Santam Card tab.

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WHAT HAPPENS TO THE **UNUSED PORTION** OF MY CLAIMS PAY OUT ON THE SANTAM CARD IF I DON'T SPEND IT?

The unclaimed balance remains on the card until you spend it or until Santam supplements it with a new claim pay out. However, balances not spent within a two year period after being loaded will be subjected to a monthly R10 - R11 dormancy fee deduction.

WHAT ARE THE **TERMS AND CONDITIONS** ASSOCIATED WITH THE USE OF MY SANTAM CARD?

The Santam card's terms and conditions of use are enclosed with the delivery of the card. Please ensure that you read and familiarise yourself with these terms and conditions very carefully. Upon use of your card you will be deemed to have read and fully understood all the terms and conditions of use pertaining thereto and that you regard yourself fully bound in terms thereof. The latest version of this document is also available on our website at <http://www.santam.co.za/claims/santam-card/>.

DO I NEED TO BE SUBJECTED TO THE **BANK ACT'S FICA PROCESS** BY ACCEPTING THIS SANTAM CARD?

No, you do not need to conform to the FICA process.

CAN I MAKE **DEPOSITS** INTO MY SANTAM CARD?

No, you cannot make deposits nor withdraw from an ATM or transfer money.

WHAT DO I SAY AT THE POINT OF SALE IF THE STORE CLERK ASKS ME **WHAT SORT OF ACCOUNT** IT IS AFTER SWIPING MY SANTAM CARD?

Respond with "credit".

FOR CLAIMS, DO I HAVE TO PURCHASE THE **REPLACEMENT ITEM** FOR WHICH SANTAM IS INDEMNIFYING ME?

Yes, we want you to replace the item(s) you have lost. The card has been specifically designed to promote good risk-management behaviour and to offer a flexible solution to support this.

CAN I **SUPPLEMENT** A SANTAM CARD PAYMENT WITH A PERSONAL PAYMENT?

If you want to purchase an item at our supplier for more than the amount on the card, you are welcome to supplement the card payment with a cheque (if acceptable at that supplier), credit card or cash payment. Cash backs cannot be paid on such cash supplementations. Do not forget to insure the purchased item.

WHAT DO I DO IF MY **PERSONAL DETAILS** CHANGE?

Should your cell phone number change whilst you have an active card, please contact Santam as soon as possible.