

Record of Services and Client Consents

Discovery Bank Home Loan and associated ancillary products

This document serves as a record of the submission (or upcoming submission) of a Discovery Bank Home Loan application by a client, with the assistance of an accredited Discovery Bank Financial Adviser. Financial Advisers must submit this signed document to Discovery Bank Distribution Support.

Important note to Financial Advisers: To assist with Discovery Bank Home Loan services and Discovery Life Home Loan Protector referrals, you need to be the Discovery Bank Financial Adviser on record for the client. If you are not the Discovery Bank Financial Adviser on record, initiate a linkage request via the Discovery Bank Financial Adviser Platform. The client will provide consent through their Discovery Bank app to complete the process.

To be the Financial Adviser on record for the Discovery Insure policy, please complete a
and submit to INSURE_HOMELOANS@discovery.co.za.

Please read this document carefully and notify your Financial Adviser of any changes necessary.

Client name and surname

Client South African ID number

Date C C Y Y M M D D

Adviser name and surname

FSP name

FSP registration number

Adviser entity number
(hereinafter referred to as the 'Financial Adviser')

1. Fees

The Financial Adviser will earn a **once-off fee of between 0.1% and 0.3% of the final home loan limit granted.**
The Financial Adviser may also earn a **once-off referral fee of up to 80% of the first year's premiums** on take up of a Discovery Life Home Loan Protector.

Fees payable to the Financial Adviser are payable by Discovery Bank and not by the client.



2. Important information

- You need to be a qualifying Discovery Bank client at the time of applying for a Discovery Bank Home Loan.
- Cancellation fees may apply on early settlement of a Discovery Bank Home Loan.
- The Financial Adviser should ensure the client has a copy of the completed Record of Services form.

3. Client mandate and consent

- I have mandated my Financial Adviser (including their authorised assistant, or any duly authorised person(s) within the same FSP or intermediary house) to facilitate and assist with a home loan application process on my behalf;
- I request, consent to and hereby authorise Discovery Bank Limited to disclose to my Financial Adviser (including their authorised assistant, or any duly authorised person(s) within the same FSP or intermediary house) all personal information and data, including confidential information, disclosed to Discovery Bank Limited, pursuant to my application for a home loan as a prospective consumer, in terms of section 68(1)(b)(ii)(aa) of the National Credit Act 34 of 2005;
- I request, consent to and hereby authorise my Financial Adviser (including their authorised assistant, or any duly authorised person(s) within the same FSP or intermediary house) to dispute any credit decisions made by Discovery Bank Limited on my behalf; and
- I hereby waive any and all claims against Discovery Bank Limited in this regard, and will not hold Discovery Bank Limited responsible for any direct or indirect loss, damage or costs arising from the performance or non-performance of this consent.

Client initials:

Declaration

I hereby acknowledge that:

- This Record of Services is a reflection of assistance provided by my Financial Adviser.
- I confirm that all required documents were fully completed prior to my signature.
- The letter of grant and final quotation for my Discovery Bank Home Loan will be provided to me by SA Home Loans (Pty) Ltd on behalf of Discovery Bank.
- Notwithstanding the information provided by my Financial Adviser, I acknowledge that I have an obligation to familiarise myself with the terms and conditions of the product(s) that have been opened, and that the account(s) meet my financial needs.
- I have read and understood the provisions/consents agreed upon above and have accepted such in order for the Financial Adviser to continue with my home loan application, and for Discovery Bank to process my information in accordance with the principles agreed upon above.

Client name and surname

Client signature

Signed at (town or city)

Adviser name and surname

Adviser signature

Signed at (town or city)

