



3Sixty Loyalty is a member of 3Sixty Financial Service Group
 91 Central Street Houghton Johannesburg
 Email info@zestrewards.co.za
 Tel 0860 ZEST 00/ 0860 937 800

APPLICANTS DETAILS

Title:		Surname:	
First Name:			
ID Number:		Home Language:	
Marital Status:		Sizwe Membership	
Tel Number:		Work Number:	
Mobile Number:		Email Address:	
Postal Address:			
Area:		Postal Code:	

FAMILY DETAILS

Relationship	Name and Surname	ID	Date of Birth
Main Member			
Adult Dependent			
Child 1			
Child 2			
Additional Member			
Additional Member			

PAYMENT DETAILS

METHOD OF PAYMENT: Salary Deduction: Debit Order:

EMPLOYER Employee Number

Zest Rewards: Single R 30.00
 Zest Rewards: Main Plus Adult Dependent R 59.00
 Zest Rewards: Main Member Plus 3 R 95.00
 Zest Rewards: Additional Child R 20.00

Total Amount

I, the undersigned, hereby apply for Zest Rewards in accordance with the usual terms and conditions. I acknowledge that receipt of the monthly premium by 3Sixty Loyalty is my responsibility. If I have indicated that I want my premiums to be deducted from my salary, I hereby authorise my employer to deduct the total monthly premium of from my salary and to pay it over to 360 Financial Solutions Pty Ltd with effect from: OR if I have elected to pay my Premiums debit order, I hereby authorise 360 Financial Solutions Pty Ltd to deduct my account with the bank on the 1st day of each month: specified below with the total monthly premium of with effect from

ACCOUNT DETAILS

Name of Bank:		Account Number:	
Type of Account:		Branch: (where your account was opened)	
Branch Code:		Client Signature :	

BROKER DETAILS

Broker Code:		Date Received:	
Consultant Name:		Consultant Contact:	

Email completed forms to: join@zestrewards.co.za



PERMISSION TO PROCESS AND DISCLOSE INFORMATION AND TO COMMUNICATE WITH YOU

Zest Rewards hereinafter referred to as “we” will keep your information and the information about those you apply for confidential. You agree to us processing and disclosing your information in the following manner:

1. We will only share your information or the information of any dependant on your Zest Rewards membership if it is requested by a third party who you have already given your written consent to for the disclosure of this information and the party that we share the information with agrees to keep the information confidential. If we want to share your information for any other reason, we will do so only with your written permission.
2. We may collect, collate, process, store and disclose your information as contained in your application form and any information that is provided to us after the inception of your Zest Rewards membership:
 - For the administration of the Zest Rewards programme;
 - For the provision of any services that you or any dependant on your Zest Rewards membership may require; and
 - For the provision of relevant information to a contracted third party who require such information to render a service to you or any dependant on your Zest Rewards membership and only if such a contracted third party agrees to keep the information confidential.
3. When providing us with personal information about a dependant on your Zest Rewards membership, you confirm that they have provided you with appropriate permission to disclose that information to us. This includes consent to the administration of their membership to Zest Rewards, the provision of any services to them as required, the provision of relevant information to a contracted third party who requires such information to render a service to them.
4. We may provide to any credit bureau or credit providers industry association any information relating to your creditworthiness or any consumer credit information including but not limited to credit history, financial history, personal information and judgment or default history in accordance with the requirements of the National Credit Act, its Regulations, and any other applicable Law.
5. We may communicate to you any changes to your Zest Rewards membership, including any changes in your contributions or any changes/enhancements to the benefits you are entitled to.
6. Zest Rewards, as well as contracted third party service providers will keep you updated on information about any offers, rewards or new products that you may be eligible for. Please email us info@zestrewards.co.za if you do not wish to receive any direct marketing information from us.

