

CLIENTÈLE REWARDS TERMS AND CONDITIONS

1. Definitions and purpose of Terms and Conditions:

In these Terms and Conditions the following words and expressions shall have the following meaning: "Clientèle", "we", "us" and "our" refers to Clientèle Benefits Company (Pty Ltd), registration number 2016/195909/07 including all of our subsidiaries; "you", "your" or "yourself" refers to the person using the website; "website" means the collection of web pages located at www.clientele.co.za and www.clientelemobi.co.za.

Links to third party websites are provided for convenience only and may be discontinued at any time. The fact that Clientèle provides a link to a third party website does not mean that we endorse, authorise or sponsor that website nor that Clientèle is affiliated to such website's owners or sponsors.

2. About the Clientele Rewards Loyalty Benefit:

Clientèle Rewards is brought to you by Clientèle Benefits Company (Pty) Ltd and this loyalty benefit is available to all insurance premium paying Clientèle Life and Clientèle General Policyholders at a monthly fee.

The fee payable for the Clientèle Rewards will escalate annually. This increase is expected to be around 10% per annum, but may vary due to the underlying cost of the rewards. In addition to this, rewards may be reviewed from time to time. Members will not be entitled to receive any Clientèle Rewards where the monthly fee is not paid.

We may, from time to time, run additional specials within Clientèle Rewards valid for a limited period only. Specific Terms and Conditions for these specials will be available on the Clientèle App when necessary.

Clientèle Rewards will be redeemable as long as all your premiums are paid on your insurance policy and the fee is paid in terms of this benefit. Your Clientèle Rewards will be activated following confirmation of successful payment of your monthly fee.

You have the right to cancel the Clientèle Rewards by giving us 31 days' notice. The fee paid during this notice period will not be refunded. However, please note that you are only able to re-activate the Clientèle Rewards benefit twice in any 12 month period.

Cover on your insurance policy is only subject to the insurance premium being paid and is not dependent on the Clientèle Rewards fee being paid.

For any queries or should you wish to lodge a complaint please contact us on 011 320 3207. Details of the full complaints procedure are contained in your Policy Terms and Conditions and are also available on www.clientele.co.za.

The provider of the rewards is Clientèle Limited and/or its agencies.

The duration of the membership and quantity of rewards may be extended or curtailed at the discretion of Clientèle.

All participants must:

- o Be legal residents in the Republic of South Africa;
- o Be currently residing in the country at the date of the commencement of membership to Clientèle Rewards;
- o Be at least 18 years old at the date of the commencement of the above mentioned Loyalty Benefit;
- o Be in the possession of a valid South African Identity book or Passport (if Foreign National); and
- o Must redeem the voucher within the stated validity period.

Clientèle Rewards are offered subject to these Terms and Conditions, and in order to become a Clientèle Rewards member, the T&Cs must be accepted. Errors and omission may be accepted at Clientèle's discretion. Failure by Clientèle to enforce any of its rights at any stage does not constitute a waiver of those rights.

Delivery of the rewards and coupon/s will occur by way of coupon booklets and/or digital means via the Clientèle App. Redemption of rewards is via the designated telephone numbers; through the Clientèle App or any other means as indicated by us.

3. Grocery coupons benefit terms and conditions:

The coupons are exclusively for the use of Clientèle Rewards members that have paid their monthly fee. The coupons are only redeemable at Dis-Chem, Shoprite, Checkers and Checkers Hyper stores within South Africa. The coupons cannot be exchanged for cash. The coupons are only valid until the expiry date and whilst stocks last

In terms of the paper coupons, no photocopies will be accepted – original coupons must be provided. The coupons must be handed to the cashier before any items are scanned at the till. Each paper coupon is valid for a single use only. Each digital coupon is redeemable via the App up to 5 times per month. The items may change at our discretion.

4. Grocery coupons benefit procedure for utilisation:

Paper Coupons:

- o Hand in your paper coupon at the till along with the product you wish to redeem the discount on.

