

**Afrikaans on reverse.
Complete in duplicate.**

<p>1 Introduction</p> <p>1.1 This document contains the Terms for our Sealed Bags, Deed Boxes, Vault Lockers and/or SafeStore Auto Lockers.</p> <p>1.2 These Terms become effective when you open a Sealed Bag, Deed Box, Vault Locker and/or a SafeStore Auto Locker.</p> <p>1.3 You must know, understand and comply with these Terms, as they are a binding agreement between you and us ("Agreement").</p> <p>1.4 Important clauses, which may limit our responsibility or involve some risk for you, will be in bold and/or italics and/or highlighted. You must pay special attention to these clauses.</p> <p>2 Definitions</p> <p>Banking Hours the hours our branches are open to conduct business.</p> <p>Business Day any day on which business is usually conducted in South Africa, excluding Sundays and public holidays. You may access your SafeStore Auto Locker if the branch operates on Saturdays.</p> <p>Deed Boxes the traditional box, offered to you by the bank, which allows you to store your Safe Custody Articles for safe keeping.</p> <p>I/we/us/our The Standard Bank of South Africa Limited.</p> <p>FAIS Act means the Financial Advisory and Intermediary Services Act, 37 of 2002, as amended from time to time and including subordinate legislation.</p> <p>FICA the Financial Intelligence Centre Act, 38 of 2001, as amended from time to time and including subordinate legislation.</p> <p>Group means our affiliates, associates, subsidiaries Standard Bank Group Limited, its subsidiaries and their subsidiaries.</p> <p>Personal information information about an identifiable, natural, or where applicable, a juristic person, including but not limited to information about: age, biometric or medical information, birth, conscience, correspondence sent by the person that is directly or indirectly implicitly or explicitly of a private or confidential nature, or further correspondence that would reveal the contents of the original correspondence, culture, disability, education, email, financial, criminal or employment history, gender, identity number, language, location, marital status, nationality, ethnic or social origin, online identifier or other particular assignment to the person, personal opinions, views or preferences of the person or of another individual about the person, physical or mental health, well-being; postal or street address, pregnancy, race, religion, belief, sexual orientation, symbol, telephone number, or the name of the person if it appears with other information, or if the disclosure thereof will reveal information about the person.</p> <p>PIN a confidential personal identification number used for accessing your Deed Box, including a customer-selected PIN (CSP).</p> <p>Process 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>Safe Custody Article the items that you have lodged with us for safe keeping.</p> <p>Safe Custody Containers Sealed Bags, Deed Boxes, Vault Lockers and SafeStore Auto Lockers.</p> <p>SafeStore the box that is operated by an Auto Locker electronic self-service system, which allows you to store your Safe Custody Articles for safe keeping.</p> <p>SAFPS the South African Fraud Prevention Service.</p> <p>Sealed Bags tamper-proof bags provided by the bank on a rental basis.</p> <p>South Africa the Republic of South Africa.</p> <p>Terms the terms and conditions set out in this document.</p>	<p>3 Your Safe Custody Containers</p> <p>3.1 You may only apply for a Safe Custody Container if you hold a transactional, savings or investment account with us.</p> <p>3.2 Once your application for a SafeStore Auto Locker has been approved by us you will be allocated a card and a key, which you must collect from the relevant branch. When you collect the card and key you will need to choose a PIN for your card and we will register your fingerprint on our computer systems. You will need to use all of these methods to access your SafeStore Auto Locker.</p> <p>3.3 Once your application for a Vault Locker has been approved by us you will receive a key to access it. We will let you know when you can collect the key from your branch.</p> <p>3.4 No statements will be provided for the Safe Custody Containers.</p> <p>4 Deposit</p> <p>4.1 We allow you to lodge Safe Custody Articles in our Safe Custody Containers.</p> <p>4.2 You may not deposit dangerous or explosive substances, arms and ammunition, poisons, human or animal ashes, illegal items or anything which may harm any person. You will allow us, on demand, to inspect the containers if we suspect that you are in breach of this clause 4.2. If you are found to be in breach of this clause 4.2, we may terminate this Agreement immediately.</p> <p>4.3 The contents of each Safe Custody Container must not weigh more than 25 kilograms.</p> <p>4.4 The deposit receipt that you receive when registering your Safe Custody Container is only proof of your deposit. It may not be pledged and it does not allow the person holding it to withdraw your deposits.</p> <p>5 Fees</p> <p>5.1 We will charge you our normal fees for providing Safe Custody Containers, as set out in the pricing brochure available at any of our branches, which fees may change from time to time.</p> <p>5.2 We will debit your transactional account (nominated on your application form) with the fee for providing the Safe Custody Containers when such fee becomes due. Fees will be payable through a monthly, an annual, a bi-annual or a quarterly debit order. You will select one of these at the branch when applying for the Safe Custody Container.