

Application to add dependant/s 2022

This document is an application form to add your dependant/s on your Bankmed Medical Scheme membership.

It also contains some rules for your membership. Please make sure you read and understand these terms and conditions.

Who we are

Bankmed (referred to as 'the Scheme'), registration number 1279, is a non-profit organisation, registered with the Council for Medical Schemes. Discovery Health (Pty) Ltd (referred to as 'the administrator') is a separate company and an authorised financial services provider (registration number 1997/013480/07) which takes care of the administration of your membership for the Scheme.

Purpose of the form

Thank you for deciding to apply to join the Bankmed Medical Scheme. This document is an application form for membership.

The information requested in this application form is required to enable the Scheme to process your membership application and to help in the administration of your membership as well better administer the affairs of the Scheme.

How to complete this form

1. Please use one letter per block, complete in black ink and print clearly
2. Read and understand the terms and conditions for membership (section 10)
3. The main applicant must sign and date any changes
4. Please attach a copy of each applicant's identity document. E-mail application@bankmed.co.za or fax 011 539 3000
5. Provision is made in this form for you and your dependants to provide information relating to your race. This information is required by the Council for Medical Schemes for statistical purposes only. You are not compelled to provide this information.

Once you send us your application form, the following will take place:

- Should any details be missing or should we require more information for underwriting purposes, we will contact you.
- We will activate your membership and send you a letter of confirmation when we are offering standard terms of acceptance. Where you have waiting periods and/or late-joiner penalties, we will issue a counter-offer letter which will indicate any conditions applicable to your membership. You may accept the offer by signing and returning the letter for us to activate your membership.
- We will send you a welcome letter, SMS or an e-mail to let you know when your application has been fully and completely submitted. This date may differ from the date on which you sign the application form.
- You will then receive a pack in the post or this may be handed to you by your employer contact.

If you do not hear from us within seven days after submitting your application form, please contact us on 0800 BANKMED (0800 226 5633).

When you sign this application, you confirm that you have read and understood the rules for membership and agree to them.

1. Principal Member details

Membership number	<input type="text"/>
Title	<input type="text"/>
Initials	<input type="text"/>
Surname	<input type="text"/>
First name/s (as per identity document)	<input type="text"/>
ID or passport number	<input type="text"/>
Preferred name	<input type="text"/>

2. Regular dependant/s – only to be completed if you are adding a spouse, domestic partner, civil union partner, a child or a dependant/s grandchild

Please notify Bankmed within 30 days of any event which alters the eligibility of your registered dependant/s, i.e. if you get divorced or if you and your domestic partner separate/are no longer living together.

- If you are registering a spouse/civil union partner, please attach a copy of your marriage certificate or proof of civil union.
- If you are registering a newborn baby, please attach a copy of the birth certificate.
- If you are registering a domestic partner, please complete and sign the Domestic Partner Declaration at the end of this section.
- If you are registering a grandchild in respect of whom you are liable for family care and support, please complete and sign the Grandchild Declaration at the end of this section.

If you are registering a child or grandchild who is 27 years or older, you will need to demonstrate that you are liable for his/her family care and support in that he/she:

- is unable to support himself/herself and is financially dependent on you for family care and support (please attach an affidavit setting out details of his/her monthly income and your regular contribution to his/her living expenses); or
- is dependent on you due to mental or physical disability (please attach a medical report); or
- is a student at a registered tertiary institution and is financially dependent on you for family care and support (please attach proof of registration or an affidavit).

“Child” means your child, stepchild, legally adopted child, foster child, or a child who has been placed (or is in the process of being placed) in your custody or in the custody of your partner/spouse. Proof of dependence must be supplied annually for children (including grandchildren) who are 27 years or older. Adult contribution rates apply from the time a dependent child (or grandchild) turns 23.

Race African Coloured Indian/Asian White Other

You are not compelled to provide this information. The Scheme is required by the Council for Medical Schemes to collect this data and it will be used for statistical purposes.

Do not want to disclose

Initial/s	Surname	Full name/s	Date of birth (DD/MM/YYYY)	Gender	Monthly income (compulsory)	Relationship (e.g. spouse, partner, grandchild)	ID number or passport number (attach copy)

DOMESTIC PARTNERSHIP DECLARATION - ONLY TO BE COMPLETED IF YOU ARE REGISTERING A DOMESTIC PARTNER

I, (your name and surname) declare that I have established a domestic partnership with (your domestic partner's name and surname) and that we have been living together since (date). I declare that we intend to continue living together indefinitely, and I undertake to inform Bankmed within 30 days in the event of termination of this domestic partnership.

Signed by me (your signature) on this day of (month) (year).

Grandchild declaration - only to be completed if you are registering a grandchild who is a dependent on you for family care and support

I, (your name and surname) declare that any grandchild included in this application is financially dependent on me for family care and support.

