

CARD DESCRIPTION AND FREQUENTLY ASKED QUESTIONS



The cards are prepaid debit cards that can be used at any ATM or Point of Sale device throughout Africa and the world displaying the MasterCard logo. You can shop; pay bills; transfer money; have additional cards for family members and benefit from linked loyalty schemes.

1. How do I activate my card?

To activate your Diamond Cash Card and select your Personal Identification Number (PIN) you must telephone 0861 113 673 and conduct the entire process over the telephone; or SMS **activate** with the last four digits of your card number to 31571.

2. How do I select a PIN?

Your PIN is a four-digit number that you should memorise and keep secret. Do not write this number on your card or put it in your wallet or purse. You should protect your Diamond Cash Card just like cash. Protect both your card and PIN and never keep them in the same place. Even without a PIN, your card is still valuable and should not be left with anyone else. Keep your PIN secret at all times and do not share your PIN with anyone else. We will never ask you for your PIN over the phone and we will never ask you to send us your PIN via an email. If you receive a telephone call or email from anyone that asks for your PIN, you should contact Customer Service immediately at 0861 113 673.

3. Why am I asked personal questions?

These are for your security so that we can ensure that the correct person has the card when asking for assistance.

4. Who do I call when I have a Diamond Cash Card query?

Please call Customer Service on 0861 113 673, you will receive automated assistance or be able to talk to an operator.

5. Where can I use the card?

At any ATM (Automated Teller Machine) and any retailer displaying the MasterCard logo, where it can be used to pay for goods and services.

6. How do I use the card at an ATM?

You can withdraw cash at any ATM using your PIN.

7. How do I use the card to purchase goods?

You do not use your PIN, you just sign the receipt handed to you by the merchant/retailer and your card balance will automatically be reduced by the amount of the transaction.

8. How do I check my balance?

By i) requesting a balance enquiry transaction at an ATM and POS terminal, ii) calling Customer Service or accessing the automated telephone system at 0861 113 673, iii) viewing account information on the secure Diamond Cash Card web site www.diamondcash.co.za or iv) SMS **balance** to 31571

9. How do I transfer money?

You can quickly and easily transfer money from one card to another card, such as cards issued by you to family members. Card-to-card transfers can be performed by calling Customer Service or accessing the automated telephone system at 0861 113 673 or visiting the secure Diamond Cash Card web site www.diamondcash.co.za

10. How do I obtain another card for a family member?

Please call Customer Service at 0861 113 673 to request additional Diamond Cash Cards for family members.

11. Can the card balance be overdrawn?

No, the balance on the card cannot be overdrawn. If the amount of your purchase or cash withdrawal, together with any relevant charges, is more than the balance on the card, the transaction will be declined. All balance information and transaction activity is updated in real-time and available immediately.

CARD DESCRIPTION AND FREQUENTLY ASKED QUESTIONS



12. What happens if the card is lost or stolen?

PLEASE CALL US IMMEDIATELY AT 0861 113 673 TO REPORT A LOST OR STOLEN CARD.

Once you have reported the loss or theft, the card number will be cancelled and you will not be able to use that card again. A new card will be issued to you to replace the stolen or lost card. You will have no risk of loss after you call us to report a lost or stolen card. The value of any purchase or cash withdrawal made with your card before you report a lost or stolen card cannot be refunded.

13. What happens if I leave the company or take another job?

The Diamond Cash Card can continue to be used until the funds on the card are depleted or you can call Customer Service at 0861 113 673 to request payment of the remaining card balance.

14. Can I get cash back at a Supermarket till or at any other retailer?

You can ask for cash when you are shopping at Shoprite/Checkers, Pick n Pay, PEP stores and certain SPAR outlets.

15. Can I still keep another Bank account?

You can have the card as well as other banking facilities. You can transfer from the card into another bank account that you may have and this can be a full or partial transfer of your balance. This can be done by calling Customer Service or accessing the automated telephone system at 0861 113 673, or by creating your own beneficiaries on logging into the client interface on the secure Diamond Cash Card web site www.diamondcash.co.za.

16. Can I manage my card via the internet?

You can manage all your transactions over the internet by firstly following the instructions and registering on the client interface at www.diamondcash.co.za. You will be asked to choose a User Name and Password and will also need to SMS PIN and the last four digits of your card number to 31571 to get a PIN to access your card transaction details. This PIN is valid for 30 days when you will have to SMS for a new one. Each time you login to your card details you will be able to see all recent transactions; pull down historical transactions; create your own beneficiaries for automatic payment of all your bills/accounts; draw down statements; change certain personal details etc. For further information on how to use the client interface click on "downloads" on the Diamond Cash website and check out the instructions there.

17. How do I get a statement?

You can request a statement by calling Customer Service at 0861 113 673 and they will, after verifying your details, fax, post or email a statement to you. You can also draw down a statement yourself by logging into the client interface on the secure Diamond Cash Card web site www.diamondcash.co.za.

18. Can I pay my bills and buy prepaid air time?

You can make third party payments either by an instruction to Customer Service at 0861 113 673 or by undertaking the payments yourself through the client interface at www.diamondcash.co.za. You can also create your own beneficiaries for automatic payment of all your bills/accounts via the client interface.

19. Can I purchase goods over the internet?

You can purchase over the internet by choosing the credit card option on the shopping site and, when asked for the CCV number, typing in the last three digits appearing on the signature panel at the back of your card.

20. How do I find out more detail about the card?

The Diamond Cash website www.diamondcash.co.za contains a lot of up-to-date and exciting information as well as training material. You can call Customer Service at 0861 113 673 or email info@diamondcash.co.za at any time if there is anything further you would like to find out.

21. Is there additional value to having a card?

You will be able to take part in loyalty schemes; wellness programmes; micro loans and make insurance purchases. Details will be updated regularly on our website www.diamondcash.co.za so keep a look out!