

# ONE PLAN™

*Health Insurance*

Underwritten by



## Onecard Cardholder Terms & Conditions

Effective Date: 1 April 2017

Version: 2.0

This card is issued by The Standard Bank of South Africa Ltd. pursuant to licence by MasterCard Asia/Pacific Pte. Ltd. Card must be successfully authorised prior to acceptance. Cash access allowed. Misuse of this card constitutes fraud. Lost Card and Customer Queries 010 0010141.

#### Onecard™ Cardholder Card Terms & Conditions

##### 1- Introduction

- 1.1 These terms and conditions are applicable to all recipients of a single-load prepaid card issued with a PIN.
- 1.2 Subject to clause 3 below, your card will be activated with a Rand amount as determined by the prepaid card provider.
- 1.3 You can use your card at stores designated by the prepaid card provider where MasterCard is accepted in the Republic of South Africa. You can use your card at an ATM. Your card can be reloaded.
- 1.4 Your card will be closed on the expiry date and the value remaining on the card, if any, will be dealt with at the discretion of the prepaid card provider.
- 1.5 Balance enquiries can only be made by calling 0861 87 22 73 available 24 hours a day, by visiting [www.whatsonmycard.com](http://www.whatsonmycard.com) or SMSing your card number to 34246. Standard cell rates apply. SMS's cost R2.
- 1.6 You are responsible for the safety of your card. Should your card be damaged, lost or copied, we will not be liable.

##### 2 – The Card

- 2.1 Your card will have an expiry date printed on the front of it and is valid until the last day of the month shown, unless your card is closed.
- 2.2 Only the person whose signature is on the card will be able to use it.
- 2.3 Sign your card in ink as soon as you receive it in the space provided on the back of the card. Your card can only be used in the Republic of South Africa
- 2.4 You will be issued with a Personal Identification Number (PIN) together with your card. You must either memorise your PIN or keep any record of it in a safe place separate from your card. Do not tell anyone else what your PIN is.
- 2.5
- 2.6 Your card must be cut in half after the expiry date.
- 2.7 You will not be sent any correspondence or statements.
- 2.8 We will always be the owner of the card.
- 2.9 You are responsible for the safety of your card. Should your card be damaged, lost or copied, we will not be liable.

##### 3 – Deposits

- 3.1 Your card will be loaded with a Rand amount, by the Prepaid Card provider, as determined by it.

##### 4 – Purchases

- 4.1 You may use your card to pay for goods and services at suppliers who accept the card. You will not be able to use the card to purchase goods or services over the telephone or Internet, pay toll fees or parking garages.
- 4.2 Should you enter your PIN incorrectly on 3 consecutive occasions at the terminal, all further transactions will be denied / your card will be blocked (and you will need to get another card from the Prepaid card provider).
- 4.3 When you use your card, we will process the transaction against your available card balance. You will be able to use your card until the value on your card has been depleted.
- 4.4 All transactions will be authorised by us against funds in your card.
- 4.5 Merchants are responsible for transactions and are independent of the Prepaid Card provider, Tutuka and Standard Bank. The Prepaid Card provider, Tutuka and Standard Bank are not liable if the merchant does not accept your card or if you have complaints about goods or services paid for with your card.
- 4.6 We are not responsible for any loss arising from any failure, malfunction of electronic facilities or delay in point of sale device or our supporting or shared networks, where applicable, resulting from circumstances beyond our reasonable control.
- 4.7 No warranties, purchase protection, insurance, other promises or services are provided.
- 4.8 Once you have paid for a purchase, you cannot stop payment of the transaction.
- 4.9 You are responsible for keeping track of the transactions on your card to ensure that you do not exceed your card balance.

##### 5 – Fees and interest

- 5.1 You will be charged for purchases made using your card.
- 5.2 You will not be paid any interest on funds in the card.

##### 6 – Closing your card

- 6.1 Your card will be closed when it expires. Reference paragraph 1.5.
- 6.2 We may choose to revoke your card at any time to protect our interests.

##### 7 – Lost or stolen cards

- 7.1 You are responsible for the safekeeping of your card and PIN. Your card is the same as having cash in your pocket. If you lose your card or if it is stolen and used by someone else, you will lose all funds in your card.
- 7.2 You must notify us on 0861115196 if the card has become lost or stolen or your PIN has become known to any other person. We will stop the card as soon as reasonably possible after being advised.
- 7.3 You will be responsible for all payments made with the card before we stopped the card.
- 7.4 We may change these terms and conditions without giving you notice. You may not change these terms and conditions.