Signed by me (your signature) on this day of (month) (year).

3. Special dependant/s – only to be completed if you are adding a parent, parent-in-law, parent of a civil union partner or a brother/sister who is dependent on you for family care and support

PLEASE DO NOT cancel the existing membership of a special dependant with their current medical scheme (if applicable) before you have received confirmation that he/she qualifies as your dependant on Bankmed.

Please complete and sign the Special Dependand Declaration at the end of this section, regarding your special dependant/s.

Race African Coloured Indian/Asian White Other

You are not compelled to provide this information. The Scheme is required by the Council for Medical Schemes to collect this data and it will be used for statistical purposes.

Do not want to disclose

Initial/s	Surname	Full name/s	Date of birth (DD/MM/YYYY)	Gender	Monthly income (compulsory)	Relationship to Principal Member (e.g. spouse, partner, grandchild)	ID number or passport number (attach copy)

- Nephews and nieces are not eligible as dependant/s, unless they are in your foster care or legal guardianship exists (attach proof)
- Grandparents do not qualify as dependant/s

SPECIAL DEPENDANT DECLARATION – ONLY TO BE COMPLETED IF YOU ARE REGISTERING SPECIAL DEPENDANT/S

I, (your name and surname) declare that any special dependant indicated in the table above is unable to support himself/herself financially and that he/she is dependent on me for family care and support.

I declare that his/her income as declared in this application form is a true and accurate reflection of his/her regular monthly income from all sources.

I undertake to notify Bankmed in writing should any special dependant as registered on Bankmed, no longer be financially dependent on me for family care and support.

I accept that dependant membership of a special dependant will terminate in the event the requirements for registration as a special dependant are no longer being satisfied.

Signed by me (your signature) on this day of (month) (year).

I am aware that Bankmed reserves the right to impose waiting periods on any special dependant included in this application.

A three-month general and/or 12-month condition-specific waiting period (nine months in respect of an existing pregnancy) may be imposed if:

- the beneficiary was without medical scheme cover for three months or more, immediately preceding this application to join Bankmed
- the beneficiary was on a previous medical scheme for less than two years and applied to join Bankmed within three months of ending membership of the previous scheme (12-month condition-specific waiting period only)
- the beneficiary was on a previous medical scheme for two or more years and applied to join Bankmed within three months of ending membership of the previous scheme (three-month general waiting period only).

Bankmed will notify me in writing within one month of registration, should any of these waiting periods apply to me and/or any of my registered dependant/s, based on the information provided in this application.

I am aware that a penalty may be added to the monthly contribution payable to Bankmed in respect of any special dependant as per this application form, who is 35 years or older at the time of this application and was not registered as a member or dependant on a registered medical scheme on 1 April 2001 and/or has (at any time) been without medical scheme cover for a period of three or more consecutive months since 1 April 2001.

Bankmed will notify me in writing within one month of registration, of any penalties that may apply, based on the information provided in this application.

NAME

Original hand signature required

SIGNATURE

D	D	M	M	Y	Y	Y	Y
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DATE

4. Selecting your GP (Basic and Essential Plans only)

If you wish to receive unlimited GP visits, you must nominate a primary and secondary GP. Please place their information below. (This should be completed by Basic and Essential Plan members only):

	Name	Primary GP name	Practice number
Spouse or partner			
Dependant/s 1			
Dependant/s 2			
Dependant/s 3			
	Name	Secondary GP name	Practice number
Spouse or partner			
Dependant/s 1			
Dependant/s 2			
Dependant/s 3			

5. About your employer

Please ask your employer to complete this section.

Name of employer	<input type="text"/>	Cover start date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant's employee number	<input type="text"/>	Employer or billing number	<input type="text"/>								
Branch name	<input type="text"/>	Date of employment	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Physical address	<input type="text"/>										
Telephone	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Employer e-mail address	<input type="text"/>										
Personnel officer	<input type="text"/>										
Branch number	<input type="text"/>										
Fax	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Signature of Personnel Officer Payroll Stamp

Designation Date

6. Your banking details

6.1 Your contributions

Should you be paying your contributions in full or in part, please complete this section:

Please note: we cannot accept credit card account details

Bank name	<input type="text"/>										
Branch name	<input type="text"/>	Branch code	<input type="text"/>								
Account number	<input type="text"/>										
Type of account	<input type="checkbox"/> Cheque	<input type="checkbox"/> Savings									
Account holder	<input type="text"/>										
Account holder contact	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account holder e-mail address	<input type="text"/>										
If the third party bank details, please insert the third party ID number	<input type="text"/>										
If the third party bank account is a	<input type="checkbox"/> Joint account	<input type="checkbox"/> Company account	<input type="checkbox"/> Trust account								

Please provide proof of bank account. Refer to Annexure A at the back of the application form for the proof of bank account required.