</p> <p>5.3 If you do not pay the fees, we may deny you access to your Safe Custody Container until the fees and any costs are paid.</p> <p>You will have to pay all our expenses and other costs for recovering any outstanding amounts you owe us. This includes legal fees on an attorney-and-client scale, collection commission and tracing fees.</p> <p>5.4 If you do not pay the fees for more than six months, we will take reasonable steps to contact you by telephone, email or letter at the latest contact number or address that we have. If you fail to respond and/or pay the fees, you are deemed to have abandoned your Safe Custody Articles and we will have a lien over your Safe Custody Articles. We may, under strict internal controls, open your Safe Custody Container, value, and sell your Safe Custody Articles to pay the fees and any expenses. Any money left over will be retained. If any of the Safe Custody Articles have little or no sale value, we may dispose of them in some other way.</p> <p>6 Access</p> <p>6.1 You may access your Sealed Bag, Deed Box and SafeStore Auto Locker on Business Days at any time during Banking Hours. You may access your Vault Locker on Business Days on at least one Business Day notice to us.</p> <p>6.2 We will give access to any Safe Custody Articles to a third party:</p> <p>6.2.1 only if you have authorised this in writing;</p> <p>6.2.2 where that third party has been registered with us, at your request, to have access to the Safe Custody Containers;</p> <p>6.3 We will not be liable for any damage or loss you suffer if we act on instructions given to us by the grantee of a power of attorney signed by you and if the power of attorney has been cancelled but you have not let us know in good time in writing. Despite the above, we may contact you for your confirmation that the power of attorney has not been cancelled and may be used for the purpose requested by the grantee.</p> <p>6.4 If you die, or if your estate is placed under curatorship, sequestration/ liquidation, debt review or business rescue, we will grant access to your Safe Custody Articles only to the lawfully appointed executor, trustee, curator or liquidator, as the case may be. You are therefore cautioned not to lodge your original will in your Safe Custody Containers as it is required for the appointment of an executor.</p> <p>6.5 You hereby indemnify and hold us harmless against any actions, proceedings, claims and/or demands that may be brought against us, and in respect of all losses, damages, costs and expenses which we may incur or sustain, in connection with or arising out of the denying of access to your Safe Custody Containers. If you cannot access your Safe Custody Container for any reason, we will not be responsible for any losses you suffer, including losses resulting from any act or omission by us or a third party.</p> <p>7 Withdrawals</p> <p>7.1 You may remove your Safe Custody Articles at your discretion.</p> <p>7.2 Safe Custody articles may be withdrawn on Business Days. If stored</p>
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	in Vault Lockers at least one Business Days' notice is required.	11.3.3	without your Personal Information we may be unable to start or continue to offer services to you;
7.3	In the event of the permanent withdrawal of your Safe Custody Articles, you must sign the required withdrawal form. On such withdrawal this Agreement will automatically be terminated.	11.4	You are giving us your Personal Information voluntarily.
8	Interruption in service	12	FICA
8.1	You acknowledge that our services may be unavailable due to interruptions in and maintenance to our electronic communications network or power outages that are not within our control. These Terms serve as notice of such unavoidable interruptions and/or delays in providing the services.	12.1	We are required by FICA to ask for certain information about you and any persons related to or associated with you, and to confirm that information with documents, which we will ask you for when we believe it is necessary or appropriate.
8.2	Our services may be interrupted due to maintenance to the premises. We will give you timely notice if scheduled maintenance will cause an interruption or delay in the provision of services.	12.2	If you do not comply with our requests or if you do not give us the information or documents, we may refuse any application you have made to us, or we may cancel this Agreement immediately.
9.	Risk	12.3	If at any time we suspect that you are no longer compliant with FICA, we may deny you access to your Safe Custody Containers until you are fully compliant with FICA.
9.1	You are responsible for the safe keeping and use of your key, card and PIN for the Safe Custody Containers. If your Safe Custody Containers are validly accessed by a third party, we will not be held liable for any theft, damage or destruction of any items.	13	General
9.2	You must contact your branch immediately when you realise that your card or your key or both have been stolen, lost or misplaced. We will then issue you with a new card and/or lock and key at your cost.	13.1	These Terms replace any and all previous terms and conditions relating to the services contained in this document.
