

CLUB CARD, ACCOUNT CARD AND REWARDS CARD APPLICATION FORM

Please hand in the completed form at your nearest Hub store. An incomplete application will delay processing. Please complete in capital letters and with a black pen.

YOUR PERSONAL DETAILS

In order to qualify for a Hub Card, you must:

1. BE OVER 18
2. BE A RESIDENT OF SOUTH AFRICA
3. EARN A MINIMUM GROSS SALARY OF R36,000 PER ANNUM

SA Identity Number

Passport Number

(If not a South African Citizen):

Passport Issue Date:

Country of Issue (if passport provided):

Expiry Date:

Work Permit Number (if passport provided):

Title: Mr Mrs Miss Ms Dr Other please specify

Surname:

First Name(s):

CONTACT DETAILS:

Area Dial Code: Home Telephone number:

Area Dial Code: Work Telephone number:

Cell phone number:

Email:

Gender
 Male Female

For statistical reasons please complete

Ethnic group: White Coloured Asian Black

Highest Education: Matric Degree Postgraduate Qualification Other please specify

Preferred Language:

Afrikaans English isiXhosa Sesotho isiZulu

If Nedbank is unable to communicate with you in your preferred language, which other language would you prefer?

Afrikaans English

Date of Birth:

Country of Birth:

Place of Birth:

Primary Nationality:

Do you have multiple nationalities/citizenships? Yes No

If "Yes" provide additional nationalities/citizenships.

1	<input type="text"/>
2	<input type="text"/>
3	<input type="text"/>
4	<input type="text"/>
5	<input type="text"/>

Are you a US Citizen, a US person or US National? Yes No

If the answer is "Yes" to either of the above questions, please complete below section.

	Country of Tax Residence/ TIN Issuance	TIN	Reason for no TIN
1	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>

Do you have tax obligations, tax liabilities or tax residencies outside of South Africa? Yes No

Asylum seeker Yes No **Refugee** Yes No

Permit number (if asylum seeker or refugee): Permit expiry date:

Would you like to apply for a Hub Account Card? Yes ACCOUNT CARD # SUPPLIED TO CUSTOMER

Would you like to join the Hub Club? Yes CLUB CARD # SUPPLIED TO CUSTOMER

Would you like to activate Rewards on your card? Yes REWARDS CARD # SUPPLIED TO CUSTOMER

Would you like Superior Account Protection? Yes

If yes, this cover will settle your account in the event of death, retrenchment, critical illness or hospitalisation. Please complete the SAP Insurance Application Form from Hub Financial Services (Licence No 38683)

Residential Address:

Street/Unit/Stand number:

Street name:

Suburb:

City: Postal Code:

Does your postal address differ from the residential one? Yes No

Postal Address: (only include if differs from residential address above)

Suburb: Postal Code:

Residential Status:

Do you own or rent

Are you living with someone? Yes No

Are you living with employer? Yes No

If you are the owner, state value of house R

Date moved to current address:

If at current address for less than two years, please complete your previous residential address:

Previous Residential Address:

Street/Unit/Stand number:

Street name:

Suburb:

City: Postal Code:

EMPLOYMENT DETAILS

Employment Type: Employed Self-employed Retired

Unemployed Home-maker Student Casual Worker

Contract Worker Commission Earner

Occupation:

Employment Industry:

Company Name:

Date joined company:

Company Physical Address Only

(Postal address cannot be accepted):

Street/Unit/Stand Number:

Street Name:

Suburb:

City: Postal Code:

Only if self employed: Since when?

Name of Accountant:

Contact telephone number of Accountant:

FOR INTERNAL ADMINISTRATION

Hub Representative Name:

Employee Number: Store

Code:

Supervisor name:

Supervisor Employee Number:

Copy of customer's ID document obtained Yes

ID picture matches the customer in person Yes

Customer's latest 3 months payslips has been obtained Yes

ID on application matches ID number on payslip Yes

Employer on application form matches the company name on payslips Yes

Customer's latest 3 months bank-stamped banking statements obtained Yes

Accountant letter received if self-employed Yes

Employment appointment letter received Yes

Card linked in Loyalty/Rewards module and activated on POS Yes

Card issued to customer Yes

T&Cs signed and a copy issued to customer Yes

HUB REPRESENTATIVE SIGNATURE SUPERVISOR SIGNATURE ON VERIFICATION CONFIRMATION:

Date Card Issued:

APPLICANT'S INCOME AND EXPENDITURE

Source of Funds

Salary earner Self employed Director Pensioner
 Maintenance Court order Commission Member of a close corporation
 Other (If "other" please specify) _____

Source of Wealth

Gift / Donation Inheritance Legal Settlement Loan
 Maturing Investment / Encashment Claim Salaries or Business Proceeds Sale of company or interest in company
 Sale of other assets Sale of property Sale of shares Other _____
Please Specify

Gross income

Latest 3 months income before deductions (Tax, pension & medical aid contributions)
 Gross income month 1: R _____
 Gross income month 2: R _____
 Gross income month 3: R _____

Net income

Latest 3 months income after deductions (Tax & pension contributions)
 Net income month 1: R _____
 Net income month 2: R _____
 Net income month 3: R _____

Other monthly income

(Total of fringe benefits/allowances, commission/bonus, rental income, inheritance/maintenance received/dividends)
 R _____

Monthly commitments

(Total of municipal rates and bills (lights, water, body corporate etc.); rental and accommodation; education fees (school, university, college etc.); transport and fuel (public transport, fuel, vehicle maintenance); groceries, food and clothing; insurances, savings and investments; cellphone; telephone; entertainment (satellite TV subscriptions etc); medical expenses; life policies (Liberty); other expenses (domestic and gardening services). Excluding debt repayments.
 R _____

Monthly debt repayments

Home loan instalment	R _____	Personal loan instalment	R _____
Instalment loans	R _____	Vehicle instalment	R _____
Credit card instalment	R _____	Store card instalment	R _____
Overdraft	R _____	Maintenance paid	R _____
Other debt repayment	R _____		

COMMUNICATION AND MARKETING

I would like Hub/Nedbank Limited to inform me of new products: Yes No
 I would like the Hub to inform me of promotions and competitions: Yes No
 I would like the Hub/Nedbank Limited to present exclusive offers from other organisations to me: Yes No
 The Hub/Nedbank Limited may request reputable research organisations to contact me: Yes No

My monthly statement will be delivered by: SMS Email Post

My preferred method of communication is as follows:

SMS Email Post All Direct Mail Telephone Other
 Until I give an instruction to the contrary, the Hub/Nedbank may use a method of communication other than that preferred by me, as well as my personal information, to market its products to me including electronic marketing and telesales. Yes No

Where did you hear about the Hub Store Card offering?

In store Billboards Direct mail Internet Radio Printed Media
 Word of Mouth Leaflet Other

FINANCIAL DETAILS

Bank Name: _____
Branch Name: _____
Branch Code: _____
Account Type: Current/Cheque Savings Transmissions
Account Number: _____
Account Holder Name: _____
Duration at Bank: Years: ____ Months: ____
Which cards do you hold?
 VISA MasterCard Diners Club American Express
 Store cards Other

PAYMENT REQUIREMENTS

Would you like a payment order?: Yes No
if Yes, select the amount to be debited: *only select ONE option* Minimum payment Total payment
The amount indicated will be debited every month
Account to be debited on: *only select ONE option* Due date Statement date

ANNUAL LIMIT REVIEW

ONLY
 I agree that my limit be automatically reviewed and adjusted annually Any adjustment to my limit is to be done at my request

DEBT REVIEW

Have you had your debt reviewed and consolidated by a debt counsellor? Yes No
 If married in COP (Community of Property), has your spouse had his/her debt reviewed and consolidated by a debt counsellor? Yes No

Marital Status: Single Divorced Widowed Separated

Married in COP (complete spouse's details)
 Married out of COP in accrual system
 Married out of COP excluding accrual system
 Married Custom/Tribal Law Married Foreign Law

Date of Marriage: DDMMYYYY

Number of Financial Dependents: _____

SPOUSE/NEXT OF KIN PERSONAL DETAILS

Spouse's details are required if married and next of kin if not married/unmarried.

Spouse if married Next of kin if unmarried
Title: Mr Mrs Miss Ms Dr Other _____ please specify

Surname: _____

First Name(s): _____

Area Dial Code ____ **Work Telephone number** _____

Cell phone number _____

SA ID Number: _____

Passport Number: _____

(If not a South African citizen)

Country of Issue (if passport provided): _____

Expiry Date: DDMMYYYY

SPOUSE INCOME & EXPENDITURE

COMPLETE THIS SECTION ONLY IF MARRIED.

