

IFA 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 CBC Rewards (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.ifa.co.za and www.ifamobi.co.za.

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

2. About the IFA Rewards Loyalty Benefit:

IFA Rewards is brought to you by CBC Rewards (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 IFA 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 IFA Rewards where the monthly fee is not paid.

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

IFA 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 IFA Rewards will be activated following confirmation of successful payment of your monthly fee.

You have the right to cancel the IFA 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 IFA 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 IFA 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.ifa.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:

- Be legal residents in the Republic of South Africa;
- Be currently residing in the country at the date of the commencement of membership to IFA Rewards
- Be at least 18 years old at the date of the commencement of the above mentioned Loyalty benefit
- 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.

IFA Rewards are offered subject to these Terms and Conditions, and in order to become an IFA Rewards member, the T&Cs must be accepted. . Errors and omission may be accepted at IFA discretion. Failure by IFA 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 IFA App. Redemption of rewards is via the designated telephone numbers; through the IFA App or any other means as indicated by us.

3. Grocery coupons benefit terms and conditions:

The coupons are exclusively for the use of IFA 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:

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

Digital Coupons:

- Open the Google Play or Apple App Store on your Smartphone.
- Search for the IFA App and download. The download is at the cost of the user.
- To redeem your coupons, Login or Register if you are a first time user of the IFA App.
- Utilisation of the App is FREE to use on all major SA networks.
- Select your coupons from the relevant coupon partners by following the prompts.
- Show the coupon code(s) at the till along with the product you wish to redeem the discount on.
- Please note that IFA Rewards may take between 24 and 48 hours to activate on the IFA App.
- The IFA App may at times be unavailable due to routine maintenance.

Dis-Chem wiCode:

- Your wiCode is the 7-digit number you type into the PIN pad at the till after your items have been scanned;
- Once the items have been scanned, inform the cashier that you have coupons and enter your wiCode into the PIN pad at the till;
- 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 1152 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:

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

6. Travel benefit procedure for utilisation:

Call Direct Rewards on 087 825 1152 or email ifa@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.

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 Reward fee is received.

All electronic gift card purchases must be done via the IFA App

087 825 1152 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, and Jet stores.

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

All Edcon gift cards have specific Terms and Conditions as set out below;

- The bearer of the Gift Card may use the Gift Card to purchase merchandise from any
- Edgars-and Jet stores;
- 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:

- Used for the payment of an Edcon account; o Exchanged for cash; or
- Used to purchase airtime;
- 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 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 ,email or electronic format is presented to the cashier.

8. Retail benefits procedure for utilisation:

Call Direct Rewards on 087 825 1152 or email ifa@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.

9. 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, Xtreme, VIP, Ballet and Opera Circuit.
- Movie Vouchers may not be exchanged for cash.
- The Rewards Member is limited to 30 movie vouchers across cinemas (Nu Metro and Ster-Kinekor) 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/>

10. Ster-Kinekor

Receive discounted movie tickets at selected Ster-Kinekor cinemas

- Each 2D 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 and 3D movies.
- Each 3D voucher can only be used once by the person to whom it is issued for admission and is redeemable for any movie at Ster-Kinekor Theatres in South Africa except Cine Prestige
- 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.
- Savings on vouchers are at based on regular ticket pricing.
- IFA 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 and not valid for "3D" and "Cine Prestige" movies.
- Vouchers marked "3D" are valid for one (1) regular "3D" movie ticket and not valid for "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 Vouchers.

11. Popcorn and Cold drink

- The Voucher includes regular size popcorn and cold drink only
- Each combo voucher can be redeemed at the catering counters but not via SST's (self-service terminals), Ticketline, or the Ster-Kinekor web or mobi sites.
- The voucher cannot be utilised in conjunction with any other special, promotion &/or discount & /or any club offerings
- Vouchers cannot be used in conjunction with a movie combo

Voucher

- Prepaid vouchers are valid for three (3) months from the date of issue.
- The Rewards member is limited to 1 popcorn cold drink voucher for each movie ticket.
- Vouchers cannot be redeemed for cash in part or whole, are non-refundable or exchangeable, for purposes (including competitions or trade promotions) or to enhance the demand for other goods.
- Combo vouchers cannot be redeemed against 3D glasses and any other menu items unless specified in the terms and condition