As part of Payment Association of South Africa (PASA) debit order mandate requirements, you are required to supply the account holders residential address, e-mail address and contact number. Please note that the details you supply will only be used for the PASA debit order mandate requirement and will not be used to update the contact details we have on our system. If you wish to update any contact details please visit www.bankmed.co.za

Signature of accountholder

Original hand signature required

6.2 Your claims refund

May we use the same account from which contributions are deducted in order to refund your claims?

Yes No

If you do not wish to use the same banking details for your contributions and claims refunds, please provide us with the details you wish to use:

Please note: we cannot accept credit card account details

Bank name	<input type="text"/>		
Branch name	<input type="text"/>	Branch code	<input type="text"/>
Account number	<input type="text"/>		
Type of account	<input type="checkbox"/> Cheque	<input type="checkbox"/> Savings	
Accountholder	<input type="text"/>		

If we are paying a third party bank account, the main member must insert the ID number of the third party.

If third party bank details, please insert the third party ID number

By signing this application, you agree that once claims have been refunded into the selected bank account, Bankmed will not be responsible in any way for the amounts refunded.

7. Previous medical scheme details

Are your dependant/s currently on another medical scheme?

Yes No

If you have ticked "Yes", have they given notice of termination to their current medical scheme?

Yes No

If "Yes", please attach a certificate of membership from that medical scheme reflecting the end date of membership. We cannot finalise this application without this.

If "No", please give the required notice to the current medical scheme before submitting this application, and attach a certificate of membership from that medical scheme indicating the end date of membership. We cannot finalise this application without this.

Please provide the details of all registered medical schemes which your dependant/s previously belonged to. We will use this information to determine whether we need to apply any waiting periods, late-joiner penalty fees or both. Kindly supply us with proof in the form of a membership certificate.

Please add the details of the different medical schemes that any of your regular dependant/s applying for cover belonged to:

Dependant/s Name	Scheme name	Start date	End date if already resigned	Are they still a member?	Reason for leaving
				Yes <input type="checkbox"/> No <input type="checkbox"/>	
				Yes <input type="checkbox"/> No <input type="checkbox"/>	
				Yes <input type="checkbox"/> No <input type="checkbox"/>	
				Yes <input type="checkbox"/> No <input type="checkbox"/>	

Please add the details of the different medical schemes that any of your special dependant/s applying for cover belonged to:

Dependant/s Name	Scheme name	Start date	End date if already resigned	Are they still a member?	Reason for leaving
				Yes <input type="checkbox"/> No <input type="checkbox"/>	
				Yes <input type="checkbox"/> No <input type="checkbox"/>	
				Yes <input type="checkbox"/> No <input type="checkbox"/>	
				Yes <input type="checkbox"/> No <input type="checkbox"/>	

8. Your health questions

The spouse or partner and all dependant/s applying for cover need to complete section 8.

Have you or any dependant in this application ever experienced, been treated for, or are you currently suffering from any of the following symptoms, conditions or disorders? We have listed some examples of conditions, symptoms or disorders under each question. These are only examples and not the full list of conditions, symptoms or disorders.

We use this information only for lawful purposes, for example, enabling us and our administrator to process your application and to optimally administer your membership, to verify whether the information you provide on this application form is true and complete, to provide you with customised information relevant to your health status, to develop disease management programs for specific conditions, to review and enhance

Scheme benefits, to improve Scheme's financial modeling, to assist the Scheme to better assess and mitigate its risk and other beneficial uses. A condition specific waiting period will only be imposed on your membership if you or your dependant received or were recommended any medical advice, diagnosis, care or treatment within a within a 12-month period ending on the date on which this application is considered to be fully and properly made.

Please include congenital abnormalities. Please take note that if you have any symptom or condition not listed in the questions below, you should highlight and provide full details of this symptom or condition in response to question 8.18 below. Indication of existing medical conditions on this application does not automatically enroll you/your dependants onto the Scheme's Disease Management programme. For more information with regards to the Schemes disease management enrollment visit www.bankmed.co.za

8.1 Tumours, growth and disorders of the skin

Yes No

Example: abnormal pap smear results, skin lesions, eczema, psoriasis, breast disease, non-cancerous tumours, cancerous tumours, cancer of any organ, fibrocystic breast disease, fibroadenoma, lump in breast, abnormal mammogram result, abnormal PSA (prostate specific antigen) result, abscess, any autoimmune conditions, any congenital conditions, or other skin conditions.