9.3	We are not responsible for any theft, damage or destruction of any Safe Custody Articles, unless it is due to our gross negligence or fraud.	13.2	We may change or replace these Terms at any time on notice to you. A change will not cancel this Agreement.
9.4	We have no knowledge of what Safe Custody Articles you choose to store with us and we do not guarantee the safety of such articles. We do not arrange any insurance cover for any Safe Custody Articles. It is therefore essential that you make sure you have adequately insured any Safe Custody Articles.	13.3	You may not change any provisions of these Terms.
9.5	In the event that a branch relocation or renovation is to take place, you will be given reasonable prior notice of the relocation or renovation. Should you choose not to collect your Safe Custody Articles before the renovation or relocation starts, we will move your Safe Custody Container or Safe Custody Articles in accordance with our internal safety and security rules and may place it at another branch. We are not responsible for any theft, damage or destruction of your Safe Custody Articles during any renovation or relocation period. The insurance of your Safe Custody Articles remains your responsibility at this time.	13.4	This Agreement will commence on the date of its signature and will continue from year to year until we receive written notice from you to cancel it, until we cancel it in keeping with these Terms or until we give you written notice that we are cancelling it for any reason.
10	Identity and fraud-related checks	13.5	Your street address on your application form is your chosen address for receiving any legal notices and documents. You must let us know in writing immediately if your address changes.
	We may carry out identity and fraud checks on you and share information about your application for a Safe Custody Container and the conduct of your Safe Deposit Box, Vault Locker and/or SafeStore Auto Locker generally with the SAFPS. We may also give the SAFPS details of any conduct on your Safe Custody Containers and/or Vault Locker that gives us reasonable cause to suspect that the Container(s) is/are being used for unlawful purposes.	13.6	We may choose to send notices, which are not legal notices, about your Safe Custody Containers to the email address, if any, which you give on your application form or to the postal address you give on your application form.
11	Information privacy	13.7	We will assume that you have received any notice we send you within seven calendar days of posting, or on the same day if delivered by hand or sent by fax or email.
11.1	You expressly consent to our collecting and processing your Personal Information so that we may:	13.8	On cancellation of this Agreement, you must collect your Safe Custody Articles within 30 calendar days of the date of the cancellation notice. You must return your key to your branch and cut your card into pieces so that it cannot be used again.
11.1.1	register you for the service, and administer the service;	13.9	South African law governs these Terms.
11.1.2	monitor and analyse the conduct on your Safe Custody Containers for compliance and other risk-related purposes; and	13.10	We may sue you in a Magistrate's Court, even if our claim against you is greater than would otherwise be allowed.
11.1.3	carry out statistical and other analyses to identify potential markets and trends, and to develop new products and services. (These will be used for internal purposes only.)	13.11	Any favour or concession we may allow you will not affect or replace any of our rights against you.
11.2	You expressly give us consent to:	13.12	If you owe us money, a certificate signed by any of our managers that states:
11.2.1	Process your Personal Information within the Group for the above purposes;	13.12.1	the fact that the debt is payable;
11.2.2	give your Personal Information to any person who provides services to us and our insurers or acts as our agent or to whom we have transferred or propose to transfer any of our rights and duties for your Safe Custody Containers. Some of these persons may be located in countries outside of South Africa; and	13.12.2	the amount payable;
11.2.3	share your Personal Information with our service providers, locally and outside South Africa, as necessary. We ask persons who provide services to us and our insurers to agree to our privacy policies if they need access to any Personal Information to carry out their services.	13.12.3	the applicable interest rate; and
11.3	You acknowledge that:	13.12.4	the date from which such interest is calculated will be enough proof of the facts stated on the certificate, unless you can prove otherwise. The appointment of the manager who signed the certificate does not have to be proved.
11.3.1	we will at all times remain responsible for determining the purpose of and means for Processing your Personal Information;	13.13	You must let us know immediately, in writing, if your circumstances change or could create any risk for us.
11.3.2	we are required by various laws, including FICA and the FAIS Act, to collect some of your Personal Information; and	13.14	The invalidity, illegality or unenforceability of any of the clauses of these Terms will not affect the validity, legality and enforceability of the remaining clauses of these Terms.
		14	Customer complaints
		14.1	If you have any questions or complaints about your Safe Custody Containers you may call us on 0860 101 101 or send us an email at information@standardbank.co.za .
