

Hierdie vorm is ook in Afrikaans beskikbaar, vorm nommer 00199380

ou confirm that you have had an adequate opportunity to read and understand the terms and conditions contained in this Part B, and that you are aware of all the terms printed in bold. Please contact us if you need further explanation of anything referred to in this Agreement or related to the use of your Card. You may contact us at our email address cardqueries@standardbank.co.za or speak to a consultant at a Standard Bank branch or call our Customer Contact Centre on **0861 201 000**.

<p>1 Cost of credit The pre-agreement statement and quotation/cost of credit section attached hereto as Part A, sets out the information relating to the total cost of the Credit Facility.</p> <p>2 Definitions</p> <p>Accountholder, you or your means the person described as the accountholder in Part A;</p> <p>Additional Cardholder means the person to whom an additional card, which is linked to the Card Account, is issued at your request;</p> <p>Agreement means the pre-agreement statement and quotation/cost of credit section (Part A) of this agreement, attached to and read together with these terms and conditions (Part B) and all letters and notices relating to same;</p> <p>ATM Bank, we, us, our, or Standard Bank means an automated teller machine; means The Standard Bank of South Africa Limited (Registration number 1962/000738/06), acting through its Personal and Business Banking Division, a public company duly incorporated with limited liability according to the company laws of the Republic of South Africa and/or its successors in title or assigns;</p> <p>Budget Facility means the portion of the Credit Facility used by you for purchases costing more than R200 (two hundred rand) and repayable over a period of 6 (six) to 60 (sixty) months;</p> <p>Business Days mean any day/s other than a Saturday, Sunday or a statutory holiday in the Republic of South Africa;</p> <p>Card means the relevant credit and/or garage card, including any additional cards that we issue at your request;</p> <p>Card Account means the credit card account opened in our books in your name in respect of this Agreement;</p> <p>Cardholder means the person to whom a Card has been issued. In this Agreement, reference to Cardholder may include reference to the Additional Cardholder/s, as the context may indicate;</p> <p>Collateral means any security or undertaking provided to us to secure the repayment of your Credit Facility in terms of this Agreement;</p> <p>Collateral Providers means each person and/or entity who is to provide Collateral to the Bank in respect of the due performance by you of your payment and other obligations in terms of this Agreement and Collateral Providers means any one of them as the context may indicate;</p> <p>Collection Costs means the amount that may be charged by us in enforcing your monetary obligations under this Agreement, but excludes any Default Administration Charges;</p> <p>Common Monetary Area means South Africa, Swaziland, Lesotho and Namibia;</p> <p>CPA means the Consumer Protection Act 68 of 2008 and all regulations promulgated in terms of this act;</p> <p>Credit Facility means the credit which is made available to you in terms of this Agreement, and may include a Budget Facility and/or a Straight Facility;</p> <p>Credit Life Insurance means the life insurance cover that is payable in the event of your death, disability, terminal illness, unemployment or other insurable risks (whichever applies as per the policy taken by you) that is likely to impair your ability to earn an income or meet your obligations under this Agreement;</p> <p>Credit Limit or Reduced Credit Limit means the amount of the facility that is available for use by you in terms of this Agreement;</p> <p>Credit Record means your payment profile (your credit history) including adverse information on a credit profile held by a credit bureau;</p> <p>Default Administration Charges means charges which you must pay if you default in any payment obligation under this Agreement;</p> <p>FAIS Act means the Financial Advisory and Intermediary Services Act 37 of 2002 and all regulations promulgated in terms of this act;</p> <p>FICA means the Financial Intelligence Centre Act 38 of 2001 and all regulations promulgated in terms of this act; Group means our affiliates, associates, subsidiaries and divisions together with our holding company and the affiliates,</p>	<p>Group associates, subsidiaries and divisions of our holding company;</p> <p>Initiation Fee means Standard Bank Group Limited, its subsidiaries and their subsidiaries; means the fee (inclusive of VAT) in respect of the cost of initiating this Agreement payable by you upon entering into this Agreement;</p> <p>Margin means the interest charged by us above or below the Prime Interest Rate;</p> <p>Material Merchant means material in the Bank's reasonable opinion; means a supplier of goods and services, and includes an ATM owner;</p> <p>Minimum Repayment means the minimum amount to be paid by you, as advised by us and as reflected on your latest monthly Statement;</p> <p>Natural Person means a private individual and for purposes of this definition, a trust with less than 3 (three) trustees, all of whom are private individuals;</p> <p>NCA means the National Credit Act 34 of 2005 and all regulations promulgated in terms of this act;</p> <p>Parties means you and us and Party means any one of us as the context may indicate;</p> <p>Personal Information means information about an identifiable, natural person and where applicable, a juristic person, including, but not limited to information about: race; gender; sex; pregnancy; marital status; nationality; ethnic or social origin; colour; sexual orientation; age; physical or mental health; well-being; disability; religion; conscience; belief; culture; language; birth; education; medical, financial, criminal or employment history; any identifying number, symbol, e-mail, postal or physical address, telephone number; location; any online identifier; any other particular assignment of the person; biometric information; personal opinions, views or preferences of the person or the views or opinions of another individual about the person; correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence; and the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person;</p> <p>PIN means a confidential personal identification number used for operating on your Card Account including a customer selected PIN (CSP);</p> <p>Prime Interest Rate means the publicly quoted basic rate of interest (percent, per annum (yearly)), published by us from time to time as being our prime rate, a certified by any of our managers whose authority, appointment and designation need to be proved;</p> <p>Principal Debt means the total amount owing to us at any time in terms of this Agreement, as reflected in Part A of this Agreement, being the amount deferred in terms of this Agreement;</p> <p>Process means any operation or activity, automated or not, concerning Personal Information, including: alteration, blocking, collation, collection, consultation, degradation, destruction, dissemination by means of transmission, distribution or making available in any other form, erasure, linking, merging, organisation, receipt, recording, retrieval, storage, updating, modification, or the use of information; Processing and Processed will have a similar meaning;</p> <p>Repayment/s means a payment/s made, or to be made by you to us and Repayment Due Date means the due date for payment of amounts due and payable as advised by us;</p> <p>Repayment Authorisation/s means the method by which you make the Repayments that are reflected on your monthly Statement and includes a debit order;</p> <p>Sanctioned means listed on all or any one of the Sanction Lists and/or subject to any Sanctions;</p> <p>Sanction List means the Specially Designated Nationals and Blocked Persons List of the Office of Foreign Assets Control of the Department of Treasury of the United States of America and/or the United Nations Security Council list of persons or entities suspected to be involved in terrorist related activities or the funding thereof and/or any other list of Her Majesty's Treasury of the United Kingdom and/or the European Union's Common Foreign and Security Policy;</p> <p>Service Fee means the fee (inclusive of VAT) levied by us in connection with the routine administration costs of maintaining this Credit Facility which forms part of the Principal Debt;</p> <p>Settlement Date means the date on which all amounts due and payable to us are paid;</p> <p>Settlement Value means the full amount owing to us under this Agreement together with any unpaid interest and all other legally permissible costs, fees and charges as at the Settlement Date;</p> <p>Statement means a document reflecting the Transactions made on your Card Account up to the date of the statement, the full amount owing to us (including any interest, costs, fees and charges that may be levied) and the</p>
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