



FINANCE TURTLE

MEMBER BENEFITS

FOR ALL YOUR FINANCIAL NEEDS UNDER ONE SHELL!

To minimise the impact of every day challenges **FINANCE TURTLE** provides our members with practical benefits designed to add value, provide peace of mind and a sense of comfort that you and your family's well being is taken care of.



FINANCE TURTLE MEMBERS HAVE ACCESS TO THE FOLLOWING BENEFITS:

BENEFITS INCLUDED WITH YOU MEMBERSHIP:

- ✓ Finance Finding Facility;
- ✓ Debt Review Assessment;
- ✓ Last Will and Testament;
- ✓ R3 000 Family Funeral Cover;
- ✓ Funeral Support Services;
- ✓ Body Repatriation Benefit
- ✓ Legal Services;
- ✓ Emergency Medical Services;
- ✓ Trauma and Assault Counselling;
- ✓ Personal Health Advisor Services;
- ✓ HIV Protection Treatment Services and Counselling;





UNDERSTANDING THE FINANCE TURTLE MEMBER BENEFITS:

FINANCE FINDING FACILITY:

WITH A COMBINED EXPERIENCE OF MORE THAN 22 YEARS IN THE BLACKLISTED FINANCE INDUSTRY WE HAVE THE KNOWLEDGE AND KNOW HOW, HOW TO GET YOU THE BEST LOAN POSSIBLE. WE HAVE PUT IN THE TIME AND RESEARCH, SO YOU DON'T HAVE TO!

FINANCE TURTLE PUTS YOU DIRECTLY IN TOUCH WITH LENDING COMPANIES AND BROKERS FOR THE FOLLOWING:

- PERSONAL LOANS
- VEHICLE FINANCE
- BRIDGING FINANCE



SHOULD YOU IN THE FUTURE REQUIRE ANY FOR THE ABOVE SERVICES, YOU CAN SEND US AN EMAIL ON:

finance@financeturtle.co.za

DEBT REVIEW / DEBT COUNSELLING



DEBT COUNSELLING IS NOW REGARDED AS THE PRIMARY **DEBT RELIEF** MEASURE AVAILABLE TO FINANCIALLY STRETCHED CONSUMERS.

FINANCE TURTLE MEMBERS WHO NEEDS THIS SERVICE PAYS **NO APPLICATION FEE** FOR DEBT COUNSELLING.

FOR MORE INFORMATION OR TO MAKE USE OF THIS BENEFIT, YOU CAN SEND US AN EMAIL ON:

debthelp@financeturtle.co.za

LAST WILL AND TESTAMENT



IF YOU DIE WITHOUT A WILL, KNOWN AS DYING INTESTATE, YOUR ASSETS LESS LIABILITIES ARE DIVIDEND AMONGST YOUR RELATIVES ACCORDING TO A LEGAL FORMULA AND THE DIVISION MIGHT NOT GO THE WAY YOU WOULD HAVE LIKED.

FINANCE TURTLE MEMBERS QUALIFY FOR A LAST WILL AND TESTAMENT

FOR MORE INFORMATION OR TO MAKE USE OF THIS BENEFIT CONTACT US ON: wills@financeturtle.co.za

FUNERAL SUPPORT SERVICES

IN THE EVENT OF A DEATH IN THE FAMILY YOU WILL BE PROVIDED WITH ASSISTANCE IN THE ARRANGEMENT OF A FUNERAL OR CREMATION, ASSISTANCE WITH DEATH CERTIFICATES, TRAUMA COUNSELLING AND ACCOMMODATION ARRANGEMENTS FOR A MAXIMUM OF ONE NIGHT SHOULD THE FAMILY NEED TO IDENTIFY THE DECEASED.

R3 000 FAMILY FUNERAL COVER

DEATH AND FUNERALS, IT'S NOT SOMETHING YOU THINK ABOUT UNTIL TRAGEDY STRIKES. THAT IS WHY IT IS IMPORTANT TO START PLANNING FOR IT TODAY!

THIS FUNERAL COVER, COVERS YOUR IMMEDIATE FAMILY, MEANING YOUR SPOUSE/PARTNER AND UP TO 7 CHILDREN

VALID CLAIMS (PROVIDING ALL REQUIRED DOCUMENTS ARE RECEIVED) PAYS OUT WITHIN 6 BUSINESS HOURS!



THE APPLICATION PROCESS FOR THE FUNERAL COVER BENEFIT IS EXTREMELY SIMPLE AND HASSLE FREE WITH NO HIV OR OTHER MEDICAL TESTS REQUIRED.

BODY REPATRIATION BENEFIT

THE BODY REPATRIATION BENEFIT PAYS FOR THE DECEASED MEMBER'S MORTAL REMAINS TO BE MOVED FROM THE PLACE OF DEATH TO THE PLACE OF BURIAL IF IT IS MORE THAN 100 KILOMETRES AWAY WITHIN THE BORDERS OF SOUTH AFRICA.