		14.2	We are a member of the Banking Association of South Africa, which has appointed an independent Ombudsman for Banking Services to deal with complaints. If we do not solve your problem or you are not happy with the way that your problem was solved, then you may use the services of the Ombudsman for Banking Services, who can be contacted as follows:
		14.2.1	Telephone on 0860 800 900 or 011 712 1800 ;
		14.2.2	Fax at 011 838 0043 ;
		14.2.3	Email at info@obssa.co.za ; or
		14.2.4	Website www.obssa.co.za

Declaration by customer

I/we the customer have read and understood the above terms and conditions.

Engels op die keersy
Vul in tweevoud in.

<p>1 Inleiding</p> <p>1.1 Hierdie dokument bevat die Bepalings vir ons Verseelde Sakkies, Bewaarkissies, Brandkluis en/of SafeStore Outosluitkassies.</p> <p>1.2 Hierdie Bepalings tree in werking wanneer u 'n Verseelde Sakkie, Bewaarkissie, Brandkluis en/of SafeStore Outosluitkas oopmaak.</p> <p>1.3 U moet hierdie Bepalings ken, verstaan en nakom aangesien dit 'n bindende ooreenkoms tussen ons en u is ("Ooreenkoms").</p> <p>1.4 Belangrike klousules wat ons verantwoordelikheid kan beperk of 'n risiko vir u kan inhou, word in vetdruk en/of skuinsdruk aangegee en/of in kleur uitgelig. U moet spesiale aandag skenk aan hierdie klousules.</p> <p>2 Woordomskriving</p> <p>Bankure beteken die ure waartydens ons takke oop is en sake gedoen kan word.</p> <p>Bepalings beteken die bepalings en voorwaardes wat in hierdie dokument uiteengesit word.</p> <p>Besigheidsdag beteken enige dag waarop daar gewoonlik in Suid-Afrika sake gedoen word, en sluit Saterdag, Sondag en openbare vakansiedae uit. U kan toegang tot u SafeStore Outosluitkas kry indien die tak op Saterdag sake doen.</p> <p>Bewaarkissie beteken die tradisionele kassie wat die bank aan u beskikbaar stel en waarin u u Veiligewaringsartikels kan bewaar.</p> <p>Brandkluis beteken 'n tradisionele vakkie wat gesluit word en waartoe u slegs toegang kan verkry indien een van ons gemagtigde werknemers u vergesel.</p> <p>FAIS-wet beteken die Wet op Finansiële Advies- en Tussengangerdienste, 37 van 2002, soos van tyd tot tyd gewysig, en sluit ondergeskikte wetgewing in.</p> <p>FICA beteken die Wet op die Finansiële Intelligensiesentrum, 38 van 2001, soos van tyd tot tyd gewysig, en sluit ondergeskikte wetgewing in.</p> <p>Groep beteken die Standard Bank Groep Beperk, sy filiale en hul filiale.</p> <p>Persoonlike Inligting beteken inligting aangaande 'n identifiseerbare, natuurlike persoon en, waar van toepassing, 'n regspersoon, insluitende inligting oor: ouderdom, biometriese of mediese inligting, geboorte, gewete, korrespondensie wat deur die persoon gestuur is en implisiet of eksplisiet van 'n private of vertroulike aard is of verdere korrespondensie wat die inhoud van die oorspronklike korrespondensie kan onthul; kultuur; gestremtheid; opvoeding; e-pos; finansiële, kriminele en werkgeskiedenis; geslag; identiteitsnommer; taal; ligging; huwelikstatus; nasionaliteit; etniese of sosiale oorsprong; enige aanlyn identifiseerder of ander spesifieke aanwysing aan die persoon; persoonlike menings, standpunte of voorkeure van die persoon of van 'n ander individu oor die persoon; fisiese of geestesgesondheid; welsyn; pos- of straatadres; swangerskap; ras; godsdienst; oortuiging; seksuele oriëntering; simbool; telefoonnommer; of die naam van die persoon indien dit saam met ander inligting verskyn of indien die onthulling van die naam inligting oor die persoon sou onthul.</p> <p>PIN beteken 'n geheime, persoonlike identifikasienommer wat gebruik word vir toegang tot u bewaarkissie en sluit 'n kliëntgeselekteerde PIN (KGP) in.