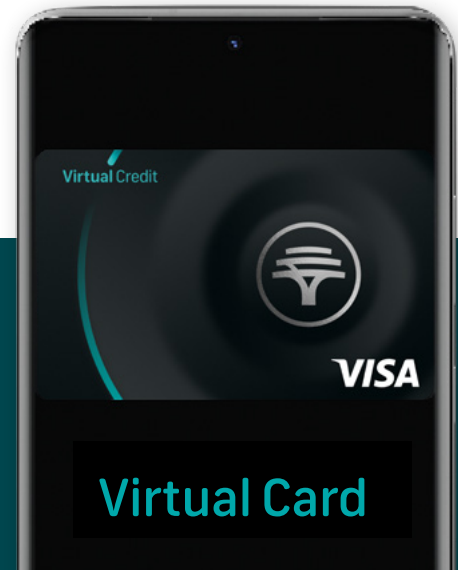


# Purchase Protect FAQs



## Understanding FNB Purchase Protect benefits when using your FNB Virtual Card

FNB Purchase Protect is a value-added benefit for items purchased with either your FNB Fusion, Debit and Credit Virtual Cards that covers your items against theft or damage.



### Is there any cost to me?

There is no additional cost. It is an embedded benefit on your FNB Virtual Card.

### Which FNB cards don't provide purchase protect cover?

All purchases made with your physical card.

### What is the maximum amount for which I will be covered

You will be covered for a maximum payout in this instance amount of up to the specified limits linked to your card. The payout amount can be less than the limit and will be verified based on the actual transaction amount of the item at the time of purchase.

### What items are covered under the purchase protect benefit?

Items that will be covered include but are not limited to: electronic items, furniture, sports equipment, jewellery, clothing and any other tangible item up to the maximum value of R15 000 depending on FNB card type.

## What events am I covered for?

You are covered for any loss or damage to your physical item due to the following events

- Theft, or any attempted theft
- Fire, lightning and explosion
- Acts of nature: storm, wind, water, hail or snow damage and damage caused from earthquakes and tremors
- Loss or damage caused by leaking, bursting or overflowing of water heating systems, water supply tanks, cisterns and pressurised water pipes
- Accidental loss or damage
- Power surge
- Items damaged during transportation due to overturning, derailment or collision after you have taken possession of the item

## What am I not covered for under purchase protect?

You will not be covered for loss or damage to your items due to the following events

- In-store Items not used in a way that was originally intended
- Items purchased using your physical FNB Debit, Credit or Fusion Card
- Software/data recovery related claims
- Defects from the manufacturer
- Lost or damaged items while in the transit from the store by a registered courier company
- Consequential or indirect loss
- Loss of an item, unless stolen
- Money, documents and airtime/data vouchers, immovable property, vehicles and petrol

## Cover limits per card type:

Easy	R5 000
Aspire	R7 500
Premier	R10 000
Private Clients	R12 500
Private Wealth	R15 000

\*R500 minimum claim amount

## Am I covered for purchases done online?

Online purchases and in-store purchases are covered provided you use your FNB Virtual Card.



## Will my items be repaired or replaced if damaged or lost?

Your items may be repaired, replaced or you will receive a refund directly into the account you used to purchase the item. Subject to the excluded items mentioned.

## If my item has an existing warranty or guarantee will the purchase still be covered?

Your product or manufacturer warranty or guarantee takes preference and should be claimed from first.

## Will the benefit cover any interest accrued or charged on the items I have purchased?

The benefit will not cover any interest due by you on an item purchased on either your FNB Fusion, Debit or Credit Virtual Card over a period of time i.e. budget facility.

## When and how many times can I submit a claim?

You are covered for a period of 30 calendar days after the purchase of an item. Additionally, you can only claim three times within any rolling 12-month period, subject to claim limits

## How do I log a claim?

You will be required to log a claim via email to [purchaseprotectclaims@fnb.co.za](mailto:purchaseprotectclaims@fnb.co.za) and an agent will get back to you accordingly.

## Inflation, dishonesty or fraud

If you submit a claim, or any information or documentation relating to any claim that is in any way fraudulent, dishonest, inflated or exaggerated, we will reject the entire claim and cancel your policy retrospectively, from the date on which the incident has been reported, or from the actual incident date, whichever date is the earliest. We reserve the right to take further action if required.

## What documents will be required to put in a claim?

You will be required to log a claim.



**In the event of a theft:** you will be required to provide a police case number.



**Cellphone:** you will be required to provide an ITC/Blacklisting report for a stolen or irreparable cellphone.



**Other purchases:** you may be required to provide an invoice/proof of purchase.