Digital Coupons:

- o Open the Google Play or Apple App Store on your Smartphone.
 - o Search for the Clientèle App and download. The download is at the cost of the user.
 - o To redeem your coupons, Login or Register if you are a first time user of the Clientèle App. Utilisation of the App is FREE to use on all major SA networks.
 - o Select your coupons from the relevant coupon partners by following the prompts.
 - o Show the coupon code(s) at the till along with the product you wish to redeem the discount on.
 - o Please note that Clientèle Rewards may take between 24 and 48 hours to activate on the Clientèle App.
 - o **The Clientèle App may at times be unavailable due to routine maintenance.**
- Dis-Chem wiCode:
- o Your wiCode is the 7-digit number you type into the PIN pad at the till after your items have been scanned;
 - o Once the items have been scanned, inform the cashier that you have coupons and enter your wiCode into the PIN pad at the till;
 - o A WiCode will remain valid for 24 hours

5. Travel benefit terms and conditions:

All bookings must be done via the Direct Rewards Contact Centre by calling 087 825 1150 during working hours which are Monday to Friday from 08h00 to 17h00 and Saturdays from 09h00 to

13h00 The Direct Rewards Contact Centre is not open on Sundays and Public Holidays.

Tickets are only confirmed upon receipt of payment into the nominated bank account for which banking details will be provided to the member. Bookings are subject to availability. The discount is only applicable for:

- o Citiliner routes within the borders of South Africa.
- o Citiliner Plus routes within the borders of South Africa and from South Africa to Malawi, Zimbabwe and Mozambique.
- o Greyhound routes within the borders of South Africa and from South Africa to Mozambique and Zimbabwe.

The discount applicable is 20% off the normal fare price of the Greyhound routes and 15% off the normal fare price of Citiliner routes.

The discount is only applicable if the booking is made in the month that the fee is received.

Tickets issued are subject to the full Terms and Conditions as set out on www.greyhound.co.za/terms-and-conditions some of which are highlighted above.

The passenger, by accepting and using the ticket, confirms that he/she has been given an adequate opportunity to read and understand the terms and conditions and that he/she is aware of all the terms.

6. Travel benefit procedure for utilisation:

Call Direct Rewards on 087 825 1150 or email clienteledirectrewards.co.za.

Calls must be made during working hours which are Monday to Friday from 08h00 to 17h00 and Saturdays from 09h00 to 13h00. The Direct Rewards Contact Centre is not open on Sundays and Public Holidays.

7. Retail benefits terms and conditions:

To qualify for the 10% discount members must purchase an electronic Edcon gift card and load it with the value required.

The discount is only applicable if the electronic gift card purchase is made in the month that the fee is received.

All electronic gift card purchases must be done via the Direct Rewards Contact Centre by calling 087 825 1150 during working hours which are Monday to Friday from 08h00 to 17h00 and Saturdays from 09h00 to 13h00. The Direct Rewards Contact Centre is not open on Sundays and Public Holidays.

The bearer of the Electronic Gift Card may use the Electronic Gift Card to purchase merchandise from any Edgars, Edgars Active, Jet, JetMart, and CNA stores.

The Electronic Gift Card will only be accepted if a valid Electronic Gift Card number in SMS format is presented to the cashier.

All Edcon gift cards have specific Terms and Conditions as set out below. Edcon physical voucher/gift card Terms and Conditions:

- o The bearer of the Gift Card may use the Gift Card to purchase merchandise from any Edgars, Edgars Active, Red Square, Jet, JetMart, and CNA stores;
- o The Gift Card is valid for a period of 12 months from date of activation or upon full redemption thereof, whichever occurs first. If such gift card has been topped-up, it will remain valid for a period of 12 months from date of top-up or upon full redemption thereof (whichever occurs first) irrespective of the date of activation.

The Gift Card may not be:

- o Used for the payment of an Edcon account;
- o Exchanged for cash;
- o Used to purchase airtime;
- o No cash change will be given on purchases made with the Gift Card.

For security reasons, this Gift Card should be kept in a safe place. If stolen, it may still be used to make unauthorised/fraudulent purchases.

Lost or stolen Gift Cards will not be replaced or refunded. However, if you are in possession of the Gift Card number, you can call the Edcon Gift Card Centre on 0860 692 274 to report it lost or stolen. We will then block the remaining amount on the Gift Card and transfer it to another Gift Card, available when you next visit any Edcon Store.

- o Gift Card balances can be checked in-store at a till point or by calling the Edcon Gift Card Call Centre on 0860 692 274.

Edcon electronic voucher Terms and Conditions:

- o An electronic voucher/gift card is an SMS version of the existing gift card and the following additional terms apply;
- o If the full value of your Electronic Gift Card is not used on your first purchase, the balance will be transferred to a physical Gift Card.
- o The Electronic Gift Card cannot be topped up or be SMS'd to someone else.
- o Should the Electronic Gift Card be deleted, or the Customer's cell phone lost/stolen, Edcon will not be liable for any reimbursement of any nature. The SMS can be resent, but only to the original number.
- o The usage of the Electronic Gift Card is solely at the risk and discretion of the Customer.
- o Edcon will not be held responsible for any cellular network service operator's delay in forwarding an Electronic Gift Card to you.
- o The Electronic Gift Card will only be accepted if a valid Electronic Gift Card number in **SMS or email format is presented to the cashier.**

8. Retail benefits procedure for utilisation:

Call Direct Rewards on 087 825 1150 or email clientele@directrewards.co.za.