EMERGENCY MEDICAL SERVICES

THIS BENEFIT OFFERS 24 HOURS A DAY EMERGENCY MEDICAL ASSISTANCE, ANYWHERE IN SOUTH AFRICA FOR A MEDICAL EMERGENCY SUCH AS A HEART ATTACK, SNAKEBITE, DROWNING, GUNSHOT WOUND OR MOTOR ACCIDENT INJURY.

LEGAL SERVICES

THIS LEGAL SERVICE INCLUDES:

- ✓ 24-HOUR TELEPHONIC LEGAL ADVICE LINE;
- ✓ A STANDARD LEGAL DOCUMENT;
- ✓ A DIRECT LEGAL CONSULTATION SERVICE OF 30 MINUTES.



TRAUMA AND ASSAULT COUNSELLING

SHOULD YOU NEED ASSISTANCE FOLLOWING A TRAUMATIC EXPERIENCE SUCH AS A DEATH IN THE FAMILY, HIJACKING OR SERIOUS ILLNESS, GUIDANCE AND COUNSELLING WILL BE PROVIDED 24-HOURS A DAY FROM EXPERIENCED AND CARING COUNSELLORS.

PERSONAL HEALTH ADVISOR SERVICES

PERSONAL HEALTH ADVISOR SERVICES IS A 24-HOUR, 7 DAYS A WEEK HEALTHCARE SERVICE PROVIDING MEMBERS WITH UNLIMITED ACCESS TO PROFESSIONAL TELEPHONIC GUIDANCE AND SUPPORT FROM EXPERIENCED NURSES.

ASSISTANCE INCLUDES:

- ✓ EMERGENCY MEDICAL ADVICE AND IMPORTANT HEALTH KNOWLEDGE;
- ✓ PREGNANCY QUESTIONS;
- ✓ TRAUMA AND HEALTH COUNSELLING;
- ✓ HIV ASSISTANCE / EDUCATION / INFORMATION



THE SERVICE HAS PROVEN COST REDUCTION BENEFITS DUE TO A DECREASE IN UNNECESSARY DOCTOR AND EMERGENCY ROOM VISITS.

HIV PROTECTION TREATMENT SERVICES AND COUNSELLING

THIS BENEFIT INCLUDES:

- ✓ 24 HOUR ACCESS TO TELEPHONIC TRAUMA AND POST-TRAUMATIC STRESS DISORDER COUNSELLORS;
- ✓ 3 PSYCHIATRIC CONSULTATIONS WITH A SPECIALIST (CAN BE GENERAL PRACTITIONER, A TRAUMA TRAINED REGISTERED NURSE OR TRAUMA COUNSELLOR) FOR EVERY INCIDENT THAT MAY HAVE PUT THE MEMBER IN DANGER OF HIV INFECTION;
- ✓ 3 HIV BLOOD TESTS PER INCIDENT. ONE IMMEDIATELY AFTER THE EVENT, THE SECOND AFTER SIX WEEKS AND THE THIRD AFTER THREE MONTHS, UNLESS THE CLIENT IS HIV POSITIVE AT THE TIME OF THE INITIAL BLOOD TEST, IN WHICH CASE FURTHER TESTING WILL NOT BE COVERED.

ON DOCTOR'S ORDERS ONLY IF A HIV NEGATIVE MEMBER HAS BEEN EXPOSED TO HIV THE CLIENT CAN ALSO BE PROVIDED WITH:

- ✓ A 30 DAY STARTER PACK OF ANTIRETROVIRAL MEDICATION;
- ✓ A 7 DAY COURSE OF MEDICATION TO PREVENT THE DEVELOPMENT OF STI (SEXUALLY TRANSMITTED INFECTIONS);
- ✓ A "MORNING-AFTER" PILL TO PREVENT PREGNANCY;
- ✓ REGISTRATION FOR AN HIV MANAGEMENT PROGRAMME, IF APPROPRIATE.

FOR MORE INFORMATION ON THE ABOVE BENEFITS OR TO APPLY FOR THESE BENEFITS
CONTACT US ON: cover@financeturtle.co.za

THE FINANCE TURTLE GROUP IS A JURISTIC REPRESENTATIVE OF THE UNDERWRITER KGA LIFE LIMITED A REGISTERED INSURER AND AUTHORISED FINANCIAL SERVICES PROVIDER WITH FSP NO 15980



For an once off registration fee of R199 and a small monthly fee of only R99 per month for all these benefits **FINANCE TURTLE MEMBERS** can enjoy peace of mind knowing that **YOU** and **YOUR LOVED ONES** are taken care of in every aspect!



BECOME A
FINANCE TURTLE MEMBER
TODAY!