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment taken
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y

8.2 Heart and circulation conditions

Yes No

Example: chest pain, palpitations, shortness of breath, coronary heart disease, angina, heart attack, arrhythmia, high blood pressure (hypertension), cardiomyopathy, valvular heart disease or heart valve replacement, rheumatic fever, high cholesterol, previous heart surgery, stents, pacemaker, any autoimmune conditions, and any congenital conditions, peripheral vascular disease.

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment taken
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y

8.3 Gynaecological and Obstetric conditions

Yes No

Example: abnormal pap smear results, abnormal menstrual bleeding, endometriosis, miscarriage, polycystic ovarian syndrome, infertility, ectopic pregnancy, any autoimmune conditions, and any congenital conditions.

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment taken
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y

8.4 Are you or any of your dependants pregnant or undergoing treatment/investigation for pregnancy?

Yes No

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment taken
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y

8.5 Mental health

Yes No

Example: mood disorders (depression, bipolar disorder), anxiety disorders, schizophrenia, personality disorders, sleeping disorders (i.e. narcolepsy), eating disorders, Alzheimer's disease, dementia, attention deficit-hyperactivity disorder, drug and/or alcohol abuse or rehabilitation, suicide attempt, post traumatic disorders, counselling, and any other psychological conditions, any autoimmune conditions, and any congenital conditions.

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment taken
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y

8.6 Metabolic or endocrine conditions

Yes No

Example: diabetes mellitus (high blood sugar), diabetes insipidus, thyroid disease, Addison's disease, Cushing's syndrome, metabolic syndrome, parathyroid disease, Paget's disease, osteoporosis, growth deficiency, metabolic disorders, Conn's syndrome, any autoimmune conditions, and any congenital conditions.

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment taken
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y

8.7. Abdominal conditions

Yes No

Example: hepatitis, cirrhosis, portal hypertension, liver disease, liver failure, pancreatitis, cystic fibrosis, gall bladder/stones GORD (reflux), heartburn, oesophageal disease, hernias, gastritis, ulcers, malabsorption, Crohn's disease, ulcerative colitis, diverticulitis, Irritable Bowel Syndrome (IBS), Hemorrhoids, long standing constipation/diarrhea, ongoing abdominal pain, ascites (fluid in the abdomen), any autoimmune conditions, and any congenital conditions.

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment taken
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y

8.8 Brain and nerve conditions

Yes No

Example: stroke, epilepsy, seizures, multiple sclerosis, motor neuron disease, myasthenia gravis, migraine, Parkinson's disease, paraplegia, hemiplegia, quadriplegia, spinal cord injury, hydrocephalus, brain shunt (VP shunt used to drain fluid from the brain), Intellectual disability, CVA, bleeding on the brain, any autoimmune conditions, any congenital conditions and down's syndrome.

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment taken
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y

8.9 Breathing and respiratory conditions

Yes No

Example: asthma, chronic obstructive pulmonary disease, bronchiectasis, tuberculosis, bronchitis or emphysema, cystic fibrosis, sarcoidosis, pneumonia, interstitial lung disease-chronic cough > 3months, any autoimmune conditions, and any congenital conditions.

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment taken
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y

8.10 Musculoskeletal (back, bone and muscle pain)

Yes No

Example: arthritis (any form), ongoing joint or muscular pain, ankylosing spondylitis, degenerative disc disease, scoliosis, kyphosis, spinal stenosis, gout, injury, physical disability, prosthesis, amputation, any autoimmune conditions, any congenital conditions.

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment taken
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y

8.11 Kidney or urinary conditions including current or past dialysis

Yes No

Example: kidney failure, kidney stones, recurrent urinary infections, glomerulonephritis, nephrotic syndrome, polycystic kidney disease, urinary incontinence, neurogenic bladder (loss of bladder control or inability to empty the bladder), bladder infections, other bladder or kidney problems, any autoimmune conditions, and any congenital conditions.

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment taken
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y

8.12 Blood conditions

Yes No

Example: deep vein thrombosis, anaemia, polycythaemia vera, blood clotting diseases, leukaemia, lymphoma, pulmonary embolus, haemophilia, haemochromatosis and other bleeding disorders, any autoimmune conditions, any congenital conditions.

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment taken
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y

8.13 Eye conditions

Yes No

Example: cataract, keratoconus, corneal ulcer, uveitis, glaucoma, squint, ptosis, retinopathy, macular degeneration, cornea transplant, eye surgery, blurred vision, eye infections, blindness (partial or full), retinal detachment, any autoimmune conditions, and any congenital conditions.

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment taken
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y

8.14 Ear, nose and throat (ENT) and dentistry conditions

Yes No

Example: otitis media (middle ear infection), otitis externa,(ear canal infection) hearing problems, hearing aid, cochlear implant, tonsillitis, adenoiditis, vertigo, deafness, sinus problem, nasal surgery, dental treatment or dental surgery, any autoimmune conditions, and any congenital conditions.