Calls must be made during working hours which are Monday to Friday from 08h00 to 17h00 and Saturdays from 09h00 to 13h00. The Direct Rewards Contact Centre is not open on Sundays and Public Holidays.

DINING AND MOVIES TERMS AND CONDITIONS

9. Dining:

Dining offers extraordinary value and entitles a Rewards member to buy one meal & get refunded on the second meal up to the R100 at over 1,000 participating restaurants countrywide

- This dining benefit is managed by Direct Rewards on behalf of Clientèle Benefits Company (Pty) Ltd.
- Refund claims are processed by Clientèle Benefits Company (Pty) Ltd and not the restaurant. All benefit queries & questions should be referred to Clientèle Rewards by calling 087 825 1150 or by emailing Clientele@directrewards.co.za.
- The Dining benefit entitles you as a Rewards member to a refund on the second most expensive meal, provided that:
 - o You are dining with at least one other person; and,
 - o No less than 2 meals and 2 drinks are purchased per membership; and,
 - o You have not exceeded your maximum dining benefits for that month; and,
 - o You are at least 18 years of age; and,
 - o You are a member of Clientèle Silver Rewards.
 - o The refund will be calculated on the second most expensive meal on the bill, up to a maximum of R100.00 (one hundred Rand). Your claim will be verified with the restaurant to ensure validity.
- Your claim will be processed within 5 working days.
- The Dining benefit:
 - o Can only be redeemed at participating restaurants which can be found on the Clientèle App. We shall be entitled, in our sole and absolute discretion, to amend the list of restaurants from time to time. Whilst every effort will be made to ensure that all listed restaurants are trading, Direct Rewards will not be held liable in the event of any restaurant closures.
 - o Is based on the restaurants standard prices.
 - o Is not applicable with any special offers, promotions, discount vouchers or loyalty programs.
 - o Cannot be used when purchasing takeaways.
 - o Can only be used once per restaurant per day.
 - o Can only be used a maximum of 3 times per day and up to a maximum of R1, 000 approved refunds per month.
 - o Does not apply to desserts, extras, toppings, sides e.g. build your burger, extras on pizza etc.
 - o Applies to individual line items on the menu whereby only one discount applies.
 - o Applies to courses that include drinks, provided it is not a special.
 - o A maximum of two memberships may be used per table, provided they are under different names. Each member must claim separately.
- Your refund will be calculated as follows:
 - o Membership 1: 2nd most expensive meal on the bill up to max R100 with a minimum of 2 drinks.
 - o Membership 2: 4th most expensive meal on the bill up to max R100 with a minimum of 4 drinks.
- Refund claims:
 - o You must activate your claim in the App before dining. Activation date and time must be earlier in time than your receipt date and time.
 - o Must be submitted within 24 hours of your restaurant visit; and,
 - o Will be deposited into the bank account in the name of the member only; and,
 - o Must include a complete and legible claim submission; and,
 - o Must include the original restaurant receipt clearly displaying the restaurant name, receipt number, date and time (card receipts not accepted) in the form of a clear photo; and will not be processed if the details on your receipt (restaurant name, date) do not match your "claim" or if the time of payment is over 24 hours from your "claim" time.

- Membership is non-transferable.
- Clientèle Benefits Company (Pty) Ltd, Direct Rewards accepts no responsibility for the quality of service and/or meals at any of our dining partners. Furthermore, Clientèle Benefits Company (Pty) Ltd, Direct Rewards will not become involved in any non-Direct Rewards related disputes between members and restaurants.
- Clientèle Benefits Company (Pty) Ltd, Direct Rewards processes and terms and conditions may be amended from time-to-time.

10. Nu Metro

Receive discounted movie tickets at selected Nu Metro cinemas

- Only redeemable at selected Nu Metro cinemas.
- Voucher can be redeemed at a Nu Metro Self-Service Terminal ("SST"), Nu Metro cinema box office (ticket counter), and Nu Metro website or via the Nu Metro call centre.
- Please note that voucher codes will not be accepted at Hyde Park, Parkview Centre, Woodlands, Emperors Palace or Bedford.
- This offer does not apply for 3D, 4DX, Extreme, VIP, Ballet and Opera Circuit.
- Movie Vouchers may not be exchanged for cash.
- A rewards member is limited to 20 movie vouchers per month.
- Movie Vouchers do not guarantee entry to a cinema, as regular box office booking processes apply and certain performances may be sold out.
- Movie Vouchers are non-refundable and cannot be returned or exchanged once purchased.

