



# Merchant Services Application Form



### Dispute/Chargeback Contact Details:

Contact Name

Telephone Number  Fax Number

Email

### Technical Contact Details for IPG/eCommerce:

Technical Contact Name

Telephone Number  Fax Number

Email

### Banking Information Deposits (Settlement)

Account Name

Account Number

Bank Name

Branch Name

Branch Code  Account Type

### Charges/Billing (Commission Charges)

Account Name

Account Number

Bank Name

Branch Name

Branch Code  Account Type

### Merchant Access to RAM (Remote Access Module)

Email Address (required for access to statements, reports etc.)

### Floor Limit

Your floor limit will be set to zero unless prior agreement.

### Invalid Card Transactions/Chargebacks

When a card issuer presents a chargeback of a transaction processed by you, we will immediately, and without notice, debit your nominated bank account, or recover from you by any other means, the amount paid by us to you in respect of that transaction. Should proof be received to remedy the chargeback from the issuer, you will be refunded.

### Business Profile (to be completed in all circumstances)

Do you take deposits or prepayments?  Yes  No

If 'Yes', what is the percentage of the purchase amount taken as deposit?

What is your delivery policy?  Minimum number of days for delivery

Please give details:

Are any goods/services delivered?  Yes  No

Is there any delay between customers paying for and receiving goods/services?  Yes  No

Do you charge subscription or membership payments?  Yes  No

Do you provide ongoing services for the goods you sell?  Yes  No

Do you provide guarantees/warranties?  Yes  No

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If you have answered 'YES' to any of the above questions, please give details:

What is your refund policy?  None  Full Refund  Exchange  Refund

Please give details: (Number of days – e.g. 0-4, 14+ etc.)

Will you or do you process manually keyed transactions?    % of total volume

Please give details:

Please fully describe the exact nature of your business and specifically what card payments will be taken for

Merchant Category Code

Total Annual Turnover R           Actual (last 12 months)

Total Annual Card Turnover\* R           Actual (last 12 months)

Average Transaction Value

\*If Application Form is for an additional outlet, only include total card turnover for the additional outlet.

**Charges Schedule**

Merchant Service Charge	Per Transaction	Per Transaction (IPG and DCC)
Credit	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %	R <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Debit	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %	R <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Foreign Card	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %	R <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<b>Merchant DCC Commission</b>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> %	R <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

You acknowledge and agree that any commission earned from DCC will be treated as a discount against the Merchant Service Charge, and will be reflected as such on your Merchant Statement. You agree that we are able to raise a self-billing tax invoice on your behalf, against Bidvest Merchant Services (Pty) Ltd, if applicable, in accordance with current South African VAT legislation, as may be amended from time to time.

R           Chargeback Fee – this is charged in respect of each Card Transaction, which is subject to a chargeback by the Card Issuer. (Excessive chargebacks.)

R           Account Set-Up Fee – this is charged when your Application Form is accepted.

R           Minimum Monthly Charge – this is charged for each month in which the amount of the processing fees in respect of Card Transactions does not exceed this amount.

R           Monthly Fee – this is charged monthly for Additional Services.

**Principal Details**

Depending on your business type, we require the following Principals to complete this section and sign the Application Form:

- in the case of a sole trader, the sole trader;
- in the case of a partnership, all partners;
- in the case of a public company, two directors or a director and the company secretary (where the limited company consists of only one director, and where there is no company secretary, it shall be sufficient for the director alone to complete this section and sign the Application Form);
- in the case of a limited liability company, two members (including designated members).

If there are more than 2 Principals then please complete an Additional Principal Form. If a Principal is not an individual, please provide details on a separate sheet. For anti-money-laundering purposes and for other purposes described in the Data Protection Declaration, details must be provided in the Principal Details Section for each Principal who must also sign this Application Form. A full 3-year address history is required. Please use a separate sheet if necessary.

# Merchant Services Application Form



## Principal Number One

Title Dr  Mr  Mrs  Miss  Ms  Other (please state)

Name

Surname

Date of Birth

Home Address

Date moved into above address  Are you the property owner?  Yes  No

SA National ID No/or other Nationality Passport No.

Telephone Number  Mobile telephone number

Have you ever been declared insolvent or involved in any scheme of arrangement?  Yes  No If 'Yes' please give details on a separate sheet

Have you ever been associated with any business that has been subject to a business rescue plan or has been in voluntary or compulsory liquidation, administration or receivership or which has ceased to trade for any reason?  Yes  No If 'Yes' please give details on a separate sheet

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## Declaration

### MERCHANT DECLARATION

You declare that:

Each Principal signing this Application Form (which includes any Additional Principal Forms) is duly authorised to sign this Application Form and that no consent or approval is required from any other person;

- You agree to be bound by and comply with each document which forms part of the Merchant Agreement between you and Bidvest Merchant Services. The Merchant Agreement comprises this Application Form, the Merchant Terms and Conditions, the Operating Guide, all of which (where applicable) will be provided with the successful processing of this Application Form;
- The details provided in this Application Form and any other form or information submitted with this Application Form are true and correct and you have disclosed to us any adverse information relative to your business including any court judgments or any kind of Insolvency Event affecting you;
- You confirm you understand that an Authorisation Code is not a guarantee of payment, particularly where a Cardholder or Card was not present when the Transaction was undertaken;
- You authorise Bidvest Merchant Services to credit your Nominated Bank Account with settlement and debit the Nominated Bank Account with fees and Chargebacks as set out in the Terms and Conditions Part 1 Point 12 and the Charges Schedule of the Application Form; and
- You understand that in certain circumstances as set out in the Merchant Terms and Conditions, including in the case of Card Not Present Transactions, Card Transactions may be charged back to you and you accept the risk of any such Chargebacks.