</p> <p>Prosesseer beteken enige werksaamheid of aktiwiteit hetsy geoutomatiseer of nie, wat verband hou met Persoonlike Inligting, insluitende wysiging, blokkering, samestelling, versameling, oorlegpleging, verslegting, vernietiging, verspreiding of beskikbaarstelling in enige ander formaat, uitwissing, skakeling, samesmelting, organisering, ontvangs, optekening, herwinning, berging, bywerking, modifikasie of die gebruik van inligting; Prosessering en Geprosesseer sal 'n soortgelyke betekenis hê;</p> <p>SABVD beteken die Suid-Afrikaanse Bedrogvoorkomingsdiens.</p> <p>SafeStore beteken die kassie wat deur 'n elektroniese Outosluitkas selfdiensstelsel bedryf word en waarin u u Veiligewaringsartikels kan bewaar.</p> <p>Suid-Afrika beteken die Republiek van Suid-Afrika.</p>	<p>U beteken u, die aansoeker en/of enige derde party aan wie gemagtigde toegang tot die Veiligewaringshouers ooreenkoms hierdie Bepalings gegee is.</p> <p>Veiligewaringsartikels beteken die items wat u vir veilige bewaring by ons ingedien het.</p> <p>Veiligewaringshouers beteken Verseelde Sakkies, Bewaarkissies, Brandkluis en SafeStore Outosluitkassies.</p> <p>Verseelde Sakkies beteken Peuterbestande Sakkies wat die Bank te huur verskaf word.</p> <p>3 U Bewaarkissie, Brandkluis en/of SafeStore Outosluitkas</p> <p>3.1 U kan slegs om 'n Bewaarkissie, Brandkluis en/of SafeStore Outosluitkas aansoek doen indien u 'n transaksies-, spaar- of beleggingsrekening by ons het.</p> <p>3.2 Sodra ons u aansoek om 'n SafeStore Outosluitkas goedgekeur het, sal 'n kaart en 'n sleutel aan u toegewys word wat u by die betrokke tak moet afhaal. Wanneer u die kaart en sleutel afhaal, sal u 'n PIN vir u kaart moet kies en ons sal u vingerafdruk op ons rekenaarstelsels registreer. U moet al hierdie metodes gebruik om toegang tot u SafeStore Outosluitkas te kry.</p> <p>3.3 Sodra ons u aansoek om 'n Brandkluis goedgekeur het, sal u 'n sleutel ontvang om toegang daartoe te verkry. Ons sal u laat weet wanneer u die sleutel by u tak kan afhaal.</p> <p>3.4 Daar sal geen state vir die Veiligewaringshouers verskaf word nie.</p> <p>4 Bewaring</p> <p>4.1 Ons laat u toe om u Veiligewaringsartikels in ons Veiligewaringshouers te plaas.</p> <p>4.2 U mag nie gevaarlike of plofbare stowwe, wapens en ammunisie, gifstowwe, die as van mens of dier, onwettige items of enigiets wat enige persoon kan benadeel, daarin bewaar nie. U moet ons op aanvraag toelaat om die houers te inspekteer as ons vermoed dat u hierdie klousule 4.2 oortree. Indien daar bevind word dat u klousule 4.2 oortree, kan ons hierdie Ooreenkoms onmiddellik beëindig.</p> <p>4.3 Die inhoud van elke Veiligewaringshouer mag nie meer as 25 kilogram weeg nie.</p> <p>4.4 Die bewaringskwitansie wat u ontvang wanneer u u Veiligewaringshouer registreer, is slegs bewys van u bewaargewing. Dit mag nie verpand word nie en dit laat ook nie die persoon wat dit hou toe om u bewaarde artikels te onttrek nie.</p> <p>5 Gelde</p> <p>5.1 Ons hef ons normale gelde vir die verskaffing van 'n Veiligewaringshouer, welke gelde in die prysbrosjyre wat by engeen van ons takke beskikbaar is, uiteengesit word en van tyd tot tyd kan verander.</p> <p>5.2 Ons sal u transaksierekening (wat in u aansoekvorm genomineer is) debiteer met die gelde vir die verskaffing van die Veiligewaringshouer wanneer sodanige gelde verskuldig raak. Gelde is deur 'n maandelikse, jaarlikse, halfjaarlikse of kwartaallikse debietorder betaalbaar. U sal een van hierdie frekwensies by die tak kies wanneer u om die Veiligewaringshouer aansoek doen.</p> <p>5.3 As u die gelde nie betaal nie, kan ons u toegang tot u Veiligewaringshouer weier totdat die gelde en enige koste betaal word. U sal al ons onkoste en ander koste vir die verhalings van enige uitstaande bedrae wat u aan ons skuld, moet betaal. Dit sluit reiskoste op 'n prokureur-en-kliënt-skaal, invorderingskommissie en opspringingsgelde in.