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment taken
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y

8.15 Male urogenital conditions

Yes No

Example: prostate disorders, urogenital defects, varicocele, undescended testes, phimosis, urinary incontinence, retention, infertility, any autoimmune conditions, and any congenital conditions.

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment taken
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y

8.16 Are any of your dependants expecting surgery or planning hospitalisation or treatment in the next 12 months or have they been admitted to hospital in the last 12 months?

Yes No

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment taken
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y

8.17 Have any of your dependants received or not yet received medical advice or treatment for symptoms, not yet diagnosed by a medical professional, in the last 12 months before this application?

Yes No

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment taken
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y

8.18 Have any of your dependants been diagnosed with or received treatment for, any condition not mentioned in the questions above, in the last 12 months before this application?

Yes No

Patient name	Symptoms/Medical diagnosis	Date first diagnosed/symptoms	Date of last symptoms, consultations and/or hospitalisation	Medicine used for this condition and dosage	Date of last treatment taken
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y
		D D M M Y Y Y Y	D D M M Y Y Y Y		D D M M Y Y Y Y

HIV and AIDS

You do not need to disclose your HIV status nor that of your dependant/s on this form if you do not feel comfortable doing so. However, should you, or one or more of your dependants, be HIV positive, you or they must call us on 0800 BANKMED (0800 226 5633) within seven working days from the date that your Bankmed membership is activated. We treat this information in the strictest confidence. If you, or one or more of your dependants, are HIV positive, it is in your/their best interest on our HIVCare Programme. A 12-month condition-specific waiting period may however apply. When you call in to register on the HIVCare Programme, kindly confirm these details.

9. Bankmed Privacy Statement

This document reflects the Privacy Statement for Bankmed, administered by Discovery Health (Pty) Ltd.

How we will process and disclose your personal information and communicate with you

Definitions

The Scheme refers to Bankmed Medical Scheme and administered by Discovery Health (Pty) Ltd, the Administrator, registered with the Council for Medical Schemes.

Administrator refers to Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider, a Council for Medical Schemes accredited administrator and managed care organisation and a subsidiary of Discovery Limited (registration number 1999/007789/06).

You and your refers to the member and the dependants on the medical scheme which may include your spouse, children and other dependants as the case may be.

Your personal information refers to personal information about you, and your employees (as relevant). It includes information about race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the individual amongst other things.

Process(ing) (of) information means the lawful and reasonable automated or manual activity of collecting, recording, organising, storing, updating, distributing and removing or deleting personal information to ensure that such processing is adequate, relevant and not excessive given the purpose for which it is processed.

Competent person means anyone who is legally competent to consent to any action or decision being taken for any matter concerning a member or dependant for example a parent, legal guardian or a legal representative appointed by a court to manage the finances, property, or estate of another person unable to do so because of mental or physical incapacity.

1. Application of requirements of the Protection of Personal Information Act ("POPI")

1.1. This Privacy Statement explains how Bankmed and its administrator and managed care service provider (currently Discovery Health (Pty) Ltd) (we/us) obtain, use, disclose and otherwise process personal information, which may include health and financial information ("Personal Information"), in a manner that is compliant, ethical, adheres to industry best practice and applicable protection of personal information legislation as enacted from time to time. Any other party, including the administrator and managed care service provider, that may have access to your Personal Information via Bankmed, is prohibited from using such information for any other purpose not approved by Bankmed. The administrator and managed care service provider, in particular, can only use the information strictly in compliance with the agreement between Bankmed and the administrator and managed care service provider.

1.2. We have a duty to take all reasonably practicable steps to ensure your personal information is complete, accurate, not misleading and

updated on a regular basis. To enable this, we will always endeavour to obtain personal information from you directly. Where we are unable to do so, we will make use of verifiable independent third party data sources.

1.3. Please note:

- We may amend this Notice from time to time. Please check our website periodically to remain informed of any changes;
- You have the right to object to the processing of your Personal Information;
- Should you believe that we have utilised your Personal Information contrary to applicable law, you shall first resolve any concerns with us. Should you not be satisfied with the process, you have the right to lodge a complaint with the Information Regulator, under POPIA.

1.4. Any information, including Personal Information relating to yourself and your dependents and/or beneficiaries, supplied to us or collected from other sources ("Your Personal Information") will be kept confidential.

