



Botswana Life

LIFEREWARDS VISA CARD & LOYALTY PROGRAM APPLICATION FORM

Please complete in BLOCK LETTERS. Tick appropriate block unless otherwise indicated.

Branch Preferred branch delivery

PERSONAL DETAILS

First names Policy number
 Surname Title
 Omang number Date of birth
 Work telephone number | Code Fax number | Code
 Country of birth Gender
 Marital status Single Married Divorced Widow Personalised Non-Personalised
 Hobbies Liferewards card member Loyalty member

EMPLOYMENT DETAILS

Name of employer Self employed?
 Work telephone number | Code Fax number | Code Employed?
 Work Physical address Work Postal address

BASIC MONTHLY RANGE

P5 000 & below P5 000 - P20 000 P20 000 - P35 000 P35 000 - P50 000 Above P50 000

CONTACT DETAILS

Home telephone number | Code Cell phone number | Code
 E-mail address

Residential Physical Address

Unit/Apartment/
House No.
 Street name
 Suburb
 City/Town
 Country

Mailing Address

Same as physical address? Yes No
 Postal address
 Country

Liferewards Card number (last 6 digits) Exp. Date



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SPOUSE DETAILS

First names	Surname	Gender required	Date of birth	ID number	Age attained

CHILDREN DETAILS (MAXIMUM 6)

First names	Surname	Gender required	Date of birth

BENEFICIARY DETAILS

BENEFICIARY DETAILS Note: It is recommended that the beneficiary be over the age of 21 and that you do not nominate your estate as your beneficiary. On the death of the member the beneficiary stated below is to receive the benefits of the Plan.

First names

Surname

Relationship

Residential address

Cell

Home

Work

Postal address

PLEASE READ THE FOLLOWING:

I declare and agree to the following terms and conditions:

1. All the information on this form, or supplied in connection with application, is true and complete and will form the basis of this Program.
2. By acceding to the Liferewards Loyalty Program membership, the client accedes acknowledging and understanding all terms and conditions.
3. Botswana Life Insurance Limited will disclose all material information relating to the Loyalty Program to the member/ prospective member as the case may be.

SIGNATURE CARD

Signature

Full name

Place

Date

By ticking this box and signing this agreement I give Botswana Life Insurance Limited consent to share, upon request my contacts details with its business associates.

Signature

Introducer's name

FOR OFFICE USE ONLY

Verified copies of all identification documents against originals Yes No

All documents received and checked by

Date

Consultant

Signature



Botswana Life

FUNERAL BENEFIT & ACCIDENTAL DEATH TERMS & CONDITIONS

GENERAL CONDITIONS

The completed application form with all the declarations and information will form the basis of the contract between the underwriter and the member. Any incorrect statements made in good faith will not cancel any of the benefits applied for, unless they change the risk of the underwriter at the time of application. This Program will be activated only once the first payment has been received.

Cover is only available to Liferewards and Loyalty Program members and their immediate family members ONLY.

No medical underwriting requirements will apply to any applicant under this scheme, but the underwriter has the right to accept or decline an application.

NOMINATED BENEFICIARY

The member may nominate a beneficiary to receive the proceeds of the funeral policy following death of the member. The member may appoint a natural person only and may withdraw the nomination at any time. The change or withdrawal of the nomination shall not be binding on the underwriter unless the member informed the underwriter in writing, allowing enough time for the underwriter to record the nomination.

The nomination of a beneficiary shall not allow the beneficiary to claim benefits under the Policy during the lifetime of the member.

The appointment of a beneficiary will be determined automatically by the death of the beneficiary, during the lifetime of the member, the legal disqualification of the beneficiary, or if the underwriter is unable to locate the beneficiary within a reasonable period of time after the death of the member. If the member dies without a nominated beneficiary the benefits payable in terms of the Policy will be paid to claimants who submit the required claim documents.

If the nominated beneficiary cannot be located within a reasonable period of time, the claimant who submits the required documents will be paid the benefits.

Other nominations or provisions in a will or other testamentary instruments that the member agrees to, shall not affect or invalidate any existing beneficiary nomination that the underwriter has recorded.

OWNER OF THE FUNERAL POLICY

The member is the premium payer and owner of the funeral policy. The Funeral policy has no restrictions regarding residence, travel and occupations, unless otherwise stated in a additional endorsement. Any money payable under the scheme, whether this consists of premiums payable to the underwriter or benefits payable to the member, must be in the lawful currency of the Republic of Botswana, the Pula.

The Policy has no loan, cash or paid-up value and can therefore not be ceded for collateral purposes. If the Policy is cancelled it may be restarted after complying with the terms and conditions that the underwriter may impose.

PREMIUM REVISION

The actuary of the underwriter may revise the premium rate to bring the rates in line with the actual number of claims received. As an alternative to an increase in the premium rate, the underwriter has the right to decrease the benefits payable on this Policy. In both cases the underwriter will give the member at least 3 (three) months written notice of any changes in the benefits of the premium rates.

