4.24 "Eligible person" in relation to membership, shall mean any person who is in the service of an employer. "Service" for the purposes of this definition, shall include working for or providing services essentially as an employee under any form of employee contract.

4.25 "Employer" shall mean:



- 4.25.1 any bank as defined in the Banks Act (Act 94 of 1990), the Mutual Banks Act (Act 124 of 1993), or the Development Bank of Southern Africa Act (Act 13 of 1997), or a co-operative bank as defined in section 1(1) of the Co-operative Banks Act (Act 40 of 2007), or any registered financial service provider as defined in the Financial Advisory and Intermediary Services Act (Act 37 of 2002);
- 4.25.2 the Scheme, which has entered into an agreement with the Scheme for the admission of eligible persons in its service as members of the Scheme in terms of rule 6;
- 4.25.3 any other organisation which, as at 01 January 2010, has entered into such an agreement with the Scheme; and
- 4.25.4 any subsidiary or an associated company in which there is a shareholding by an organisation referred to in rule 4.25.1.
- 4.26 "Ex gratia" in relation to payment of a relevant healthcare service, means a discretionary payment made on behalf of or to members in order to assist such members to meet commitments in regard to any matter specified in the definition of business of a medical scheme in Section 1.
- 4.27 "Ex-spouse" shall mean the former spouse of a member to whom the member was married in terms of any law or custom (including a former partner of a member), where such marriage or civil union has subsequently been dissolved