



HAMBA UMHLABA TRAVEL

Travel the World

STOKVEL APPLICATION FORM

HAMBA UMHLABA TRAVEL STOKVEL – TRAVEL THE WORLD WITH A TRUSTED SAVINGS SOLUTION

AIMS AND OBJECTIVES

To promote personal and group travel. To pool funds with a common purpose for an outcome of travelling.

OPENING OF ACCOUNT

Stokvel Travel is an affordable, easy and smart way to journey home or go on that holiday you’ve always dreamed of. Contribute at your own pace and travel when you’re ready – all it takes is R500 to start.

WHERE DID YOU HEAR ABOUT HAMBA UMHLABA TRAVEL STOKVEL? _____

MEMBERSHIP

Members will supply the Stokvel with their personal details (ID number, bank account, and residential address).

Members must abide by the Stokvel constitution. Should a member pass away, his or her family members will not automatically become members of the club.

AUTHORISATION OF STOKVEL CLUB MEMBERS

NAME OF STOKVEL CLUB _____

We the undersigned members of _____ (Insert Stokvel Club name), hereby authorise _____ (Insert Stokvel Club Chairpersons name) to act on behalf of the members in all matters relating to: the administration and operation of the Stokvel Club.

This authorisation is valid until further notice written notice by _____ (Insert name of Stokvel (club)).

NOMINATED SIGNATORIES

A minimum of 2 signatures are required for any authorisation, this is inclusive of all withdrawals, booking confirmations and any changes made post Stokvel Club sign-up.

CHAIRPERSON _____ SIGNATURE _____

SECRETARY _____ SIGNATURE _____

TREASURER _____ SIGNATURE _____

LIST OF STOKVEL CLUB MEMBERS (SINGLE SAVERS COMPLETE AND SIGN AS CHAIRPERSON)

NAME	SURNAME	ID NUMBERS	E-MAIL ADDRESS	PHONE NUMBER

INITIALS OF MEMBERS

PREFERRED HOLIDAY TYPE							
<input type="checkbox"/> Beach	<input type="checkbox"/> Local	<input type="checkbox"/> International	<input type="checkbox"/> Tour	<input type="checkbox"/> Safari	<input type="checkbox"/> Cruise	<input type="checkbox"/> Luxury	<input type="checkbox"/> Budget

SAVINGS TARGET _____

DATE _____ / _____ / _____

STOKVEL TERMS & CONDITIONS

Hamba Umhlaba (Pty) Ltd (Registration number: 2017/332470/07) ("HAMBA UMHLABA TRAVEL") trading as Hamba Umhlaba Travel is a provider of travel services and products. Our purpose is to open up the world for all South Africans to see, debt free. Please familiarise with the following terms & conditions.

JOINING FEE AND CONTRIBUTIONS

A minimum of R500 is required to sign up for a Stokvel with HAMBA UMHLABA TRAVEL and to ensure that the Stokvel account remains open. The contributions by each member will be dependent on the Stokvel's constitution. It remains the responsibility of the members of the Stokvel Club to ensure that all information provided is correct. The opening of a Stokvel account with HAMBA UMHLABA TRAVEL is subject to application form being completed and approved. Interest rates are not applicable. Exclusive discounts will apply.

METHODS OF PAYMENT:

- Cash
- Electronic funds transfer
- Push debits

NON-PAYMENT, CANCELLATIONS AND WITHDRAWALS

Non-payment by a member remains the responsibility of the Stokvel Club. The centralised HAMBA UMHLABA TRAVEL Stokvel team will contact the designated parties of the Stokvel Club regarding non-payment by members.

A minimum of R500 is required to keep the Stokvel account open. The account will be closed should the minimum required amount of R500 not be available. We reserve the right to close the account without notice. Should all nominated signatories wish to close the Stokvel account, written notice must be provided to the HAMBA UMHLABA TRAVEL Stokvel Team.

CONTRIBUTIONS

Each member will contribute a minimum amount per month depending on groups target travel date. Members are to contribute the calculated amount per month for agreed duration. After this period, the final amount will be calculated for contributions that will be required. Please note that Hamba Umhlaba does not levy membership fees. Failing to make the monthly instalment will lead to the group not achieving its goal in the desired time.

Any reimbursement of monies will be reconciled against statements. Any reimbursed will be refunded to members of the Stokvel Club as outlined in the constitution for the Stokvel Club with a minimum of 2 signatories.

INITIALS OF MEMBERS

CODE OF CONDUCT

No member will use the name of the Stokvel for personal business purposes or personal gain. Each member will be expected to conduct him or herself in a socially acceptable manner at the meetings. Booking will only be processed when all members agree of date, time and holiday destination.

BANKING

The money in the organisation must be deposited into Hamba Umhlaba's bank account in the name of the Stokvel.
Hamba Umhlaba
Standard Bank, Cheque account. Account number 0230004045, Branch code 051001

STATEMENTS

We will communicate a statement each quarter to all members of the Stokvel Club.

BOOKING

HAMBA UMHLABA TRAVEL will not proceed with any booking until we have received instruction in writing from the Stokvel Club's chairperson and/or nominated signatories who act on behalf of the Stokvel Club. Once the Stokvel Club wishes to finalise their travel, they will be contact HAMBA UMHLABA TRAVEL to begin the booking process.

AUTOMATIC OPT IN

All members who sign up as members of the Stokvel Club will automatically opt in to monthly marketing and statement update, through electronic direct mailers to the email addresses provided at the time of sign-up.

MEETINGS

Meetings remain the responsibility of the Stokvel Club and as outlined by the Stokvel Club's Constitution. HAMBA UMHLABA TRAVEL will attend meetings as determined by the Stokvel Club. 2 weeks' notice period is required for HAMBA UMHLABA TRAVEL to attend a meeting. Attendance will not be guaranteed and can be subject to area, availability and distance. Online meeting through social media platforms will be considered in the event where distance is not feasible to attend the meeting.

REFERRAL

For any referrals provided, Hamba Umhlaba Travel will contribute 3% of the Stokvel's total contributions will apply. Each club will be limited to 5 referrals.

OUR RIGHTS AND RESPONSIBILITIES

The HAMBА UMHLABA TRAVEL Stokvel team provides the Stokvel Club and its' members with the platform to save at their own pace and to proceed in booking travel when the Stokvel Club and its members decide. All contributions are managed by the centralised HAMBА UMHLABA TRAVEL Stokvel team until the Stokvel Club is ready to proceed with a booking. Our responsibility remains (and the Stokvel Club expressly permits us to) manage all contributions made by members of the Stokvel Club. Our responsibility is to ensure that the account for the Stokvel Club is managed in line with the terms & conditions outlined. We will communicate with members by preferred method of communication and will send quarterly statements. Statements can be requested at any time. (Contact HAMBА UMHLABA TRAVEL centralized Stokvel team leader for feedback).

The full terms and conditions for HAMBА UMHLABA TRAVEL are available and can be requested for. It remains the customer's responsibility to ensure that they familiarise themselves with our full terms & conditions. Any misapprehension with regards to the terms and conditions should be clarified with HAMBА UMHLABA TRAVEL prior to completing the booking. HAMBА UMHLABA TRAVEL acts as an agent for, and sell various travel related products as agent on behalf of numerous transport, accommodation and other service providers such as airlines, coach, rail and cruise line operators, as well as all of our wholesalers, HAMBА UMHLABA TRAVEL's obligation to the customer is to (and the customer expressly authorize HAMBА UMHLABA TRAVEL to) make travel bookings as per the customer's agent on the customer's behalf and to arrange relevant contracts between you and travel service providers.