

Life rewards

The card that has it all...



www.botswanalife.co.bw



Botswana Life

Welcome to the ever-growing family of Liferewards debit card and reward programme membership holders! This is the first card of its kind in Botswana's insurance industry.

This prestigious Visa card is going to open up a new world of reward benefits as well as secure, convenient and affordable transacting for you. The card has an in-built reward programme that comes with great discounts from a variety of merchants throughout Botswana, health and travel benefits, members-only events, exclusive promotions and a highly discounted funeral cover of up to P30,000 per family member.

LIFEREWARDS ACCIDENTAL DEATH COVER

As a cardholder of the Liferewards and a member of the reward programme, Botswana Life will pay a free accidental death benefit of P5,000 to the cardholder only. Not only that! You can top up or augment your BLIL funeral policy with a highly discounted benefit of up to P30,000, for up to eight (8) of your immediate family members. To qualify for the Liferewards Accidental Death Cover, cardholders should swipe their cards a minimum of four (4) times in a month.

Did you know that funeral expenses range as follows?

Low Cost Funeral	Medium Cost Funeral	High Cost Funeral
Ranges – Between P20,000.00 – P30,000.00	Ranges – Between P30,000.00 – P50,000.00	Ranges – Anything above P60,000.00

NB: One funeral cover is not enough to cater for high cost funerals. One can take more than one funeral cover.

LIFEREWARDS CARDS & LOYALTY PROGRAMME 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

LIFEREWARDS IS AFFORDABLE!

Liferewards is the cheapest card in the market, with no monthly bank charges and no charges for Point of Sale (PoS) transactions. The following table indicates the card charges on Liferewards, compared to a close competitor.

Liferewards Card Benefits

Issuance fee	P 0.00
Replacement fee	P 36.00

Transaction POS Purchase

Transaction	Fee amount
• National	P 0.00
• Bank VISA PoS	P 0.00
• International VISA POS	P 0.00

ATM Cash Withdrawal

• BancABC ATM	P 1.75
• National	P 1.75
• International VISA ATM	P 25.82

Branch Cash Withdrawal

• BancABC Branch	P 12.88
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ATM Balance Enquiry

• BancABC ATM	P 0.58
• National ATM	P 1.29
• International VISA ATM	P 1.29

Competitor Pricing

Issuance fee	P 55.00
Replacement fee	P 85.00

• National	P 1.07
• Bank VISA PoS	P 2.08
• International VISA POS	P 6.81

• BancABC ATM	P 2.32
• National	P 4.00
• International VISA ATM	P 60.00

• BancABC Branch	P 17.18
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• BancABC ATM	P 1.68
• National ATM	P 3.93
• International VISA ATM	P 3.93

Liferewards Card Benefits

Declined Cash Withdrawal Fee

• BancABC ATM	P 1.29
• National ATM	P 1.29
• International VISA ATM	P 1.29
• Mini-statement (BancABC ATM)	P 1.29

Voucher Request

• PoS voucher request	P 1.00
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Liferewards is the only transactional card account that earns interest on credit balances! You can also receive monthly notification of interest accrued through SMS.

LIFEREWARDS IS CONVENIENT

You have access to your money 24/7 via the Internet, over 1 million Visa ATMs and 29 million PoS machines worldwide. Keep your money secure with our Chip & Pin Visa Card, and keep track of all your transactions through instant SMS notifications for every transaction.

There are various ways of loading money onto your Liferewards card which include stop orders and bank transfers from major commercial banks as well as manual deposits at any BANC ABC branch cross country. Funds can be sent via Electronic Funds Transfer (EFT) to the account below. Beneficiary details should indicate the full 16 digit card number. Allow for 48 hours to receive funds.

Account Name:	BancABC Card Payments
Account Number:	1011479310701
Branch Code:	550067
Beneficiary:	4958761.00000203

SAFETY FOR YOUR CARD - 16634

Your Liferewards card is precious! Keep it safe at all times. However, if you happen to lose it, we have a "Help My Card" service that is offered through BancABC and is available on all mobile networks in Botswana to help you check the status of services on your lost card, deactivate, activate it once you have located it and you can also check your balance. The following are simple, easy-to-follow steps that you need to note:

1. How do I subscribe?

If you already receive SMS notifications for your card transactions then you are already set-up to use this short-code. Send "Help" to 16634 and you will receive an SMS with a list of options that are available. If you do not receive SMS notifications for your card transactions, then you need to visit the nearest Botswana Life branch and complete the registration form.

2. How much do I pay for this service?

The service is currently free of charge to your account for debit cards. Prepaid cards are charged only for checking the card balance.

3. Does this short code 16634 work from all 3 networks in Botswana?

Yes. If you are subscribed for the SMS notifications with your mobile number from any of the 3 operators in Botswana, namely, Orange, BeMobile and Mascom, you can send an SMS to 16634.

4. How do I start using this service?

Simply send "Help" to 16634 and you will receive the following list of options; BancABC: Valid commands: Bal, Status, Cards, Stop, Activate. Use "help <command>" for additional information.

5. What are the "Help" options available and what do they mean:

- BancABC: Status** - provides information about card status - active or stopped.
- BancABC: Bal** - provides balance for card account.
- BancABC: Stop** - stops card.
- BancABC: Activate** - activates card.
- BancABC: Cards** - provides list of all your cards registered in SMS notification system.

6. What do I do if I cannot find my card(s)?

From your registered mobile number, send "Stop" to 16634 and you will receive an SMS confirming that your card has been stopped. If you have more than 1 card linked to your number, send "Cards" to 16634, and a list of cards will be sent back to your phone, then send "Stop 3", if it is card 3, and an SMS will be sent back to your phone confirming that the card has been stopped.

7. What do I do if I have found my card?

Simply send "Activate 1, 2 or 3" depending on the card registered to your mobile number, to activate the card and you will receive an SMS confirming that your card has been activated.

8. What is the meaning of these error messages:

- RSW (208)** - Means your card is stopped because you have reported it lost/stolen. Simply send "Status" to 16634 and an SMS with the status of your card(s) will be sent back.
- RSW (904)** - Means there is a problem with your account and you should contact our Customer Care Centre or your nearest branch.

9. Can I use the service if I am travelling outside Botswana?

Yes. The service can be used even if you are outside Botswana, provided your mobile number is roaming.

10. Should I have problems, who can I contact?

Simply call the Customer Care Centre on 0800 330 330 or +267 399 3300 or email: customercarebw@bancabc.com or your nearest BancABC branch for assistance.