When you receive your card, by signing on the back of the card you become the holder thereof. By signing the card you agree to these terms and conditions and then become the cardholder for purposes of transacting (buying goods). Whenever reference is made in these terms and conditions to "us", "we" or "our", that means The Standard Bank of South Africa Limited ("Standard Bank") and Tutuka Software (Proprietary) Limited ("Tutuka").

#### Onecard™ Program Additional Terms & Conditions. The following terms are to be read in conjunction with the Cardholder Terms & Conditions

##### 1 – Introduction

- 1.2.1 As determined by Oneplan Underwriting Managers (Pty) Ltd (herein referred to as "the Administrator") according to the claim amount and your policy schedule.
- 1.3.1 You can use this card for payment of any defined event by Oneplan™. You can use your card at an ATM subject to clause 3 & 4.9.1 below.
- 1.4.1 Your card will only be reloaded for each defined claim event.

##### 2 – The card

- 2.10 A replacement card will need to be ordered in order for you to use your Health Cover on your policy. The cost of the card will be added to your premium collected via debit order.

##### 3 – Deposits

- 3.2 Your card will be loaded with the set Rand amount defined for each claimable event as per your policy terms and conditions plus a Rand amount sufficient to cover the transactional fee. You will be required to settle accounts yourself, any amount above the stated maximum cover amount, in your policy Schedule, is your responsibility.
- 3.3 If you attempt to deduct or withdraw more than the maximum amount prescribed, you will be liable for any additional transactional fees due to your inability to transact or attempts to deduct amounts in excess of the pre-defined amount.
- 3.4

##### 4 – Purchases

- 4.1.1 Your Onecard™ issued is to be used to pay service providers ie doctors, specialists or pharmacies etc.
- 4.2.1 Which will then incur the replacement card fee of R150.00.
- 4.3.1 The Administrator will process the transaction against the maximum amount claimable for each event, as claimed through the Oneplan™ claim system. See clause 3.
- 4.9.1 Should your transaction not be verifiable as proof of payment, you will need to provide a proof of payment in terms of the policy wording.
- 4.9.2 Failure to provide a valid proof of payment will result in your bank account being debited for the withdrawn amount. Cover will be suspended for future claims until such time as proof has been supplied. You are required to submit proof of payment to the Administrator immediately upon request or notification. If proof of payment is not received within 7 (seven) days of the claim, then Oneplan™ will be entitled to recover amounts settled to your card via deduction from the account recorded with Oneplan™, where your insurance premiums are debited from.

##### 5 – Fees and Interest

- 5.1.1 You will be charged a transactional fee for each medical event claim; however the Administrator, in the cover, amount covers sufficient funds to cover a single transaction per claim. You will be responsible for fees chargeable for the new PIN number, lost card replacement, cash withdrawal, loyalty fee, postage expenses and for any number of failed transactions.
- 5.3.

##### 6 – Closing your card

- 6.2.1 The Administrator may choose to revoke your card at any time to protect its interests and in accordance with the policy wording associated to your policy schedule.

##### 7 – Lost or stolen cards

- 7.1. If you lose your card or if it is stolen and used by someone else the Administrator is not liable for any unauthorised claims on the card and may recover such amounts from you in terms of the policy wordings of the Oneplan™ product. Refer to paragraph 4.9.2.
- 7.3.1 You will be responsible for all claims loaded to your card before the Administrator has stopped the card.
- 7.5 We shall not be liable for any fraudulent act, loss (direct or consequential), injury or damage whatsoever arising out of the use of the prepaid card.

##### For your protection

- Your card is not valid unless it is signed by you.
- You will need a PIN to transact. Please safeguard your PIN. Your card cannot be used at a bank teller for any banking transaction. It can be used at ATMs. It can be used in-store at Point of Sale (POS) terminals in the Republic of South Africa, where MasterCard is accepted.
- Safeguard your card and PIN and keep the PIN separate from your card.
- After every purchase, make sure you get your card back.
- The card expires on the date stipulated on your card. Destroy your card as soon as it expires or when you have used all funds on the card and no longer need it.
- Call 086 111 5196 immediately to "stop" your card if you lose it or it is stolen.
- When you receive your card you agree to the terms and conditions. It is important to read and understand them before you use your card.

Whenever reference is made in these terms and conditions to "us", "we" or "our" that means Onecard™ Technologies (Pty) Ltd, Oneplan™ Underwriting Managers (Pty) Ltd and Oneplan™.

#### South Africa

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Oneplan is administered by Oneplan Underwriting Managers (PTY) Ltd an authorised financial services provider 43628. Oneplan is not a Medical Aid Scheme but a short-term insurance product underwritten by Bryte Insurance Company Limited.

