

## DebiCheck FAQ

### Are clients charged a fee for DebiCheck?

There is no extra cost for authorising DebiCheck debit orders, but mobile network providers may charge fees for use of USSD codes or SMS responses.

### Is DebiCheck only relevant for new policyholders?

DebiCheck impacts:

- All existing Assupol policyholders who pay their premiums via debit order
- All existing Assupol policyholders who move their payment method for premiums, to debit order
- All new Assupol policyholders who choose to pay their premiums via debit order

### What is the role of banks for Assupol clients in this DebiCheck process?

The paying bank must communicate with its clients (Assupol policyholders) about any new debit orders that need to be authenticated electronically.

### How can a client cancel or reverse their DebiCheck mandate?

- Clients may cancel their authorisation at any time. Contact your bank to cancel your DebiCheck mandate
- Clients who cancel their DebiCheck mandates BUT want to keep their Assupol policy active, can have payment for their policy made via ordinary debit order or cash deposit

### What are the benefits of paying premiums by DebiCheck?

- DebiCheck helps to protect both premium payers (like you) and service providers (like Assupol) against debit order abuse.
- DebiCheck ensures that both you and the service provider respect the terms of debit order agreements.
- As the premium payer, you authorise your new Assupol debit order once-off, before the premium is deducted from your bank account.
- Authorisations for your Assupol policy can be done with your bank debit card or cheque card and PIN on a point of sale device, which is available at selected Assupol branches or with selected Assupol intermediaries. You may also authorise your Assupol policy through any of the electronic options provided by your bank.
- There is no extra cost for authorising DebiCheck debit orders.
- DebiCheck does not affect your policy but it will ensure that your policy premiums are collected on time, so that you and your family can enjoy uninterrupted cover and peace of mind.



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## **How you can accept or decline a DebiCheck mandate for your Assupol policy**

### **1. DebiCheck with a point of sale device using your bank card and PIN**

Your Assupol debit order can be authorised in person when you take out a new policy: either at selected Assupol branches or through the Assupol intermediary who helped you complete your policy application form, if the intermediary has a point of sale device.

Assupol uses handheld point of sale devices similar to what is used for card payments in retail stores. To authorise your Assupol policy premiums, use your bank card and key in your PIN. You can cancel this authorisation at any time with your bank.

### **2. DebiCheck using one of the other options provided by your bank**

If you are not comfortable using your bank card and PIN on a point of sale device, or your preferred Assupol branch or Assupol intermediary is not equipped with a point of sale device, you may use any of the other ways your bank provides to authorise your new Assupol debit order.

Depending on your bank, these may include:

- Internet banking or mobile banking app
- USSD number from your cell phone
- ATM
- Bank call centre
- Bank branch

### **When does DebiCheck become effective?**

Assupol will use DebiCheck for all new debit orders on policies issued from 1 May 2021.