Gross monthly income (before deductions): R _____

Net monthly income (take-home salary): R _____

Other monthly income (commission, bonus, rental, investments, inheritance etc): R _____

Monthly debt repayments (home loan, vehicle finance, etc) R _____

Monthly commitments total excluding debt repayments listed above (school fees, travelling costs, medical expenses, utilities, insurance, etc) R _____

Other liabilities or surety-ships R _____

PRIVACY CONSENT

I provide my express consent to the Hub/Nedbank Limited to process my personal information as defined in legislation, including fingerprints, biometric personal identification details, photography and identity verification in terms of the Financial Intelligence Centre Act of 2001, for purposes of providing financial services and preventing fraud and money laundering, and to send my personal information to third parties in order to provide a service to me, and also to send such information to foreign countries, when necessary, by electronic or other means for processing. I understand that such countries may not have specific data privacy laws. Yes

STORE CARD AGREEMENT CONFIRMATION

The Hub has explained this application form, the product and costs, where applicable, to me and I confirm that I fully understand the contents thereof and the terms and conditions and that I am completing it of my own free will. I warrant that I have fully answered all questions and responded to requests for information truthfully as part of the assessment process, and that I am not aware of any other information that may affect this application negatively. Nedbank Limited may undertake identity and fraud prevention checks and share information relating to this application with South African Fraud Prevention Services. All consents provided in this document will survive any contractual relationship that I have with the Hub/Nedbank Limited, unless I provide written notice to Nedbank Limited that I have cancelled such consents. Yes

CREDIT BUREAU CONSENT

I confirm that Nedbank may conduct a credit check with the credit bureau when applying for a Hub Account. Yes

FATCA/CRS CONSENT

I warrant that I have provided accurate information and answered all questions truthfully and fully. I declare that I am not aware of any other information that may negatively affect this application. I undertake to advise Nedbank within 30 (thirty) days of any change in circumstances that may affect either my tax residency or my tax status, or cause the information contained in this application to be incorrect. If my circumstances change, I undertake to provide Nedbank with updated information within 30 (ninety) days of such a change. The information regarding any of my reportable account(s) will be provided to the South African Revenue Service (SARS), and may be shared with tax authorities of other countries in terms of South African tax legislation. Yes

SIGNATURES

Signed at _____ **on** DDMMYYYY
PLACE DATE OF SIGNATURE

SIGNATURE OF APPLICANT WHO ATTESTS TO THE ABOVE
 SIGNATURE OF SPOUSE (IF MARRIED COP) WHO ATTESTS TO THE ABOVE

SIGNATURE OF LEGAL GUARDIAN (IF UNEMANCIPATED MINOR) WHO ATTESTS TO THE ABOVE
 SURETY, GUARANTOR OR COAPPLICANT WHO ATTESTS TO THE ABOVE

SIGNATURE OF ADMINISTRATOR (IF UNDER ADMINISTRATION)

The following assessment documentation can be attached to the application. Without the following, we are unable to process your account card

- Self employed applicant**
- Identity document (South African green barcoded ID or passport and work permit)
 - Latest 3 months bank statements (internet bank statements must have client's name and account number formally printed on statement and must be stamped by originating bank to confirm validity)
 - Letter from accountant
- Employed applicant**
- Identity document (South African green barcoded ID or passport and work permit)
 - Latest 3 months payslips or latest 3 months bank statements (internet bank statements must have client's name and account number formally printed on statement and must be stamped by originating bank to confirm validity)
 - New entrant to job market/retired person returning to work/home executive returning to work – formal appointment letter required (Where an annual income is provided, the monthly income must be derived)
 - Returning from long leave – formal letter of employment required (Where an annual income is provided, the monthly income must be derived)
 - Salary increase – formal increase letter required (Where an annual income is provided, the monthly income must be derived)

Disclaimer: The Hub Card is issued and administered by Nedbank Limited, Reg No. 1951/00009/06, VAT Reg No 4320016074, 135 Rivonia Campus, 135 Rivonia Road, Sandown, Sandton, 2196, South Africa. Nedbank subscribes to the Code of Banking Practice of The Banking Association South Africa and, for unresolved disputes, support resolution through the Ombudsman for Banking Services. Nedbank is an authorised financial services provider and registered credit provider in terms of the National Credit Act NCR Reg No NCRCP16.