CLAIMS PROCEDURE

Please note that in the event of a claim, the sum insured will not earn any interest during the claim process. The insured amount in accordance with the schedule, is payable in the event of a claim that is supported by the documents mentioned in this Policy Information Leaflet. At the time of death of any covered member, the program member must have an active BLIL Policy.

We will provide continuous cover to the insured person listed in the nomination form, provided that the underwriter receives all the premiums regularly, in advance and in the intervals that the Policy schedule states. Claims must be submitted within 6 (six) months of the death of the member. Cover starts after the member has Paid the first premium. We will allow a grace period 30 (thirty) days for the payment of each premium. After this period, cover will automatically end if the member has not paid the correct premiums by the time the grace period expires.

WAITING PERIOD

A waiting period of 6 (six) months will apply to all death claims. This is after the starting or restarting date of the Policy, unless death is due to an accident. The underwriter is not obliged to settle any accidental death claim before it has received the first premium.

PROCEDURE ON THE DEATH OF THE MEMBER OR SPOUSE WHO QUALIFY FOR BENEFITS UNDER THIS FUNERAL COVER

Contact Botswana Life Insurance Limited ("BLIL") on 362 3700 within 6 (six) months' of the death of any person covered under this policy, failing to do so, BLIL reserves the right to repudiate the claim. The following information is also required:

- A certified copy of the death certificate
- A certified copy of the claimant's Omang document
- A funeral claim form fully completed by the claimant obtainable from BLIL
- A police report in the event of accidental death
- Botswana Life Insurance Limited reserves the right to call for any other documentation to ensure that the claim is valid.



Botswana Life

LIFEREWARDS & LOYALTY PROGRAMME TERMS AND CONDITIONS

MEMBERSHIP ELIGIBILITY

Eligibility to the Liferewards Loyalty Program is by virtue of the following;

1. Be an existing active Botswana Life Policyholder
2. Monthly membership fee of P35 deducted from the Liferewards Loyalty Debit Card.

BENEFITS

The Liferewards Loyalty Program is centred on incentivising Botswana Life Insurance clients through the provision of built in benefits to reward them for their continued support of the business. Through membership to the Program our clients will derive the below benefits;

1. Free funeral benefit at P5000 where death is a result of an accident for the program member ONLY.
2. Funeral benefit of up to P20,000 and up to P10,000 repatriation benefit for the member, spouse and up to six (6) children up to the age of twenty-one (21 years) **(children up to 25 years will be covered ONLY if they are enrolled in a recognised institution)**

LIFEREWARDS CARDS & LOYALTY PROGRAM BENEFITS

	Funeral Benefit	Repatriation Benefit
Cardholder	P20,000	P10,000
Spouse	P20,000	P10,000
Child 22 - 25 yrs.	P20,000	P10,000
Child 16 - 21 yrs.	P20,000	P10,000
Child 6 -15 yrs.	P15,000	P7,500
Child 0 - 5 yrs. incl. still born	P7,500	P5,000

3. Discounted rates at select merchants
4. Convenient access to funds at ANY given time from ANY VISA ATM around the world.
5. Free Point of Sale (POS) and E-Commerce transactions
6. Interest on positive balance

CARD FUNDING

To ensure sufficient funds in your card for transaction purposes and collection of the membership fee you can;

1. Deposit cash/cheque at any BancABC branch
2. Online transfers from any bank
3. Card to card transfers

MEMBER RESPONSIBILITIES

Upon acquiring membership to the Loyalty Program, the member shall have the following responsibilities;

1. Keep their Loyalty card safe at all times
2. Keep their PINs hidden and secret from other individuals
3. Report stolen or lost cards immediately(refer to the brochure)

CARD AND TRANSACTION FEES

All card and transaction fees are disclosed to the client at point of membership acquisition. The onus lies with the client to familiarize themselves with the applicable fees and charges. Botswana Life Insurance Limited reserves the discretion along with its business partners to amend and adjust the charges and fees followed by notification to the member.

CHANGE IN TERMS AND CONDITIONS

Botswana Life Insurance Limited along with its business partners reserves the right to amend or change these terms and conditions from time to time. Any such changes will be communicated to the member.



CARD TERMS & CONDITIONS

1. CARDS – GENERALLY

We may agree to issue ATM cards, debit cards, credit cards or prepaid cards. This clause sets out the general provisions which may apply to all the cards we issue. Additional terms apply to specific types of cards (see these General terms and conditions and the applicable product terms).

Issue of cards

- 1.1 We may issue a card to you and, if you ask, to each authorised person.
- 1.2 A reference to general terms and conditions on a card is a reference to the terms of our banking agreement.