</p> <p>5.4 As u die gelde vir meer ses maande nie betaal nie, sal ons redelike stappe doen om per telefoon, e-pos of brief of by die laaste kontaknommer of adres wat ons van u het, met u in verbinding te tree. Indien u nie reageer en/of die koste betaal nie, word dit geag dat u u Veiligewaringsartikels agtergelaat het en sal ons 'n rensierereg op u Veiligewaringsartikels hê. Ons mag onder streng interne kontrole u Veiligewaringshouer oopmaak, u Veiligewaringsartikels waardeer en verkoop om die gelde en enige onkoste te verhaal. Enige geld wat oorbly, sal deur ons gehou word. Indien enige van die Veiligewaringsartikels weinig verkoopwaarde het of geen verkoopwaarde het nie, kan ons op 'n ander manier daarvoor beskik.</p> <p>6 Toegang</p> <p>6.1 U kan op Besigheidsdae enige tyd gedurende Bankure toegang tot u Verseelde Sakkie, Bewaarkissie en SafeStore Outosluitkas kry. U kan op Besigheidsdae met minstens een Besigheidsdag kennis aan ons toegang tot u Brandkluis kry.</p> <p>6.2 Ons sal toegang tot enige Veiligewaringsartikels aan 'n derde party gee:</p> <p>6.2.1 slegs as u ons skriftelik gemagtig het om dit te doen;</p> <p>6.2.2 waar daardie derde party, op u versoek, behoorlik by ons geregistreer is om toegang tot die Veiligewaringshouers te kry;</p> <p>6.3 Ons sal nie aanspreeklik wees vir enige skade of verlies wat u ly as ons handel na aanleiding van opdragte wat deur die ontvanger van 'n volmag wat deur u geteken is, aan ons gegee is nie en waar die volmag gekanselleer is en u ons nie betyds skriftelik van sodanige kansellering in kennis gestel het nie. Ondanks bostaande, kan ons u kontak vir u bevestiging dat die volmag nie gekanselleer is nie en dat dit gebruik kan word vir die doel wat deur die ontvanger versoek word. As u sterf, of as u boedel in kuratorskap, sekwestrasie/likwidasie, skuldherensiening of besigheidsredding is, sal ons toegang tot Veiligewaringsartikels slegs gee aan die regtens aangestelde</p>
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	eksekuteur, trustee, kurator of likwidateur, na gelang van die geval. U word dus gemaak om nie u oorspronklike testament in u Veiligewaringshouers te plaas nie, aangesien dit vir die aanstelling van 'n eksekuteur nodig is.	
6.5	U vrywaar hiermee en stel ons skadeloos teen enige aksies, stappe, eise en/of vorderings wat teen ons ingestel kan word, en ten opsigte van enige verliese, skade, koste en uitgawes wat ons mag aangaan of ooploop in verband met of as gevolg van die feit dat ons u toegang tot u Veiligewaringshouers geweier het. Indien u nie toegang kan kry tot u Veiligewaringshouers vir enige rede nie sal ons nie aanspreeklik wees vir enige verliese wat u mag ly nie, insluitende verliese as gevolg van 'n handeling of late deur ons of 'n derde party.	
7	Verwydering	
7.1	U kan u veiligewaringsartikels na u goeddunke verwyder.	
7.2	Veiligewaringsartikels kan op Besigheidsdae verwyder word. Indien in 'n Brandkluis gebêre kan u Veiligewaringsartikels met minstens een Besigheidsdag kennis aan ons onttrek word.	
7.3	In geval van die permanente verwydering van u Veiligewaringsartikels moet u die vereiste verwyderingsvorm teken. By sodanige verwydering sal hierdie Ooreenkoms outomaties beëindig word.	
8	Onderbreking van diens	
8.1	U erken dat ons dienste as gevolg van onderbrekings en instandhouding van ons elektroniese kommunikasienetwerk of kragonderbrekings wat buite ons beheer is, dalk nie beskikbaar sal wees nie. Hierdie Bepalings dien as kennisgewing van sulke onvermydelike onderbrekings en/of vertraging in die verskaffing van die dienste.	
8.2	Ons dienste kan onderbreek word as gevolg van instandhouding van die perseel. Ons sal u betyds kennis gee indien geskeduleerde instandhouding 'n onderbreking of vertraging in die verskaffing van dienste sal meebring.	
9	Risiko	
9.1	U is verantwoordelik vir die veilige bewaring en gebruik van u sleutel, kaart en PIN vir die Veiligewaringshouers. Indien 'n derde party geldige toegang tot u Veiligewaringshouers verkry, kan ons nie aanspreeklik gehou word as enige items gesteel, beskadig of vernietig word nie.	
