

## What if I lose my CTM Card?

Call 0861 666 649 immediately to report the loss or theft of your Card.

Lost, stolen or damaged Cards are replaced at any CTM store at a nominal charge.

## Customer Protection Insurance

With our Customer Protection Insurance Policy you can enjoy added peace of mind with the following benefits:

- Death Cover (which covers your outstanding balance up to an amount of R10 000);
- Permanent Disability (which covers your outstanding balance up to an amount of R10 000);
- Temporary Disability (which covers your outstanding balance up to an amount equal to 6 months of your instalments);
- Retrenchment (which covers your outstanding balance up to an amount equal to 6 months of your instalments).

Guardrisk Insurance Company Limited, FSP No. 75, for South Africa, underwrites these benefits.

## Contact Details

Call 0861 666 649 to find a store near you or visit [www.ctm.co.za](http://www.ctm.co.za) to find out more.



RCS is a registered Credit and authorised Financial Services Provider NCRCP 38. FSP 38911.

# CTM CREDIT

## AFFORD YOUR DREAM HOME TODAY!



## INFO BROCHURE

# CTM

Big savings. More style.

## Buy more with your CTM Card.

Apply now for your CTM Card and start shopping today at any CTM store.

It's never been easier!

## What are the benefits of a CTM Card?

- Your CTM Card is issued in-store
- Using your Card is easy and convenient
- You can shop at any CTM store countrywide
- Your CTM Card can also be used at more than 15 000 RCS merchants
- Exclusive offers and promotions for Cardholders
- Quick and easy transaction approvals 24 hours a day
- Carrying a Card is safer than carrying cash
- You will have additional spending power
- Choose between straight and budget terms to suit your cash flow!
- Take advantage of flexible budget plans of 24 and 36 months for purchases of R600 or more
- Customer Protection Insurance for your peace of mind

## What does the RCS logo on the CTM Card mean?

The RCS logo on your Card means that your Card can be used for purchases at any CTM store or at over 15 000 participating RCS merchants, countrywide.

## How does my Card work?

Once you have your Card, you can use it at any CTM store countrywide, for purchases of R100 or more.

- Simply swipe your Card and choose one of the following payment plans to suit your budget:
  - **Straight (Revolving)**
  - **24 Months Budget (for purchases over R600)**
  - **36 Months Budget (for purchases over R600)**
- No deposit required
- There is no need to wait until your balance has been paid in full before purchasing again
- Purchases can be made with the Card as long as there is credit available and your account remains in good standing
- If you would like to increase your credit limit, please contact us on 0861 666 649

And remember you can re-use the credit - no need to re-apply.

PLEASE NOTE: Bank statements and other supporting documents may be required for verification purposes. Applications can only be submitted on presentation of the original green South African Identity Documents.

## How do I pay my Account?

We'll send you a monthly statement indicating how much you owe and by what date you need to pay. You can pay at any CTM store, by debit order or via electronic banking.

Should you wish to pay via debit order, this can be arranged by completing the debit order section of the application form.

Please note that bank statements and other supporting documents may be required for verification purposes.

**NOTE:** No accounts opened for students