

## Standard Terms and Conditions: ICS 5-in-1 Membership Plan

Please read these terms and conditions carefully and make sure you understand them fully. Your membership and use of the ICS 5-in-1 Plan is conditional on your acceptance of these terms and conditions.

The use of any Interactive Credit Solutions membership benefits is subject to these terms and conditions, whether signed by you or not.

Terms and conditions take effect as soon as you become a member, and the services we provide to you will be governed by them.

By signing up for our membership plan you agree that you have read and understood these terms and conditions and agree to be bound by them.

Each assistance service/benefit may also have specific terms, conditions, limitations, and exclusions. These appear, along with a detailed description of the service, in the ICS 5-in1 Plan Member Guide, a copy of which is sent or made available to all new members.

Please ask us for further information or clarification if you are unsure of anything.

### Background

- Interactive Credit Solutions (Pty) Ltd offers a 5-in-1 membership plan to South African consumers that currently consists of the following services:
  - Funeral Assist
  - Credit Report Assist
  - Holiday Assist
  - Student Assist
  - Free Loan-Finding Service
- More information about these services can be found on our website, [www.icscredit.co.za](http://www.icscredit.co.za), or in our ICS 5-in-1 Membership Plan overview document (if you don't already have a copy of this document you can download it from our website or request that we send you a copy via email).

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- Interactive Credit Solutions is an agent or representative of various service providers, who will provide some or all services included in the plan as required

## Fees and Costs

- You will be charged a once-off joining fee of R249 when you sign up, and thereafter an ongoing membership fee of R149 which will be deducted from the bank account you specified on or about your next salary date
- Continued membership of the ICS 5-in1 Plan and the delivery of any services that form part of this plan are conditional on your account remaining in good standing with us (all payments made on the due date)
- We will deduct the initial joining fee and monthly membership subscriptions directly from your bank account with the account details that you have provided via debit order, processed by NuPay, and confirmed by the DebiCheck service. If there are insufficient funds in your bank account on your debit order date, we will track your account for seven days and resubmit the debit order if necessary

## Personal Loan Applications

- Members applying for personal loans via Interactive Credit Solutions must please take note of the following:
  - We will attempt to find you the loan that best suits your needs by dealing with carefully selected South African lenders and/or loan brokers
  - We will do our best to find you a provider that is prepared to lend you the amount you require
  - If this is not possible, we will refer you to a lender/broker that most closely matches your specified requirements
  - By allowing us to help you apply for a loan via our loan benefits options, you authorise us to pass your details onto these lenders/brokers should it be necessary to do so
  - While we make every effort to get you the loan you want, we can't guarantee success. The granting of loans is influenced by numerous factors, including affordability and your personal credit profile
  - The joining fee and ongoing membership subscriptions will be charged regardless of the outcome of your loan application

## Consent to Credit Check

- By signing up for our 5-in-1 membership plan you give us consent to perform credit checks using your Identity number with any, or all, of the major South African credit bureaus, to determine your eligibility for certain services and benefits

## Confidentiality

- The personal information we collect about you is solely for the purpose of creating and maintaining your ICS plan membership and the use thereof will be in accordance with our privacy policy
- Where we disclose your personal information to our agents or sub-contractors for these purposes, the agent or sub-contractor in question will be obligated to use that personal information in accordance with these terms and conditions and our privacy policy
- We may disclose your personal information to the extent that it is required to do so by law, in connection with any legal proceedings or prospective legal proceedings, and to establish, exercise, or defend our legal rights

## Cooling Off Period and Cancellation

- If you would like to cancel your membership application for whatever reason, you can do so within seven (7) calendar days of signing up with no financial implication
- However, if you cancel your membership at any point after the cooling-off period has ended, you will be charged a reasonable cancellation fee of R79 (Seventy-Nine Rand), and you will be required to give us written notice of your intention to cancel, one calendar month in advance

## Limitations

- Any benefits and assistance available via the ICS 5-in-1 Plan will only be provided if the members account is in good standing (paid up to date)
- The Funeral Assist benefit is only available to ICS members in good standing that have been on the 5-in-1 Plan for six months or more

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## Complaints Process

- As per the requirements of the CPA (Consumer Protection Act, No. 68 of 2008), if you are dissatisfied with our service, you must lodge any complaint in writing to [customercare@icscredit.co.za](mailto:customercare@icscredit.co.za).
- We will handle your complaint in a timely and fair manner and take steps to investigate and respond to you promptly
- We strive to resolve all complaints within 72 hours of being made aware of your concern
- Customer satisfaction is vital to us and has been one of the keys to the ongoing growth and success of our business. Feedback on our service is always welcomed (both negative and positive)

## Summary

- By signing up for the ICS 5-in1 membership plan you confirm that you understand and accept these terms and conditions, authorise us to debit initiation and monthly membership fees from your account, and give consent for us to perform credit checks on you as necessary to determine your eligibility for certain services and benefits
- We use NuPay, a third-party collections agent, to process debit orders on our behalf. Their name, along with your unique Interactive credit solutions reference number, will appear on your bank statement. All new debit orders initiated by us will be also be verified by the DebiCheck system and your membership will only become valid after you accept the confirmation notice they send you via SMS
- We will only deduct the funds from your account if your application to become a plan member and make use of our services has been accepted and processed
- Any information we collect about you will be used in accordance with our privacy policy (copy available on our website)