- You confirm that when you provide us with your Personal Information, your dependant/s or beneficiaries have provided you with the appropriate permission to disclose their Personal Information to us for the purposes set out below and any other related purposes. In the event that you are providing information and signing consent on behalf of a minor (person younger than 18 years old) you confirm that you are a competent person and authorised do so on their behalf.
- You understand that when you include your spouse and/or dependents on your application, we will process their personal information for the activation of the policy/benefit and to pursue their legitimate interest. We will furthermore process their information for the purposes set out in this Privacy Statement.
- Each party accepts responsibility to the extent that the processing activities of personal information fall under the control of that party, and agrees to indemnify the other party/ies against any loss or damage, direct or indirect, that a member or his/her dependant may suffer because of any unauthorised use of the member's or dependant's personal information, or if a breach of the member's or dependant's personal information occur, but only if the processing of that personal information is controlled by that party.

1.5. You agree to our processing and disclosing Your Personal Information in the following manner: We may collect, collate, process, store and disclose your Personal Information:

- For the administration of your health plan;
- For the provision of managed care services to you or any dependant/s on your health plan;
- For the provision of relevant information to a contracted third party who requires this information to provide a healthcare service to you or any dependant/s on your health plan;
- In the event of any member ceasing to be a member, any amount still owing by such member in respect of himself or his dependants shall be a debt due to the Scheme and recoverable by it. Therefore, for the provision of information to a contracted third party who performs a debt collection service to the Scheme, where you owe the Scheme an outstanding debt;
- To profile and analyse risk;
- For academic research only where this is specifically approved by Bankmed.

Examples of how this will happen includes:

- Obtaining your Personal Information from other relevant sources, including any entity that is related to the administrator, medical practitioners, contracted service providers, health information exchanges, employers, credit bureaus or industry regulatory bodies ("Sources"), and further processing of such Information to consider your membership application, to conduct underwriting or risk assessments, or to consider a claim for medical expenses. We may (at any time and on an ongoing basis) verify with the Sources that your Personal information is true, correct and complete. This, amongst other things, will allow the Scheme and the administrator (although to a limited extent) to ensure that a member is not a member of more than one medical scheme as this is prohibited by the Medical Schemes Act;
- Communicating with you regarding any changes in your health plan, including your contributions or changes and enhancements to the benefits you are entitled to on the health plan you have selected;
- Transferring your Personal Information outside the borders of the Republic of South Africa where appropriate, if you provide an e-mail address which is hosted outside the borders of South Africa, or for processing, storage or academic research (where such research is specifically approved by Bankmed). We will ensure that anyone to whom we pass your Personal Information agrees to treat your information with the same level of protection as we are obliged to;
- Utilising external health specialists to assess or evaluate certain clinical information. Your Personal Information will be shared with such specialist/s in the event that you or your dependant/s are subject to such a clinical assessment.

1.6. We may process your information using automated means (without human intervention in the decision making process) to make a decision about you or your application for any product or service. You may query the decision made about you.

1.7. If asked to do so, we will share your Personal Information with a third party if you have already given your consent for the disclosure of this information to such third party or if a contractual relationship exists in terms of which we are obliged to provide the information to such third party.

1.8. You consent and agree that:

- We may process your information, including personal information, to conduct sanction screening against all mandatory and non-mandatory sanctions lists and to perform transaction monitoring activities;
- We may communicate such personal information to local and international Regulatory Bodies if you are matched to one of these sanctions lists.

1.9. Should you wish to share your information for any other reason, we will do so only with your permission.

1.10. You have the right to request a copy of the Personal Information we hold about you. To do this, simply complete the 'Access Request Form' on www.bankmed.co.za/legal and specify what information you would like. We will take all reasonable steps to confirm your identity before providing details of your Personal Information. Please note that any such Data Subject Request may be subject to a payment of a legally allowable fee.

1.11. You have the right to contact and ask us to update, correct or delete your Personal Information. Bankmed and its administrator have the right to communicate with you electronically about any changes on your health plan, including your contributions or changes to the benefits you are entitled to on the health plan you have chosen.

1.12. You agree that we may retain your Personal Information until such time as you request us to destroy it (unless we are obliged by law to retain it, regardless of such request, for the pursuit of our legitimate business purpose). Where we cannot delete your personal information, we will take all practical steps to anonymise it.

- 1.13. You have the right to update, correct or delete your personal information. To do this log into bankmed.co.za:
 - Click on the YOUR DETAILS tab at the top of the page
 - Then click on the UPDATE YOUR DETAILS tab (This applies for dependant details as well)
 - Follow the prompts to check that your details are listed correctly
 - Update your details if they are outdated or incorrect
- 1.14. Bankmed and its administrator and managed care service provider are required to collect and retain information in terms of the following legislation (amongst others):
 - The Medical Schemes Act, 1998
 - The Consumer Protection Act, 2008
 - The Protection of Personal Information Act, 2013
 - Electronic Communications and Transactions Act, 2002
 - Promotion of Access to Information Act, 2000
 - Legislation specific to the administrator and managed care service provider only:
 - Financial Advisory and Intermediary Services Act, 2002
 - Companies Act, 2008
- 1.15. You agree that Bankmed and its administrator may transfer your personal information outside South Africa:
 - if you give us an email address that is hosted outside South Africa; or
 - for processing, storage or academic research, only where this is specifically approved by Bankmed; or
 - to administer certain services, for example, cloud services.

