

**CLUB CARD, ACCOUNT CARD AND REWARDS CARD APPLICATION FORM**

Please hand in the completed form at your nearest Hub store or email to apply@hub.co.za. 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   
Gross income month 2   
Gross income month 3

### Net income

Latest 3 months income after deductions (Tax & pension contributions)

Net income month 1   
Net income month 2   
Net income month 3

### Other monthly income

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

### 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.

### Monthly debt repayments

Home loan instalment	<input type="text" value="R"/>	Personal loan instalment	<input type="text" value="R"/>
Instalment loans	<input type="text" value="R"/>	Vehicle instalment	<input type="text" value="R"/>
Credit card instalment	<input type="text" value="R"/>	Store card instalment	<input type="text" value="R"/>
Overdraft	<input type="text" value="R"/>	Maintenance paid	<input type="text" value="R"/>
Other debt repayment	<input type="text" value="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:

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:

## SPOUSE INCOME & EXPENDITURE

COMPLETE THIS SECTION ONLY IF MARRIED.

Gross monthly income (before deductions):

Net monthly income (take-home salary):

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

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

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

Other liabilities or surety-ships

## 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 identify 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 90 (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

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)

**Employed applicant**  
• Identity document (South African green barcoded ID or passport and work permit)  
• Latest 3 months pay slips 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)

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

### Disclaimer:

The Hub Card is issued and administered by Nedbank Limited, Reg No. 1951/0009/06, VAT Reg No 4320016074, 135 Rivonia Campus, 135 Rivonia Road, Sandton, 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.