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Next to Shoprite Center
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Khen Financial Services FSP - 55295

Khen Grocery Scheme Application Form

(Please fill in BLOCK LETTERS)

Application for voluntary grocery benefit with extended family benefits

Main Member Details

1. Full Name

- Last Name: _____

2. ID Number: (Attach copy of ID)

3. Marital status: _____

4. Home Address:

- Street: _____

- City: _____

- Province: _____

5. Contact Details:

- Phone: _____

- Email: _____

6. Beneficial Nomination

- Full Names: _____

- Surname: _____

- ID number: _____

- Relationship: _____

Contact Details: _____

Additional Household Members* (Max 9)

(Include full name, surname, ID number, Province, and relationship to main member)

No.	First Names	Surname	ID Number	Province	Relationship
1					
2					
3					
4					
5					
6					
7					
8					
9					

Payment Option

Bank Name: FNB

Account Name: KCSS

Account Number: 63149453639

Branch Code: 250655

Account Type: Gold Business Account

Payment deadline 07 of each Month

Note: Reference should be the main member ID number.

We are here to help you. Choose a package that will suit your budget!

A once off joining fee of R75.00 is payable immediately.

Package Name	Monthly Payment	Tick the appropriate box
Standard Package - KGS1	R150.00	<input type="radio"/>
Premium Package - KGS2	R350.00	<input type="radio"/>
Catering and cleanup - KGS3	R100	<input type="radio"/> Catering and Cleaning available on request – Only in Gauteng

Terms and Conditions applicable to this grocery scheme:

Maximum entry age for the Principal Member is 94 years.

Principal Member and family members on group scheme of 10 - 6 (six) month waiting period applies and age limit is 74 years.

Waiting period for the persons aged 75 years to 94 years - 12 (twelve) month waiting period applies, and they do individual cover, or include it in the main scheme and pay additional R70 per Month

Grocery scheme lapses if two premiums are missed and if reinstatement occur full waiting period as above apply.

To claim please complete claim form that can be requested by calling Khen Grocery Scheme and giving a claim as directed on claim form.

Birth of a Child or Addition of members

An addition of lives application form detailing out the new lives to be added must be submitted to Khen Grocery Scheme for processing.

Divorce of a Principal Member

Upon removal of a spouse the grocery scheme will convert to a single parent or individual or remain the same if spouse is replaced.

EXCLUSIONS

All Benefits will not be paid if death is directly or indirectly caused by or attributable to:

Terrorism or war (whether declared or not).

Radioactive contamination, whether directly or indirectly.

Suicide will not be covered during the first 2 (two) years of membership.

Unnatural causes of death will not be paid before finishing the waiting period.

WAITING PERIODS

There is a 6 (six) month waiting period applicable to the Principal Member, Spouse, Eligible Children, Wider Children and Extended Family Members under the age 75 years, 12 months from 75 years to 94 years, 24 Months waiting period for suicide from the date of inception will be applicable.

Only one benefit option per group will be allowed where the Extended Family Member option has been selected. The premium rate for principal and extended will differ as per age at entry.

In case of electing a higher benefit from an existing Plan, the waiting periods above will apply to the increased portion of the benefit, not to the current benefit enjoyed.

PREMIUM PAYMENT

Premiums are payable by the main monthly in advance and at the Premium Rate as specified in the Schedule.

Premiums are paid in advance and should be received before or on the 7th of every month, premiums received after this date will be allocated to the following month.

GRACE PERIOD

After the first year of membership, a Grace Period of 1 (one) month will be allowed for the payment of future premiums. The Plan will remain in force during the Grace Period.

If the arrear premium and the premium due for that month is not paid by the end of the Grace period, the Plan will lapse and the 6 (six) month waiting period will apply on any reinstatement.

COOLING OFF PERIOD

The main member has a 30 (thirty) day cooling off period from the date of joining the scheme to examine the grocery scheme.

Provided that no death or claim has taken place in this period, should the main member not to take up the grocery scheme, she or he must inform Khen Grocery Scheme in writing of their intention not to accept.

All premiums already paid shall be refunded, less the cost of any risk cover. (this excludes the joining fee)

CANCELLATION

After the 30-day cooling off period has ended, the main member, Khen Grocery Scheme reserves the right to cancel this grocery scheme at any time after giving the other party 3 (three) months written notice of such intention.

CONTINUATION OPTION

Should a Principal Member cease to be a member of an existing fund, of which he / she has been a member for at least 12 consecutive months, he / she has the option of applying for a similar individual grocery scheme. This option must be exercised within 1 (one) month of ceasing to be a member prior to retirement age.

SURRENDER VALUES

There are no surrender values under this Plan. Benefits under this Plan may not be ceded or pledged in any way. No loans are available under this Plan. No refund of premiums paid upon cancellation of lapse of a grocery scheme.

FRAUDULENT CLAIMS

If any fraudulent claim is made against this scheme, Khen Grocery Scheme will be under no further obligation whatsoever to pay this claim, and shall, at its own discretion, be entitled to cancel the grocery scheme with immediate effect without any refund of paid premiums.

SUMMARY CLAIMS PROCEDURE:

In case of a death, a Claim Notification Form must be requested from a Khen Grocery Scheme office and submitted together with the relevant supporting documents. Failure to do so within the stipulated notification period will result in the benefit being forfeited.

DISSOLUTION

On dissolution of the Plan, all Khen Grocery Scheme liabilities towards the existing and any former Principal Members and Dependents will cease as from the day of the last premium received or the date of dissolution, whichever is the later.

Grocery Scheme Number

The grocery scheme number will be sent to the main member upon receipt of the registration fee.

Our Promise

1. "Thank you for choosing Khen Grocery Scheme! We're committed to providing you with the best products and services."
2. "Your loyalty means the world to us! We're grateful for customers like you who make our job a joy."
3. "We're here for you! If you have any questions or need assistance, don't hesitate to reach out."
4. "Stay tuned for exciting updates, promotions, and new products! We appreciate your continued support."
5. "Your satisfaction is our top priority! We're dedicated to ensuring you have exceptional experience with Khen Grocery Scheme."

DECLARATION:

I declare to the best of my knowledge and belief that the particulars given above are true and correct. I understand and agree that any willful misrepresentation in this application will invalidate any benefit under this grocery scheme and that I undertake to abide by the terms and conditions of the scheme. Khen Grocery Scheme shall not be liable for any amount until it has accepted this application and first premium.

PRINCIPAL MEMBER'S SIGNATURE

DATE