





## APPLICATION FORM

**Debit order instructions:** I hereby grant permission for Smarts & T.O Funeral services to arrange with the bank below, or any other bank to which I might transfer my account, for payment of the contributions due(see below) in terms of the above policy including amendments that may be made during the life of the policy, from the account below on the day of every month commencing on the selected and every month thereafter in accordance with debit order system.

Pay Dates: 1st to 7th, 15th and or the 25th

### BANKING DETAILS

**BANK:** FIRST NATIONAL BANK (FNB)  
**ACC NO.:** 63098535207  
**ACC TYPE:** GOLD BUSINESS ACCOUNT  
**BRANCH CODE:** 210835  
**SWIFT CODE:** FIRNZAJJ

Signed at: \_\_\_\_\_ Date: \_\_\_\_\_

### TERMS AND CONDITIONS

**1. All the information** supplied by members of the **Smarts & T.O Funeral services** will form the basis of the contract with us (**Smarts & T.O Funeral services**). Only persons mentioned in this forms with identity documents copies will be covered under the contact between two parties. Member or dependents without identity documents / birth certificates will not be covered. No AFFIDAVITS WILL BE ENTERTAINED. We reserve the right to alter the contributions, benefit and any other conditions in the policy at any given time, with three months written notice to you.

**2. Waiting period** is for the period of 6 months Waiting period is calculated from the date you start to pay your first Monthly premium (the first payment after registration fee will be your first month of probation) The date which appears on this form. Premiums are payable on th date  
Unnatural death: road accidents we cover immediately one month after the first premium. Suicidal death is 2 years waiting period.

### 3. Premium payments

Premiums are payable on the date you choose  
Members owing their accounts for a period of two months will be fined  
Members who owe two months on a Plan A or Plan B will pay amount of R2500 before burial can be conducted. Members who owe two months on Plan C or Plan D will pat R3800 before burial can be conducted.

### 4. Cancellations of policy

Id a member decides to cancel the membership they shall not be entitled to and REFUND.

**Smarts & T.O Funeral services** will not bury relatives which are not covered by our scheme. Funerals are not done on credit, if it's a cash funeral it must be paid in full before funeral.

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### DECLARATION OF THE POLICY HOLDER

I \_\_\_\_\_ of ID No. \_\_\_\_\_

Declare that I have read and understand/understood the terms and conditons laid by **Smarts & T.O Funeral services** /I declare that everything has been explained to me and I understand everything and agree with the terms and conditons and will abide by them.

I therefore state that all the information provided on this form by me is correct and will not hold **Smarts & T.O Funeral services** responsible for the mistakes done by me

Signed at: \_\_\_\_\_ Date: \_\_\_\_\_ Policyholder's Signature: \_\_\_\_\_

Smarts & T.O Funeral Services (Agent Name) : \_\_\_\_\_ Agent Number: \_\_\_\_\_