9.2	U moet onmiddellik met u tak in verbinding tree wanneer u besef dat u kaart of u sleutel of albei gesteel, verlore of verlé is. Ons sal dan op u koste 'n nuwe kaart en/of slot en sleutel aan u uitreik.	
9.3	Ons is nie verantwoordelik as enige Veiligewaringsartikels gesteel, beskadig of vernietig word nie, tensy dit aan ons eie growwe nalatigheid of bedrog te wyte is.	
9.4	Ons dra geen kennis van watter Veiligewaringsartikels u besluit om by ons te bewaar nie en ons waarborg nie die veiligheid van sodanige artikels nie. Ons reël nie versekeringsdekking vir enige Veiligewaringsartikels nie. Dit is dus noodsaaklik dat u moet toesien dat u enige Veiligewaringsartikels behoorlik verseker het.	
9.5	Indien 'n tak geskuif of opgegradeer gaan word, sal ons u 'n redelike tyd voor dit gebeur in kennis stel. Indien u besluit om nie u Veiligewaringsartikels voor die skuif of opgradering te verwyder nie, sal ons u Veiligewaringsartikels en u Veiligewaringshouers, ooreenkomstig ons interne veiligheids- en sekuriteitsreëls skuif en kan dit by 'n ander tak plaas. Ons is nie verantwoordelik vir enige diefstal, skade of vernietiging van u Veiligewaringsartikels gedurende die skuif of opgradering nie. Vesekering van u Veiligewaringsartikels gedurende hierdie periode bly u verantwoordelikheid.	
10	Identiteits- en bedrogverwante ondersoeke	
	Ons kan identiteits- en bedrogondersoeke ten opsigte van u doen en inligting oor u aansoek om 'n Veiligewaringshouer en oor die bedryf van u Bewaarkissie, Brandkluis en/of SafeStore Outosluitkas in die algemeen met die SABVD deel. Ons kan die SABVD ook voorsien van besonderhede oor enige bedrywighede ten opsigte van u Veiligewaringshouers en/of Brandkluis wat ons goeie rede gee om te vermoed dat die Veiligewaringshouer(s) vir onwettige doeleindes gebruik word.	
11	Privaatheid van inligting	
11.1	U gee uitdruklik toestemming dat ons u Persoonlike Inligting kan insamel en verwerk sodat ons:	
11.1.1	u kan registreer vir hierdie diens, en die diens administreer;	
11.1.2	die bedryf van u Veiligewaringshouers vir , nakomings en ander risikoverwante doeleindes kan monitor en ontleed; en	
11.1.3	statistiese en ander ontledings kan doen ten einde maontlike markte en tendense te identifiseer en nuwe produkte en dienste te ontwikkel. (Dit sal slegs vir interne doeleindes gebruik word.)	
11.2	U gee uitdruklik toestemming dat ons:	
11.2.1	u Persoonlike Inligting in die Groep vir bogenoemde doeleindes kan verwerk; en	
11.2.2	u Persoonlike Inligting kan gee aan enige persoon wat dienste aan ons verskaf en ons versekerers of as ons agent optree of aan wie ons enige van ons regte en pligte ten opsigte van u Veiligewaringshouers oorgedra het of voornemens is om oor te dra	
11.2.3	(sommige van hierdie persone kan in lande buite Suid-Afrika geleë wees); en	
11.2.3	u Persoonlike Inligting, waar nodig, met ons diensverskaffers plaaslik en buite Suid-Afrika kan deel. Ons vra persone wat dienste aan ons verskaf en ons versekerers om tot ons privaatheidsbeleid in te stem as hulle toegang tot enige Persoonlike Inligting moet kry om hulle dienste te lewer.	
11.3	U erken dat:	
11.3.1	ons te alle tye daarvoor verantwoordelik bly om die doel van en metodes vir die Verwerking van u Persoonlike Inligting te bepaal;	
11.3.2	verseke wette, insluitende FICA en die FAIS-wet, vereis dat ons van u Persoonlike Inligting moet insamel; en	
11.3.3	ons sonder u Persoonlike Inligting moontlik nie in staat sal wees om te begin of voort te gaan om dienste aan u te bied nie.	
11.4	U gee u Persoonlike Inligting vrywillig aan ons.	
12	FICA	
12.1	FICA vereis dat ons sekere inligting moet vra oor u en enige persone wat aan u verwant is of met u verbind word, en om daardie inligting te bevestig met dokumente, waarvoor ons u sal vra wanneer ons meen dit is nodig of gepas.	