The provision of services to you if approved would be entered into by you and Bidvest Merchant Services. The services will be performed by Bidvest Merchant Services to the maximum extent permitted by law and the Scheme (e.g. Visa, MasterCard, Maestro etc.) rules.

You acknowledge that the completion of this Application Form does not imply acceptance by Bidvest Merchant Services. No advertisements may carry any written narrative or illustration indicating the acceptance of any Card, which would be dependent upon and in anticipation of formal acceptance of this Application Form, until Bidvest Merchant Services conveys formal acceptance in writing to you. Bidvest Merchant Services reserves the right at its absolute discretion and without incurring any liability, to decline acceptance without having to give any reason for the decision.

### Signatures – please read the declarations before signing

By signing/submitting this Application Form you agree that we can use your Personal Data in the ways described in the Data Protection Declaration below. Once you have completed this Application Form and have read the declarations above, please sign this Application Form where indicated making sure you have inserted the date you signed and have filled in the other information we have asked for correctly; signed by each Principal who has completed the "Principal Details" section and in their personal capacity in respect of the Data Protection Declaration.

### DATA PROTECTION DECLARATION

In this declaration the words "you" and "your" mean each Principal giving this declaration and "Merchant" means the business entity on whose behalf this Application Form is being completed. By signing this Application Form you declare that you have read the Bidvest Merchant Services Corporate Rules for Data Privacy & Protection.

#### Who we are

Your information will be held by Bidvest Merchant Services, which is part of The Bidvest Group. Any reference to "we", "our", "us", means Bidvest Merchant Services (Pty) Ltd. Bidvest Merchant Services is a subsidiary of The Bidvest Group Limited. More information on Bidvest Merchant Services can be found at [www.bms.co.za](http://www.bms.co.za)

#### How we share your information

Your Personal Data will be shared within the Bidvest Merchant Services and The Bidvest Group so that we and any other companies in those groups that you have dealings with, either now or in the future can implement the agreement you have with us as well as look after your relationship with us in general.

Sharing this information enables us to better understand your needs, run your accounts, and provide products in the efficient way that you expect. We will also share your information with one another and disclose it outside The Bidvest Group in accordance with your Merchant Agreement and the Bidvest Merchant Services Binding Corporate Rules for Data Privacy & Protection.

#### Using companies to process your information outside South Africa

We may run your accounts and provide other services from centres outside South Africa (such as the USA and India) that do not have a similar standard of data protection laws to South Africa. If so, we will require your personal information to be protected to at least South African standards. We may process payments through other financial institutions such as banks and the worldwide payments system operated by the SWIFT organisation if, for example, you make a foreign payment. Those external organisations may process and store your personal information abroad and may have to disclose it to foreign authorities to help them in their fight against crime and terrorism. If these are based outside South Africa, your personal information may not be protected to standards similar to those in South Africa. We may process your information (including your personal information) through other organisations.

#### Undertaking Credit Searches

We may obtain information about you from credit reference agencies, fraud prevention agencies and records held by Bidvest Merchant Services to check your credit status and identity. The agencies will record our enquiries, which may be seen by other companies who make their own credit enquiries. This may affect your ability to obtain credit elsewhere in the near future. We may also use credit scoring.

Your Application Form will be assessed using credit reference agency records relating to you and anyone with whom you have a joint account or similar financial association. If this is a joint Application Form and a link does not already exist, then one may be created now. These links will remain until you successfully apply for a 'notice of disassociation' at the credit reference agencies.

If you are providing information about someone else (such as a joint Applicant), by submitting this Application Form, you confirm and warrant that you have their permission to do so and they have agreed we are authorised to search, link and record information about them at credit reference agencies.

#### Using your information for fraud prevention

We will share your personal information from your Application Form with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details of this fraud will be passed to these agencies to prevent fraud and money laundering. Further details explaining how information held by fraud prevention agencies may be used can be obtained by reading the Bidvest Merchant Services Corporate Rules for Data Privacy & Protection.

#### Checking your identity

We may ask you to provide physical forms of identity verification when you open your merchant account. Alternatively, we may search credit reference agency files in assessing your Application Form. The agency also gives us other details and information from, if applicable, the Department of Home Affairs to verify your identity. The agency keeps a record of our search, whether or not your Application Form is accepted. Our search is not seen or used by lenders to assess your ability to obtain credit.

# Merchant Services Application Form



**Obtaining a copy of your information**

In addition to any rights you may have under relevant Data Protection Legislation, you will be allowed the right of access to your Personal Data subject to us charging a specified fee for this service. We will confirm the fee payable before providing the information. If anything is inaccurate or incorrect in your Personal Data that we hold, please let us know and we will correct it.

**How we use your information to contact you about products and solutions**

You may be kept informed of services and products, which are regarded as appropriate. If you do not wish to be informed you can write to: PO Box 1314, Witkoppen 2068, Johannesburg, South Africa.

**Further Information**

For further information please contact the Merchant Support Centre, telephone +0860 11 14 41. Lines are open 8am – 4:30pm Monday to Friday.

**Your consent to process your information**

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read the Bidvest Merchant Services Corporate Rules for Data Privacy & Protection or you can ask us for a copy. By signing this Application Form you agree to your Personal Data being used in the ways we describe in the Binding Corporate Rules. Please let us know if you have any questions about the use of your Personal Data. Please note that in some documentation reference is made to "Personal Data" that should be taken to mean personal information.

**Signatories – please ensure that the information you provided is accurate and that you have read the declarations before signing.**

Signature  Date

Print Name

Position

Signature  Date

Print Name

Position

Signature  Date

Print Name

Position

**Sales Consultant**

Signature  Date

Print Name

Position