ZEST REWARDS PROGRAM RULES

1. One (1) Zest Rewards membership per policy.
2. Zest Rewards has no point system and discounts have no cash value and are not exchangeable for cash.
3. Zest Rewards are available to all Sizwe Medical Fund members from 1st January 2018.
4. Zest Rewards benefits are only available to registered main member and dependents as covered on Sizwe Medical Fund.
5. To participate in the Zest Rewards program a member must be an active medical aid member of Sizwe Medical Fund.
6. There is no enrolment fee or activation fee for Zest Rewards.
7. Each main member will receive a Zest Rewards member card which has a unique member number associated to it. This is not the same member number as the Sizwe membership number.
8. The Zest Rewards member number will be registered to the main member's name and associated with the main member's account.
9. You must notify Zest Rewards on any amendments made on your contact details within a period of 30 days of such change. Keep your Zest Rewards details and information current, including your cellphone number and email address, to ensure you receive information, rewards and offers regarding your Zest Rewards membership.
10. To change your profile information, visit the Zest Rewards website (www.zestrewards.co.za) and follow the update instructions. We will not be held liable for the failure of members to receive Program information, or to receive or participate in offers, rewards or benefits due to a client's incorrect information.
11. Members of Zest Rewards can cancel their membership either in writing or telephonically via the contact centre. A 30-day notice period is required for all cancellation.
12. Any breach of these rules, any fraudulent use by the Member of the Zest Rewards Program or by any third party acting on behalf of the Member, shall automatically lead to the deactivation and deletion of the account without compensation or indemnity of any kind. We will send notification of the termination to the client with 30 days of the termination.
13. We will use the information you provide us in the manner described in our Privacy Policy. If we revise our Privacy Policy, then the membership rules will automatically refer to the revised Privacy Policy, and your continued participation in the Zest Rewards Program indicates your acceptance of the revised Privacy Policy.
14. The personal data that are collected are compulsory and required to take advantage of the various benefits of Zest Rewards Program. By subscribing to the Zest Rewards Program, the member consents to the use of his personal data by Zest Rewards and their affiliates in the context of this program, in particular to send offers and information.
15. Giving adequate notification to the client, We have the right at any time, in whole or in part
 - change these Program Rules;
 - end the Program and/or any specific Program reward or benefit;
 - change, add or eliminate any participating retail or outlet locations;
 - change, add or eliminate any Program reward or benefit;
 - change any requirements for earning a Zest Rewards benefit;
 - And change any other feature of the Zest Rewards Program.
16. Zest Rewards is a separate legal entity from your medical scheme namely Sizwe Medical Fund.
17. Zest Rewards is a closed scheme and is only available to Sizwe Medical Fund members.
18. The Zest Rewards membership fees are for Zest Rewards and are not related to any contributions you may pay to your medical scheme.



AUTHORITY AND MANDATE FOR PAYMENTS INSTRUCTION: ELECTRONIC AND WRITTEN MANDATES

GIVEN BY (NAME OF ACCOUNTHOLDER)	
ADDRESS	
BANK	
BRANCH AND CODE	
ACCOUNT NUMBER	
TYPE OF ACCOUNT	
AMOUNT	
DATE	

Abbreviated Name as Registered with the Bank: 360FINANCE

This signed Authority and Mandate refers to our contract dated ("the Agreement").

I/We hereby authorise you to issue and deliver payment instructions to your Banker for collection against my/our above-mentioned account at my/our above-mentioned Bank (or any other bank or branch to which I/we may transfer my/our account) on condition that the sum of such payment instructions will never exceed my/our obligations as agreed to in the Agreement and commencing on _____ and continuing until this Authority and Mandate is terminated by me/us by giving you notice in writing of not less than 20 ordinary working days, and sent by prepaid registered post or delivered to your address as indicated above.

The individual payment instructions so authorised to be issued must be issued and delivered as follows: monthly, bi-monthly, three monthly, six monthly, annually, weekly, bi-weekly (delete that which is not applicable).

In the event that the payment day falls on a Sunday, or recognised South African public holiday, the payment day will automatically be the preceding ordinary business day.

Payment Instructions due in _____ may be debited against my account on _____

I / We understand that the withdrawals hereby authorized will be processed through a computerized system provided by the South African Banks and I also understand that details of each withdrawal will be printed on my bank statement. Each transaction will contain a number, which must be included in the said payment instruction and if provided to you should enable you to identify the Agreement. A payment reference is added to this form before the issuing of any payment instruction.

MANDATE

I/We acknowledge that all payment instructions issued by you shall be treated by my/our above-mentioned Bank as if the instructions have been issued by me/us personally.

CANCELLATION

I/We agree that although this Authority and Mandate may be cancelled by me/us, such cancellation will not cancel the Agreement. I/We shall not be entitled to any refund of amounts which you have withdrawn while this Authority was in force, if such amounts were legally owing to you.

ASSIGNMENT

I/We acknowledge that this Authority may be ceded or assigned to a third party if the Agreement is also ceded or assigned to that third party, but in the absence of such assignment of the Agreement, this Authority and Mandate cannot be assigned to any third party.

Signed at _____ on this _____ day of _____ 20__

(Signature as used for operating on the account)

(Assisted by)

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2. We may collect, collate, process, store and disclose your information as contained in your application form and any information that is provided to us after the inception of your Zest Rewards membership:
 - For the administration of the Zest Rewards programme;
 - For the provision of any services that you or any dependant on your Zest Rewards membership may require; and
 - For the provision of relevant information to a contracted third party who require such information to render a service to you or any dependant on your Zest Rewards membership and only if such a contracted third party agrees to keep the information confidential.
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4. We may provide to any credit bureau or credit providers industry association any information relating to your creditworthiness or any consumer credit information including but not limited to credit history, financial history, personal information and judgment or default history in accordance with the requirements of the National Credit Act, its Regulations, and any other applicable Law.
5. We may communicate to you any changes to your Zest Rewards membership, including any changes in your contributions or any changes/enhancements to the benefits you are entitled to.
6. Zest Rewards, as well as contracted third party service providers will keep you updated on information about any offers, rewards or new products that you may be eligible for. Please email us info@zestrewards.co.za if you do not wish to receive any direct marketing information from us.