12.2	As u nie aan ons versoeke voldoen nie of as u nie die inligting of dokumente aan ons gee nie, kan ons enige aansoek wat u by ons gedoen het, afkeur of ons kan hierdie Ooreenkoms onmiddellik beëindig.	
12.3	As ons enige tyd vermoed dat u nie meer aan FICA voldoen nie, kan ons u toegang tot u Veiligewaringshouers weier totdat u ten volle aan FICA voldoen.	
13	Algemeen	
13.1	Hierdie Bepalings vervang enige en alle vorige bepalings en voorwaardes met betrekking tot die dienste wat in hierdie dokument vervat is.	
13.2	Ons kan hierdie Bepalings enige tyd verander of vervang deur aan u kennis te gee. 'n Verandering sal nie hierdie Ooreenkoms kanselleer nie.	
13.3	U mag nie enige bepalings van hierdie Bepalings verander nie.	
13.4	Hierdie Ooreenkoms begin op die datum van ondertekening hiervan en gaan van jaar tot jaar voort totdat ons skriftelike kennisgewing van u ontvang wat dit kanselleer, of totdat ons dit ooreenkomstig hierdie Bepalings kanselleer of totdat ons u, om watter rede ook al, kennis van kansellasie daarvan gee.	
13.5	U straatadres op u aansoekvorm is u gekose adres vir die ontvangs van enige regskenisgewings en dokumente. U moet ons onmiddellik skriftelik in kennis stel as u adres verander.	
13.6	Ons kan kies om kennisgewings, wat nie regskenisgewings is nie, in verband met u Veiligewaringshouers aan u te stuur by die e-posadres, indien enige, of die posadres wat u op u aansoekvorm gee.	
13.7	Ons sal aanvaar dat u enige kennisgewing wat ons aan u gestuur het, binne sewe kalenderdae nadat dit gepos is, of op dieselfde dag as dit per hand afgelewer of per faks of e-pos gestuur is, ontvang het. Wanneer hierdie Ooreenkoms gekanselleer word, moet u u Veiligewaringsartikels binne 30 kalenderdae na die datum van die kansellasiekennisgewing kom haal, u sleutel aan u tak terugbesorg en u kaart stukkend sny sodat dit nie weer gebruik kan word nie.	
13.8	Hierdie Bepalings word deur die Suid-Afrikaanse reg beheer.	
13.9	Ons kan u in 'n Landdroshof dagvaar, selfs al is ons eis teen u groter as wat andersins toegelaat sou word.	
13.10	Enige guns wat ons vir u doen of toegewing wat ons aan u maak, sal nie een van ons regte teen u raak of vervang nie.	
13.11	As u ons geld skuld, is 'n sertifikaat wat deur engeen van ons bestuurders geteken is en wat melding maak van:	
13.12	die feit dat die skuld betaalbaar is;	
13.12.1	die bedrag wat betaalbaar is;	
13.12.2	die toepaslike rentekoers; en	
13.12.3	die datum waarvan sodanige rente bereken word, genoeg bewys van die feite wat op die sertifikaat vermeld word, tensy u andersins kan bewys. Die aanstelling van die bestuurder wat die sertifikaat geteken het, hoef nie bewys te word nie.	
13.13	U moet onmiddellik aan ons skryf indien u omstandighede verander of 'n risiko vir ons kan skep.	
13.14	Die ongeldigheid, onwettigheid of onafdwingbaarheid van engeen van die klausules van hierdie Bepalings sal nie die geldigheid, wettigheid of afdwingbaarheid van die oorblywende klausules van hierdie Bepalings raak nie.	
14	Klagtes	
14.1	U kan enige vroe of klagtes oor u Veiligewaringshouers na ons Klagoplossingsentrum verwys deur 0860 101 101 te skakel of 'n e-pos na information@standardbank.co.za te stuur.	
14.2	Ons is 'n lid van die Bankvereniging van Suid-Afrika, wat 'n onafhanklike Ombudsman vir Bankdienste aangestel het om klagtes te hanteer. As ons nie u probleem oplos nie of as u nie gelukkig is met die manier waarop u probleem opgelos is nie, kan u van die dienste van die Ombudsman vir Bankdienste gebruik maak. Die kontakbesonderhede vir die Ombudsman vir Bankdienste is:	
14.2.1	Tel: 0860 800 900 of 011 712 1800 ;	
14.2.2	Faks: 011 838 0043 ;	
14.2.3	E-pos: info@obssa.co.za ; of	
14.2.4	Webwerf www.obssa.co.za	

Verklaring deur kliënt

Ek/Ons, die kliënt, het bogenoemde bepalings en voorwaardes gelees en verstaan dit.