

IMPORTANT NOTICE TO ALL PERSONAL MEMBERS

Dear Member,

APPLICATION OF NATIONAL CREDIT ACT TO EXISTING CREDIT AGREEMENTS

The National Credit Act (NCA) came into effect on 1 June 2007. The broad purpose of the Act, among other things, is to:

- protect you from borrowing more than you can afford or from becoming over-indebted
- prevent credit providers from lending recklessly
- ensure that you understand your rights and obligations when you enter into credit agreements

Diners Club SA (Pty) Ltd. is fully supportive of the objectives of the NCA and we have pleasure in enclosing an information leaflet that outlines how the NCA impacts your existing agreement with us.

Please note that the terms and conditions of your existing agreement with us remain unchanged.

For further information on the NCA, please visit www.dinersclub.co.za and follow the "About Us" link

HOW NCA IMPACTS EXISTING CREDIT AGREEMENTS

General

- Interest rates, fees and charges will not change, except in accordance with your original credit agreement. In the event that these do change, we will notify you.
- You may pay any amount owed to us in advance or settle your outstanding balance at any time. An early termination fee may be levied if such fee is provided for in the original agreement and permitted in terms of the NCA.
- You may contact the credit bureaux and have your credit record disclosed to you free of charge once a year. Should this information be incorrect, you may contact the credit bureaux to correct it.

Default

- Should you fail to meet your obligations in terms of the agreement, you will be considered to be in default. We will notify you of default in writing and of our intention to submit your information to the credit bureaux. The credit bureaux may in turn provide your unfavourable credit information to other bureaux users.
- Once we have notified you of your default you have the following options available to you:
 - You may make arrangements with us to bring your payment up to date
 - You may consult an independent debt counsellor, or
 - You may contact an alternative dispute resolution agent, consumer court or ombudsman for banking services to resolve any dispute.
- You will become liable for default administration costs and in the event of legal action being instituted against you, collection costs will be charged to you as well.
- We may also suspend your limit without notice to you or withdraw all or part of your limit on notice to you.

Contact Information

For further details please visit us at www.dinersclub.co.za and follow the "About Us" link.

Credit bureaux

Experian: 0861 10 56 65
Transunion ITC: 011 214 6000

For Complaints/Disputes:

Ombudsman for banking service: 0860 800 900
National Credit Regulator: 0860 627 627



Exceed expectations

BELANGRIKE KENNISGEWING AAN ALLE PERSOONLIKE LEDE

Geagte Lid,

TOEPASSING VAN NASIONALE KREDIETWET OP BESTAANDE KREDIETOOREENKOMSTE

Die Nasionale Kredietwet (NKW) het op 1 Junie 2007 van krag geword. Die algemene doel van die Wet is onder andere om:

- u te beskerm deur te verseker dat u nie meer leen as wat u kan bekostig nie
- te voorkom dat kredietverskaffers roekeloos leen
- seker te maak dat u u regte en verpligtinge verstaan wanneer u kredietooreenkomste aangaan

Diners Club SA (Edms.) Bpk. ondersteun die doelwitte van die NKW ten volle en dit is vir ons aangenaam om hierdie inligtingsblaadjie in te sluit waarin daar uiteengesit word hoe die NKW u bestaande ooreenkoms met ons raak.

Let asseblief daarop dat die bepalinge en voorwaardes van u bestaande ooreenkoms met ons onveranderd bly.

Vir verdere inligting oor die NKW, besoek asseblief ons webtuiste by www.dinersclub.co.za en volg die "About Us" kitskakel.

HOE DIE NKW BESTAANDE KREDIETOOREENKOMSTE RAAK

Algemeen

- Rentekoerse, fooie en koste sal nie verander nie, behalwe in ooreenstemming met u oorspronklike kredietooreenkoms. Indien dit sou verander, sa ons u in kennis stel.
- U mag enige bedrag wat u aan ons verskuldig is vooruit betaal of u uitstaande saldo te eniger tyd vereffen. Daar kan 'n fooi vir vroeë afbetaling gehef word indien daar in die oorspronklike ooreenkoms voorsiening vir sodanige fooi gemaak is en toegelaat in terme van die NKW.
- U mag een maal per jaar die kredietburo kontak en kosteloos uitvind wat u kredietrekord is. Indien hierdie inligting verkeerd is, mag u die kredietburo kontak om dit reg te stel.

Wanprestasie

- Indien u versuim om u verpligtinge ingevolge die ooreenkoms na te kom, sal daar geag word dat u wanpresteer. Ons sal u skriftelik in kennis stel van u wanprestasie en dat ons beoog om u inligting aan die kredietburo te oorhandig. Die kredietburo kan op sy beurt u ongunstige kredietinligting aan die gebruikers van ander buro's gee.
- Sodra ons u van u wanprestasie in kennis gestel het, het u die volgende keuses:
 - u kan reëlings met ons tref om u betaling op datum te bring;
 - u mag 'n onafhanklike skuldraadgewer om raad vra, of
 - u mag 'n ander dispuutoplossingsagent, verbruikershof of ombudsman vir bankdienste kontak om enige dispuut op te los.
- U sal aanspreeklik word vir wanprestasie-administrasiekoste en indien daar regstappe teen u ingestel word, sal u ook verhalingskoste moet betaal.
- Ons kan ook hierdie perk sonder kennisgewing aan u uitstel of u perk gedeeltelik of in die geheel terugtrek met kennisgewing aan u.

Kontakinligting

Vir verdere inligting besoek asseblief ons webtuiste by www.dinersclub.co.za en volg die "About Us" kitskakel.

Kredietburos

Experian: 0861 10 56 65
Transunion ITC: 011 214 6000

Vir klagtes/dispute

Ombudsman vir bankdienste 0860 800 900
Nasionale kredietreguleerder 0860 627 627