When we share your information to administer certain services, we will ensure that any country, company or person that we pass your personal information to agrees to treat your information with the same level of protection as we are obliged to do in South Africa. Unless you specifically give us consent to share your personal information with such person (or company).

- 1.16. You have the right to know what personal information the Scheme holds about you. If you wish to access this information, please complete a 'PAIA Form to Request Access to Records' available. This form can be found on www.bankmed.co.za and specify the information you would like. We will take all reasonable steps to confirm your identity before providing details of your personal information in respect of this request. We are entitled to charge a fee for this service and will let you know what it is at the time of your request.
- 1.17. Bankmed may change this Privacy Statement at any time. The most updated version will always be available on the Bankmed website (www.bankmed.co.za). Scroll to the bottom of the webpage once you have logged in and select the "Legal" tab. Alternatively, you may click on this link to access the document:

<https://www.bankmed.co.za/assets/medical-schemes/bankmed/bankmed-fair-collections-notice-final.pdf>

- 1.18. If you believe that Bankmed or its administrator have used your personal information contrary to this Privacy Statement, you have the right to lodge a complaint with the Information Regulatory. However, we encourage you to first follow our internal complaints process to resolve the complaint. We explain the complaints and disputes process on the Bankmed website. You may click on this link to access the complaints and escalations process:

https://www.bankmed.co.za/medicalschemes_za/bankmed/web/health/linked_content/documents/latest_info/complaints_and_escalations.pdf

If, thereafter, you feel that we have not resolved your complaint adequately kindly contact the Information Regulator at: PAIAComplaints@inforegulator.org.za and POPIAComplaints@inforegulator.org.za address: JD House, 27 Stiemens Street, Braamfontein, Johannesburg, 2001, P.O Box 31533, Braamfontein, Johannesburg, 2017

Signature of main applicant

Date

D	D	M	M	Y	Y	Y	Y
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Please do not sign an incomplete application form

10. Bankmed terms and conditions

1. Rules for membership

1.1. Who "we" are

Bankmed, registration no 1279, registered with the Council of Medical Schemes. Discovery Health (Pty) Ltd, registration number 1997/013480/07, the administrator and managed care organisation for Bankmed, and an authorised financial services provider.

1.2. Rules for membership

The Bankmed Rules records your rights and responsibilities pertaining to your membership of Bankmed. They may change from time to time. You may ask us for a copy at any time or you can access on the website www.bankmed.co.za. When you sign this application, you confirm that you have read and understood the Rules and you agree that you and, those for whom you apply, will be bound by them.

Where applicable you also acknowledge and confirm that the financial adviser, you or your employer appointed, may communicate with us on this application and your membership with Bankmed. You give permission that we may share your medical information and other relevant Personal Information about you and your dependant/s with your chosen financial adviser. The information will be shared so that he or she may contact us if necessary while we process your membership application.

Please speak to your financial adviser or one of our consultants should there be anything you do not understand.

1.3. Who you may apply for

You may apply to join Bankmed on your own or together with your dependants – your spouse, your partner and people who are financially dependent on you as defined in the Bankmed Rules. For anyone to be treated as financially dependent for this application, you must be responsible for providing financially for that dependant. We might ask you to provide us with proof of financial responsibility. You will be referred to as the principal member or main member in our future communications to you.

1.4. Acting for others

You confirm you have the right to act for others

By signing this document, you confirm that:

You have the right to apply for membership and to act for those for whom you are applying in any matter relating to this application.

You have received permission from your spouse and any dependant/s over 18 to act on their behalf in any matter relating to this application. In the event that you are signing on behalf of a minor (person younger than 18 years old) that you are a competent person and authorised to sign on their behalf.

1.5. Giving and obtaining information

You must provide true, correct and complete information.

To consider your application for membership, Bankmed must learn more about you and those for whom you apply. This information must be true, correct and complete. This includes the details you provide in this application form and in future dealings with us.

It is important that you inform us of any medical condition, symptom or illness relating to you or those for whom you are applying, even if you do not consider it relevant to your application. We may ask for more information about those for whom you are applying if they are 18 years of age and older.

Your legal address.

We will send documents to you at the address you selected as the communication channel at which you prefer to be contacted. If it is necessary to send you any legal notices or summonses, our legal team will serve these at the physical address you have provided, or at any other address you have supplied. It is your responsibility to ensure we have the correct address for you.

Bankmed and Discovery Health (Pty) Ltd may record telephone calls.

