

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 Clientèle 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 Mobile 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 Mobile App. Redemption of rewards is via the designated telephone numbers; through the Clientèle Mobile 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 Mobile 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 Mobile 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 Mobile 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 Mobile App.
- o **The Clientèle Mobile App may at times be unavailable due to routine maintenance.**
- o 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
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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 terms and conditions:

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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.

7. 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.

8. 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 3 years 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 3 years 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; or
- 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.

- 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:

- An electronic voucher/gift card is an SMS version of the existing gift card and the following additional terms apply;
- 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.
- The Electronic Gift Card cannot be topped up or be SMS'd to someone else.
- 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.
- The usage of the Electronic Gift Card is solely at the risk and discretion of the Customer.
- Edcon will not be held responsible for any cellular network service operator's delay in forwarding an Electronic Gift Card to you.
- 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.