Voucher

- Vouchers marked "2D" are valid for one (1) regular "2D" movie ticket.
- Vouchers marked "2D" are not valid for "3D", "VIP", "Xtreme" or "4DX" movies.
- Vouchers marked "2D" or "3D" are not valid for Scene Xtreme, Scene VIP or 4DX offerings.
- The Rewards Member is limited to 30 movie vouchers across cinemas (Nu Metro and Ster-Kinekor) per month
- Vouchers may not be exchanged for cash.
- Prepaid vouchers are valid for three (3) months from the date of issue.
- Vouchers do not guarantee entry to a cinema, as regular box office booking Terms and Conditions, as well as processes, apply, and certain performances may be sold out.

Procedure for Utilisation

- Select Nu Metro under the Entertainment section of My Deals and then select Buy Now.
- Select your payment method, then select Pay Now and follow the prompts.
- Complete the PayU process.
- Access Movie vouchers in the My Wallet section of Rewards under Vouchers.

This benefit is offered subject to Nu Metro's General terms and Conditions which can be found on <https://numetro.co.za/terms-and-conditions/>

11. Ster-Kinekor

Receive discounted movie tickets at selected Ster-Kinekor cinemas

- Each voucher can only be used once by the person to whom it is issued for admission & is redeemable at any Ster-Kinekor Theatre in South Africa except Cine Prestige for any movie and 3D movies.
- Each voucher can be redeemed at the ticket counter and SST's (self-service terminals), via Ticketline, or the Ster-Kinekor web or mobi sites.
- The person to whom the voucher is issued is responsible for its safe keeping.
- Lost vouchers will not be replaced. This may include forwarding or access of the correspondence containing the voucher.
- In the event that a voucher is invalid or cannot be found on the Ster-Kinekor system client will need to call the Direct Rewards call centre on 0878251150 during business hours.
- Vouchers will not be accepted if the voucher number is invalid or cannot be found within the Ster-Kinekor system.
- The voucher cannot be utilized in conjunction with any other special, promotion &/or discount & or any club offerings.
- No refunds on vouchers, tickets.
- Clientèle Rewards shall not be liable for any financial loss arising out of the refusal, cancellation or withdrawal of any voucher or any failure or inability by the customer to use a voucher for any reason.
- All vouchers and purchases of tickets are subject to Ster-Kinekor's Terms & Conditions and Admission Terms which form part of these Terms.
- To see the full & latest Terms & Conditions or for movie information, a list of cinema locations, show-times & trailers please visit www.sterkinekor.com or www.sterkinekor.mobi.

Voucher

- Vouchers marked "2D" are valid for one (1) regular "2D" movie ticket.
- Vouchers marked "2D" are not valid for "3D" and "Cine Prestige" movies.
- Prepaid vouchers are valid for three (3) months from the date of issue.
- The Rewards Member is limited to 30 movie vouchers across cinemas (Nu Metro and Ster-Kinekor) per month.
- Vouchers do not guarantee entry to a cinema, as regular box office booking Terms and Conditions, as well as processes, apply, and certain performances may be sold out.
- Vouchers cannot be redeemed for cash in part or whole, is non-refundable or exchangeable, for purposes (including competitions or trade promotions) or to enhance the demand for other goods.

Procedure for Utilisation

- Select Ster-Kinekor under the Entertainment section of My Deals and then select Buy Now.
- Select your payment method, then select Pay Now and follow the prompts.
- Complete the PayU process.
- Access Movie vouchers in the My Wallet section of Rewards under Voucher.

12. Clientèle Mobile

- Rewards members will get an additional 200MB free data once your SIM card is activated.
- The data will be released over two months.
- To qualify DebiCheck your monthly payment plus pay your Rewards fee.
- You will receive 100mb after your first Rewards fee payment.
- You will receive 100mb after your second Rewards fee payment.
- Clientèle Rewards and Clientèle Silver Rewards members will get up to 20% discount on data purchases.
- Clientèle Rewards members will get up to 25% discount on airtime purchases
- Clientèle Silver Rewards will get up to 35% discount on airtime purchase.
- For full Clientèle Mobile terms and conditions visit the Clientèle Mobile section.