We may record telephone conversations with you and with those for whom you are applying. The recordings and all information we obtain during the recordings will be processed and retained as required by law.

We may obtain information about you from other relevant sources.

To consider your application for membership, conduct underwriting or risk assessments or to consider a claim for medical expenses, you agree that we may obtain information about you and those for whom you are applying from other relevant sources. These include any entity that is part of Bankmed, medical practitioners, financial advisers, credit bureaus or industry regulatory bodies. We may (at any time and on an ongoing basis) verify with the parties mentioned in this section that the information you provide on this application and in respect of any matter pertaining to or that arises during your membership of Bankmed, is true, correct and complete. You give your permission that we may obtain any information that is relevant to your application and membership from your employer.

Inform us immediately if your information changes.

You, your employer or your financial adviser must inform us in writing should any of the information you have provided, in your application for membership, changes between the day you sign this document and the day your membership commences.

This includes information regarding your health and the health of those for whom you apply. We require advance notice of any administrative changes such as cancellation of membership, as we cannot accept backdated changes.

When Bankmed may suspend or terminate your membership/s.

Bankmed may suspend or terminate any memberships immediately, should the member or dependant/s on the membership be found guilty of abuse of privilege of the Scheme. It is very important for the member and dependant/s to provide true, correct and complete information on the application form and in their dealings with the Scheme.

1.6. Becoming a member

Bankmed might not pay for certain expenses immediately after you become a member.

Bankmed may have waiting periods that apply in certain circumstances. This means there may be a set time period before Bankmed begins paying for any general or specific medical conditions. Please speak to one of our consultants to find out if waiting periods apply to your membership and the memberships of those for whom you are applying.

Resign from current medical schemes when accepted.

It is illegal to be a member of more than one medical scheme at the same time. You and those for whom you are applying must resign from your current medical schemes when you receive notice from Bankmed by letter, e-mail or SMS informing you that you and those for whom you have applied have been accepted.

You must ensure contributions are paid on time.

As the main Bankmed member, you are responsible for ensuring that your contributions and the contributions of those for whom you are applying for are paid on time every month to avoid suspension of benefits. If you pay your own contribution, you will be able to identify the debit order for your monthly contributions on your bank statement, the reference number BANKMEDCON will be used.

The Scheme has the right to amend monthly contributions and benefits from time to time, suspend/ terminate membership if the contributions are in arrears.

1.7. Repaying money owed to the Scheme

Bankmed has the right at any time to collect from you any amount that you owe to the Scheme. We will notify you should there be any such amount owed to the Scheme.

You must repay any medical savings owing should you leave Bankmed.

Once you become a member, depending on the Plan you chose, you may have money available in advance to use for medical expenses during the year. This money is made available in an account called the 'Medical Savings Account'. Should you leave Bankmed before the year is up, you must repay the portion of medical savings you have utilised that is more than you have paid back to Bankmed over the year. You will be able to identify the debit order for the money owing to the Scheme on your bank statement, the reference number BANKMEDCLA will be used.

Signature of main applicant

Date

D	D	M	M	Y	Y	Y	Y
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Please do not sign an incomplete application form

11. Annexure A : Third Party Bank details

Please attach the relevant proof of bank account if you providing a third party bank account for claims refund.

THIRD PARTY ACCOUNT (e.g. spouse, aunt, uncle, friend, father, son)

- Proof of the account (bank statement or bank letter not older than three months)
- A copy of the third party's (account holder) ID, Passport or Driver's Licence
- A copy of the main members ID, Passport or Driver's Licence

JOINT ACCOUNT

- Proof of account (bank statement or bank letter not older than three months)
- A copy of the ID, Passport or Driver's Licence of each of the joint

COMPANY ACCOUNT

- Proof of account (bank statement or bank letter not older than three months)
- A copy of the ID, Passport or Driver's Licence of the signatories who have authority to sign on behalf of the company
- A letter of authority stating that the account can be used including the details of the signatory and stating the membership details for which the bank account will be used. The letter must be dated, signed by an authorized person on behalf of the company and it must contain the membership or policy number(s)
- A copy of the company's certificate of registration
- A copy of the main members ID, Passport or Driver's Licence

TRUST ACCOUNT

- Proof of account (bank statement or bank letter not older than three months)
- A copy of the ID, Passport or Driver's Licence of each of the trustees of the account
- A copy of the Trust's certificate of registration
- A copy of the Trust resolution, showing the The resolution must be dated, signed by an authorized person on behalf of the Trust and it must contain the membership or policy number(s)
- A copy of the main members ID, Passport or Driver's Licence

If you are completing the request on behalf of the main member, please include proof that you have obtained the necessary authority (example, Letter of Authority or Letter of Executorship)