

# THE SANTAM CARD

## IMPORTANT SAFETY TIPS FOR POLICYHOLDERS

- Always keep your Santam card in a secure place.
- Only carry the Santam card with you when you are in fact going to use it.
- Treat the Santam card as if it was cash.
- Upon receipt, immediately sign the card in the space provided on the back.
- Keep your PIN in a secure 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** 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 x 7 x 365.
- Card query contact centre hours: 07:30 am – 21:00 pm (Monday – Sunday).

## FREQUENTLY ASKED QUESTIONS

### Why 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 valuable 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 onto your card account.

### How does the Santam card work?

The card will be credited with the final agreed claim amount (less excess) or with your other Santam payment. You then take the card to the preferred suppliers (as indicated to you when you received the card and available on our website <http://www.santam.co.za/claims/santam-card/>), and you purchase your replacement item(s). The card can only be used to make purchases. For using the card at our preferred supplier, you earn a cash-back that Santam has pre-arranged with the preferred suppliers, and this is credited to your card during the month after you have made use of that 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 the Santam preferred supplier, you will not receive any cash-backs.

### How long is the Santam card valid?

The card expires after five (5) years, and you will be provided with a replacement just before the old one expires.

### What are the costs of this Santam card?

There are no costs associated with your normal use of this card. However, balances not spent two years after being loaded will be subject to a R10 monthly 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 therefore, 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 activate my Santam card?

- You can activate your Santam card by:
  - a. Send an SMS with word: **Activate**, your **ID or passport number** with the barcode on the top of the card sign off sheet for the card number to **34246** e.g. Activate 7010125021475 00000102744
  - b. Please note that the SMS needs to be sent from the same cell phone number that was recorded when the courier request was received in a file from Santam
  - c. Cards are activated in one minute
- In order to verify that you are the actual claimant, we require that your card be activated before we load your funds to it. Your identity will be verified upon collection/delivery of your Santam card. The payment will then be loaded and you will be notified, via SMS, that your card has been activated and loaded. You do not need to do anything to activate your card.

## 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. 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) followed by a space and your new 5 digit PIN. Example: ab123 xxxxx.

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

***Your PIN has been successfully updated.***

## What to do when I forget my PIN?

The same process to be applied as followed to change 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 website <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?

You are able to purchase online with preferred suppliers. Go to <http://www.santam.co.za/claims/santam-card/> for more information on these suppliers.

Send an SMS to **34246** with the words “**3Dsecure**” to obtain your once off online shopping pin. This PIN is a static PIN and can be used multiple times.

## Are there any spend limits on my Santam card?

Yes, a default daily spend limit exists 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, call the card queries call centre on **0861 10 12 10** and they will amend the limit as per your request. Please note that the limit will only be amended if requested by the card holder and once the card holder's identity has been verified telephonically.

## What happens if I lose my Santam card?

This depends on when you lose it:

- If you only discover that it is missing when you need to claim, then there will be a short delay while we stop the old card and urgently send you a new one via 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, the funds transferred, where applicable, and replaced.

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- Your Santam card is the 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 four ways to do this:

- Using the cell phone number that you gave us when you received the card. Simply SMS 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).
- Alternatively, call the card queries call centre on **0861 10 12 10** and they will give you your balance on correct identification.
- Another way is to log in to the Santam website <http://www.santam.co.za/claims/santam-card/>.
- You can also download the "What's on my card?" app (available on Google play and Apple Istore) to obtain your balance or statement.

## What happens to **unused portions** 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 two years after being loaded will be subjected to a R10 monthly dormancy fee deduction.

## How do I find out **details** about my Santam card?

To learn any information directly related to your card, call the card queries call centre on **0861 10 12 10** who will supply you with all such details.

## 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 delivery of the card. Please ensure that you read these terms and conditions very carefully. Upon use of your card you shall 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 do this, as Santam is not a bank.

## What do I say at the point of sale if the store clerk asks me **what sort of account** it is after he swipes 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) that 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 there is 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?

Please advise us immediately if any of your contact details change. We need to keep you informed of the status of your policy and cover. You can contact the Santam Personal Lines call centre on **0860 726 826** to change your contact details.