

CO-OPERATIVE JOINER APPLICATION FORM

PARTICULARS OF APPLICANT

Name: Surname:

Date of Birth: Identity Number:

Gender: ☐ Male ☐ Female Tell Number:

Cell Number: Alternative number.....

Email: Highest Qualification:

Physical Address.....

.....

..... Postal Code.....

Province:

Postal Address:

.....

..... Postal Code:

Product options: Savings with Insurance ☐
Savings only ☐

Complete if selected "Savings with Insurance" package

ADDRESS WHERE VEHICLE IS ORDINARILY PARKED

Physical Address:

.....

.....

.....

Particulars of the Vehicle (if savings with insurance selected)

Make: Model:.....
(e.g. Volkswagen) (e.g. Polo Comfortline 1.6)

..... Color: Year:

Extras:
.....

Registration Number: Tracker: ☐
Yes/No

Tracker Company:

Car financed?: ☐ Financing bank:
Yes/No

Current Insurer:

Current Premium: Claim History:
.....
.....

Banking Details

Name of account holder:

Bank:

Branch:

Branch Code:

Account Number:

Please note that a standard debit order date of the 1st working day of each month is applicable.

Terms and conditions

DEFINITIONS IN TERMS OF BELOW CONSENT

1. "Applicant" means the person completing this document to be considered by the Co-Operative for purposes of insurance and/or investment of employment;
2. "Co-Operative" refers to Clique Co-Operative with registration number: 2019/00836/24;
3. "Consumer Credit Information" shall have the meaning ascribed to it in section 70 of the NCA;
4. "FAIS Act" shall mean the Financial Advisory and Intermediary Services Act of 2002;
5. "FSB" refers to the Financial Services Board;
6. "NCA" shall mean the National Credit Act, No 34 of 2005, as amended from time to time, including any regulations made under the Act;
7. "Personal Information" shall have the meaning ascribed to it in Chapter 1 of POPI and includes, but is not limited to a name, address, email address, telephone or fax number, fingerprints, criminal history and education or other personal credentials provided, or which is collected from the client or other third parties, before and/or during the application screening process and/or thereafter;
8. "POPI" shall mean the Protection of Personal Information Act, No 4 of 2013, as amended from time to time, including any regulations made under the Act;
9. "Privacy and Data Protection Conditions" refers to the 8 (eight) statutory prescribed conditions for the lawful Processing of Personal Information;
10. "Responsible Parties" have meaning to the Co-Operative and/or its partners/subsidiaries together, and "Responsible Party" any one of them;
11. "Verification Information Suppliers" shall mean third parties acting on behalf of Clique, including, but not limited to, criminal record bureaus, credit bureaus, governmental bodies, and any fraud prevention organisations;

CONSENT FOR THE USE OF PERSONAL INFORMATION

1. I hereby authorize the Co-Operative and/or its duly authorized verification agent, to access my Personal Information and conduct application screening checks including, but not limited to, credit, qualifications, criminal record, fraud prevention, ID verification and drivers' licence.
2. I consent to requests for consumer credit information to be released for the below prescribed purposes only:
 - 2.1. For ascertaining my trustworthiness and honesty relating to insurance and/or finances;
 - 2.2. Fraud prevention or detection.
3. I understand that verification requests form part of the application screening process and:
4. That requests for credit information from Credit Bureaus will only be conducted under the regulations defined as per the NCA;
5. Data obtained from the FSCA serve only for the purpose to determine the fitness and propriety as envisaged in the FAIS Act.
6. I acknowledge that any Personal Information supplied to the Co-Operative is provided voluntarily and that Clique may not be able to comply with its obligations if the correct Personal Information is not supplied to it.
7. I understand that privacy is important to the Responsible Parties and the Responsible Parties will use reasonable efforts in order to ensure that any Personal Information in their possession or processed on their behalf is kept confidential, stored in a secure manner and processed in terms of South African law and for the purposes I have authorised.
8. I warrant that all information, including Personal Information, supplied to the Co-Operative is accurate and current and agree to correct and update such information when necessary.
9. By submitting any Personal Information to the Co-Operative in any form I acknowledge that such conduct constitutes a reasonable unconditional, specific and voluntary consent to the processing of such Personal Information in the following manner by the Co-Operative and/or verification information suppliers:
10. Personal Information may be shared by the Co-Operative with subsidiaries and may be further shared with the Verification Information Suppliers for verification or other legitimate purposes;
11. Personal Information may be shared by the Verification Information Suppliers with the Co-Operative and be further shared by Co-Operative with subsidiaries and/or partners for purposes of continued or future assessment or for other legitimate purposes as per the NCA;
12. Personal Information may be stored for a reasonable period by the Co-Operative and/or the Verification Information Suppliers, and

13. Personal Information may be transferred cross-border to countries, which do not necessarily have data-protection laws similar to South Africa, for verification or storage purposes. In any cross-border transfer of personal information the recipient will be notified of the need to protect the confidentiality of the personal information.
14. I take note that if the Responsible Party has utilised the Personal Information contrary to the Privacy and Data Protection Conditions, I may first resolve any concerns with that Responsible Party. If I am not satisfied with such process, I have the right to lodge a complaint with the Information Regulator.
15. A copy of Personal Information kept by the Responsible Parties will be furnished to me upon request in terms of the provisions of POPI or the NCA and I understand that I may dispute any information in the record provided.
16. I unconditionally agree to indemnify the Responsible Parties, and Verification Information Suppliers, acting in good faith in taking reasonable steps to process my personal information lawfully, against any liability that may result from the processing of my personal information. This includes unintentional disclosures of such personal information to, or access by unauthorized persons, and/or any reliance which may inadvertently be placed on inaccurate, misleading, or outdated personal information, provided to the Co-Operative by myself or by a third party in respect of me.
17. All signatories to this document agree that Clique will NOT be held liable for the content, factual correctness or accuracy of any Supplier Data supplied to Clique. The Applicant hereby indemnifies and holds Clique harmless against any loss arising from neglect or damage in procuring, communicating or failing to communicate information received by Clique.

Signed at _____ (place) on _____ (Date).

Joiner Signature: _____

Joiner Print Name: _____

Witness Signature: _____

Note: All savings balances are not withdrawal within the 1st 24 months of becoming a member except for in the event of a member been deceased. In the event of a member been deceased, their savings balance shall be withdrawable by their nominated beneficiary according to the instructions of the deceased estate.

Upon termination of membership, all savings balances shall only be withdrawable if such termination occurs after the 1st 24 months of becoming a member. Should termination occur prior to the expiry of the first 24 months, such outgoing member shall only be entitled to their full payout upon the expiry of such 24 months.