Card is our property

- 1.3 The card remains our property and is not transferable to another person. We may suspend the use of the card without notice to you. You must ensure that the card (and, if applicable, any software stored on it) is not defaced, damaged, bent or modified, reverse engineered or decompiled, in any way.

Signatures

- 1.4 A card must be signed immediately on receipt thereof.
- 1.5 When a card is used the signature on any sales draft, credit voucher or other transaction record is binding and conclusive evidence that you have accepted the charges which are charged to a linked account. You should keep the transaction records that you or any authorised person receives.

Use of cards

- 1.6 Cards may be used to pay for goods and services to access cash or perform other transactions as we notify from time to time. However, where a particular function is permitted, this is limited to particular channels as advised. For example, paying for goods and services and accessing cash may be limited to merchant terminals or ATMs which display the relevant card logo.
- 1.7 A cardholder may use a card to authorise transactions in any manner we permit from time to time. This may include use of the card number without the physical card.

Transaction limits

- 1.8 We or other financial institutions may impose transaction limits on different types of transactions which may be made using a card. For details of the limits we impose, please contact us.

Your liability

- 1.9 Except as otherwise set out in our banking agreement, you are liable for all transactions made using a card or the card number.

Expiry date

- 1.10 If a card has an expiry date, we may reject any use of the card after that date.

Restrictions on use of a card

- 1.11 Neither you nor any authorised person may use a card:
- for any unlawful activity (including a purchase of goods or services that is illegal or prohibited by the laws of [insert country] or by the laws of the country where the purchase is made); or
 - to pay debts incurred in connection with online gambling, wagering or betting activities conducted via internet.

- 1.12 We may refuse to approve transactions made using a card if we believe or suspect the transactions are illegal, fraudulent, dishonest or unauthorised. However, we need not determine or enquire into the purpose or legality of the transaction.

Overdrafts on linked accounts

- 1.13 Neither you nor any authorised person may use a card for a transaction if it would cause a linked account to be overdrawn. If the linked account is overdrawn, we may refuse to approve the transaction. For the consequences of an unauthorised overdraft see clause 6.

Replacement and renewed cards

- 1.14 If you or an authorised person asks, we may issue a replacement card. You must pay the applicable replacement fee as per our tariff of fees.
- 1.15 Use of a replacement card will be evidence of activation of such card.

Features on a card

- 1.16 We may enter into arrangements with third parties to offer promotional features and other benefits. We will not be liable for any loss suffered in connection with this promotions or benefits.

Cancellation or expiry

- 1.17 You may cancel a card by giving us notice in writing. Cancelled cards must be immediately destroyed. .

Refunds

- 1.18 A merchant must issue a valid credit voucher to make a refund for goods or services purchased by using a credit card. We can only credit the linked account with the refund when we receive the voucher or other notification from the merchant's bank.

Disputes with merchants

- 1.19 We are not liable for:
- the refusal of any electronic equipment or merchant to accept the card; or
 - any defect or deficiency in goods or services supplied to you by any merchant. You must resolve any complaint directly with the merchant and no claim against the merchant may be set off or claimed against us.



VISA APPLICATION FORM TERMS & CONDITIONS (cont.)

Exchange rate

- 1.20 Non-local transactions will be converted to local currency at a rate we reasonably consider appropriate (see clause 21.1 (Currency of payment)), which may be a rate set or resulting from procedures adopted by a third party. Any rate imposed is final and conclusive and you bear all exchange risks, loss, commission and other bank charges which may be incurred as a result.

Using an ATM card

- 1.21 You or an authorised person may only use an ATM card at an ATM terminal.
- 1.22 Transactions you or an authorised person conduct overseas will be denominated in the currency of the country where you or they are located.
- 1.23 You or an authorised person may use an ATM card outside of [insert country] if you or they comply with exchange controls and other applicable laws in the country where you or they are located.
- 1.24 If you or an authorised person uses your ATM card outside of [insert country] and the ATM does not allow a choice of account for withdrawals, the order of accounts we debit is in accordance with our usual practice.
- 1.25 You authorise us to disclose information to parties involved in the provision of ATM services and you authorise any such parties to disclose information to us about an account, your PIN/password and transactions.
- 1.26 If you deposit cash or a cheque at an ATM or at a cash deposit machine using an ATM card, the amount you have deposited is subject to our verification, even though the ATM or the cash deposit machine may issue an acknowledgment of the amount you have deposited.

2. DEBIT CARDS

Where you may use the card

- 2.1 The card may be used in Botswana and in most countries outside of Botswana.

Pre-authorisation procedure

- 2.2 Some merchants are required to specifically authorise transactions where debit cards are used and the merchant may debit an amount required, if there is a delay in the merchant submitting the central debit to us, we will debit the account in order to reflect the remaining credit balance.

FOR THE LIFEREWARDS, VISA CARD & LOYALTY PROGRAMME DEFINITIONS, LOG ON TO
WWW.BOTSWANALIFE.CO.BW