

## **Terms and Conditions: IFA Incentive Conference and Other Awards**

### **General**

Clientèle's decision in all matters pertaining to any aspect of the competition and conference will be regarded as final and no correspondence will be entered into.

The 2011/12 IFA Incentive Conference is subject to legislation and may be amended in accordance with any laws or regulations that may be introduced from time to time.

IFAs who are in their third trimester (more than 6 months pregnant) at the time of the conference will not be allowed to travel and will be responsible for a cancellation fee where applicable. Travelling costs for "out of Gauteng" winners will be covered by Clientèle and special invitations will only be extended to the respective winners.

### **The IFA**

- All Incentive Conferences of this nature will be made available to contracting members of the IFA Network on a gratuitous supplementary basis.
- At the time of the conference, the qualifying IFA and his/her partner must still be contracted to Clientèle as active IFAs.
- Any IFA who had his/her contract suspended or cancelled after the announcement of the qualification will not be allowed to attend the IFA Incentive Conference.
- No one under the age of 18 will be allowed to attend an IFA Incentive Conference as this is deemed to be a business conference.
- Any IFA who is found to be involved in or actively marketing any other network marketing company will not be allowed to qualify for the IFA Incentive Conference or any other competitions, clubs or bonus payments from Clientèle.
- An IFA may only qualify for the IFA Incentive conference once.
- Should an IFA qualify, and his/her spouse also qualify in his/her own right, then each will be allowed to bring someone else along as a partner, provided the nominated partner is an existing active IFA in the qualifier's downline and has at least a Club 100 status.
- IFA reserves the right to amend the competition at any time. The results will be audited.
- IFA Management's decision is final and no correspondence will be entered into.
- The winners will be notified at the Mass Rally held in February 2012.
- Winners must be willing to be photographed and interviewed and have their names published in the Izindaba newsletter.
- By competing in this competition the participant accepts the full terms, conditions and rules of this competition and agrees to abide by these rules and any requirements and/or proceedings issued by IFA in regard to the competition.
- No liability is accepted for any loss or damages resulting from the use of the IFA website and the reliance on information contained in it.
- IFAs in the running for the competition acknowledge, by their participation in the competition, that they have read the rules pertaining to the competition.
- All rights are reserved.
- Winners will be asked to sign an indemnity form before travelling.
- An IFA can transfer the right to attend the IFA Incentive Conference to another IFA provided that the receiving IFA is at least on Club 250 and is within the same downline as the IFA giving the IFA Incentive Conference right away. The receiving IFA will be subject to all the rules and conditions of the 2011/12 IFA Incentive Conference.
- The right to the IFA Incentive Conference as well as any of the IFA awards may not be sold.

### **Conduct**

An IFA will at all times comply with all IFA requirements with regards to conduct and will not in any way constitute a nuisance or danger to any other person at the Incentive Conference.

### **Special Requests**

If you have special requests you must address such requests to the IFA Division well before the departure date. Whilst IFA will endeavour to accommodate such requests, the company does not guarantee that it will.

### **Insurance**

Comprehensive travel insurance will be provided by IFA.

### **Foreign Currency**

This may be purchased once group tickets are booked and confirmed. Foreign exchange regulation compliance is each IFA's and/or partner's exclusive responsibility.

### **Tax**

Tax obligations as a result of the Incentive Conference will be the sole responsibility of the IFA attending the conference.

### **Destination Selection**

Clientèle reserves the right to change, at anytime, the selected venue or destination as well as the dates of travel originally advertised.

### **Breakaways**

All costs related to breakaways from the standard conference will be for the account of the qualifier, e.g. additional airfares, extended visas, etc. All breakaway arrangements must be made by the qualifier through the officially nominated travel agent.

### **Cancellations**

Should a qualifying IFA be unable to attend the Incentive Conference for any reason whatsoever, no monetary payment in lieu of will be considered.

Should the qualifier cancel after having accepted to attend the conference, cancellation costs as per the cancellation schedule will be incurred and will be for the account of the qualifier.

### **Changes**

Once the air tickets have been issued, additional charges for any changes that occur thereafter will be for the account of the qualifier.

### **Included in the IFA Incentive Conference**

- Airfares as confirmed by Clientèle
- Return transfers to and from hotels as confirmed by Clientèle
- All land arrangements including accommodation as confirmed by Clientèle
- Selected meals and tours as specified in the itinerary
- Comprehensive travel insurance.

### **NOT Included in the IFA Incentive Conference**

- Insurance of personal items
- Excess on medical insurance (which is compulsory) or medical expenses incurred while on the IFA Incentive Conference
- Meals or drinks not specified in the itinerary
- Room service, laundry, telephone or extras costs of any nature
- Transport not specified in the itinerary
- Requirements and costs surrounding visas. It will be the IFAs' responsibility to apply for and pay for their own visas.

### **Disclaimers :**

#### **Destination Selection**

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#### **General**

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Clientèle reserves the right to amend the terms and conditions of the IFA Incentive Conference and Recognition Awards at any time.

No liability is accepted for any loss or damages relating to the use of the IFA website and the reliance on information contained in it.