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e-mail: support@laretirementfund.co.za website: www.laretirementfund.co.za Fund Registration No: 12/8/1278/2

MEMBER SMS APPLICATION

TO BE COMPLETED BY THE APPLICANT

Member number	Employee number
Surname	First names
Identity number	Preferred language
Residential address	
Postal address	
	Postal code
Home telephone number	Work telephone number
Cell phone number*	imile number
Email address*	
*This Application will only be accepted if your cell phone number is provided.	
I, the undersigned, hereby confirm that I have read, understood and accept the 'Terms and Conditions' below. Signature of member Date DECLARATION BY EMPLOYER I, the undersigned, hereby confirm that the applicant is the employee as per the 'Declaration by Member' above.	
Full name	
Designation	
Signature	EMPLOYER STAMP
Date	
TERMS AND CONDITIONS FOR INTOUCH AND INTERACT SMS SERVICES These Terms and Conditions (Rules) apply to the registration and use of the Interactive SMS Service ("the Service") offered by Verso Financial Services. These terms and conditions constitute an agreement between you ("the Member") and Verso Financial Services when you register and make use of the Interactive SMS Service. DEFINITIONS	
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"You/the Member": This means the person who has registered for Interactive SMS Service.

"We/Us/Our/Verso": This means Verso Financial Services (Pty) Ltd – an Authorised Financial Services Provider and the Fund

Administrator (Financial Service Provider Licence No. 14985)

"Registered cellphone number": The Member's cell phone number which is selected during registration process.

"The Service/Interact": This means Verso's Interactive SMS Service which allows the Member to submit SMS

enquiries via his/her Registered Cell Phone Number.

REGISTRATION

Registering for the Service

In order to register for the Service, you must:

- Have an active and valid 10 digit cell phone number, which is connected to a cell phone network that is operating within the national borders of South Africa:
- Accept the Terms and Conditions (Rules) governing the use of the Service.
- · You must register for the Service at Verso.

USE OF INTERACTIVE SMS SERVICE

Using the Interact SMS Service

- In order to use the Interactive SMS Service, you must be registered for the Service.
- You are responsible for ensuring that we have the correct cell phone number and e-mail address. We will not be held responsible if the SMS or e-mail is sent to the wrong number or address, if you have not updated your records with Verso.
- We cannot guarantee the accuracy or arrival of an SMS and/or e-mail. Verso is dependent on external service providers to deliver information.
- We accept no liability whatsoever, and you indemnify Verso against any loss, expense, claim or damage, whether direct, indirect or consequential, arising from the use of this Service, or arising from any delay or failure by us to send an e-mail or SMS. We make no representation or warranty, whether express or implied, as to the operation and functionality of the Service.
- The Member acknowledges that any information transmitted through the internet or any other communication system (including SMS communications) particularly of any personal information sent by Verso to Members are susceptible to unlawful access, distortion and monitoring and that the Member accordingly uses this communication system at their own risk;
- · In order to access the Service, you must have enough airtime available on your Registered Cell Phone Number.
- You must advise Verso immediately when your cell phone handset is stolen as we need to block your Registered Cell Phone Number. The Registered Cell Phone Number is an access mechanism, to the Member profile and by suspending the Service, Verso ensures that no one gains access to your information via the stolen handset.
- As regards SMS communication to Members regarding benefit quotations and benefit statement-details, it is agreed that the information transmitted by Verso is supplied for information only: any discrepancy will not provide grounds for a claim against Verso or the Fund.
- · Verso may at its discretion amend, add or remove the services offered by the Service.

Security for Service

If the Service is accessed via the Registered Cell Phone Number, it will be assumed that you have made the request.

Verso cannot be held responsible for the confidentiality of information sent to it by electronic means: Verso however secures any personal information, once received by it, from unauthorised access, use or disclosure;

Costs

- The InTouch SMS Service is free of charge.
- The InterAct SMS Service is charged at R2.00 per SMS request (only charged if used).
- Verso may at any time amend or introduce new fees for the Service and will advise you within a reasonable time of such amendments or introductions.
- A fee from the relevant cell phone Network Service Provider will be incurred when using the Service, however, this fee will need to be settled between you and the cell phone Network Service Provider.

LIABILITY AND EXCLUSIONS OF LIABILITY

Verso Interactive SMS Service has the following stipulations and indemnities

You agree to use the Service at your own risk and Verso will not be held liable for any loss, direct or indirect damages caused due to:

- Any failure, defect or malfunction of or delay caused in the Interact system, the network or your cell phone handset which is not within Verso's sole control;
- · The Service being unavailable for any reasons whatsoever;
- The authorised or unauthorised access by another person to the Service or the information transmitted via the Service;
- Any other cause or circumstance which is not within Verso's control.

Termination of the Agreement, Suspension or Withdrawal of the Service

Verso may at any time terminate this agreement and your right to use the Service if:

- You do not adhere to the Terms and Conditions for the use of the Service;
- You use the Service illegally or in non-compliance with any relevant legislation; and/or
- The cell phone Network Service provider terminates the Registered Cell Phone Number from their network.
- Verso Financial Services reserves the right to cancel the Service without notice.

Verso has the right to immediately withdraw or suspend the Service if Verso reasonably suspects that:

- The Service is being used outside of the Terms and Conditions;
- · The Service is being used fraudulently, illegally or

GENERAL

Information

You must ensure that all account/personal related information disclosed with the Service is kept confidential;

Any information pertaining to the Service may be communicated via SMS and you give consent to receive product related information via the Registered Cell Phone Number.

Amendments

If the change to the Service requires that you must upgrade or change your cell phone or network Service provider, you will be responsible for any cost that may be required to continue using the Service or you may then decide to discontinue the Service.