12. Soccer Tickets

- The benefit is only for Premier League soccer matches in South Africa and exclude Cup, Derby matches and/or International fixtures
- A client will pay for the Soccer voucher in the IFA App which can be redeemed for the desired soccer game at any Money Market counter of any Shoprite, Checkers and Checkers Hyper.
- The soccer voucher does not guarantee ticket availability
- The client should reserve a voucher at least 5 working days before the match to ensure a higher probability of ticket availability, as well as allowing adequate lead time to collect the tickets
- The benefit applies only to regular priced stand tickets and not any box or VIP tickets

Vouchers

- Vouchers do not guarantee entry to a stadium
- Your voucher cannot be exchanged for cash or credit
- Soccer vouchers are valid for three (3) months from the date of issue, and thereafter the voucher value will be lost if not utilised
- The bearer of the soccer voucher will be deemed to be the owner of such voucher.
- You are limited to 15 soccer vouchers per month
- When you use your voucher you must sign a voucher payment slip at the Money Market counter
- Vouchers cannot be refunded or exchanged for cash

How to use:

- Purchase your soccer voucher in the IFA App
- Receive your soccer voucher number in the My Wallet section of the IFA App under Vouchers
- Go to your closest Shoprite, Checkers or Checkers Hyper Money Market counter and book your Soccer Ticket through Computicket

13. 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 selected 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 IFA Rewards by calling 087 825 1152 or by emailing ifa@directrewards.co.za.
- The Dining/online delivery benefit entitles you as a Rewards Member to a refund on the second most expensive meal, provided that:
 - You are ordering 2 meals,
 - No less than 2 meals are purchased per membership,
 - You have not exceeded your maximum dining benefits for that month; and,
 - You are at least 18 years of age; and,
 - You are a member of IFA Rewards.
 - 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:
 - Can only be redeemed at selected restaurants which can be found on the IFA 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.
 - Is based on the restaurants standard prices.
 - Is not applicable with any special offers, promotions, discount vouchers or loyalty programs.
 - Can be used when purchasing takeaways directly from a listed restaurant or the third- party take away providers Mr D, Uber Eats, Bolt and Order In);
 - Can only be used once per restaurant per day.
 - Can only be used a maximum of 1 times per day and up to a maximum of R1, 000 approved refunds per month
 - Does not apply to desserts, extras, toppings, sides e.g. build your burger, extras on pizza etc.
 - Applies to individual line items on the menu whereby only one discount applies.
 - A maximum of two memberships may be used per order, provided they are under different names.
 - Each member must claim separately.
- Your refund will be calculated as follows:
 - Membership 1: 2nd most expensive meal on the bill up to max R100 with a minimum of 2 drinks.
 - Membership 2: 4th most expensive meal on the bill up to max R100 with a minimum of 4 drinks.
- Refund claims:
 - You must activate your claim in the App before ordering. Activation date and time must be earlier in time than your receipt date and time.
 - Must be submitted within 24 hours of your ordering your meal; and,
 - Will be deposited into the bank account in the name of the member only; and,
 - Must include a complete and legible claim submission; and,
 - 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.
- Clients can submit their restaurant or online delivery receipts from suppliers such as Mr D, Uber Eats, Bolt, Order In, subject to the restaurant being part of the current selected restaurants
- All receipts must have the following information present:
 - Order date and time together with order/receipt number – this should be aligned to the discount activated on the IFA App
 - Minimum of 2 meals (no mandatory drinks apply)
 - The total value of the invoice excluding the delivery charge must be visible on the receipt
 - Any delivery charge will not be considered for a refund.

- Clientèle Benefits Company (Pty) Ltd and its service providers are in no way affiliated with any of the third-party delivery operators mentioned in this benefit. The choice to make use of these delivery operators is solely at the discretion of the restaurant involved.
- Benefits Company (Pty) Ltd, Direct Rewards accepts no responsibility for the quality of service and/or meals at any of our dining partners. Furthermore, Benefits Company (Pty) Ltd, Direct Rewards will not become involved in any non-Direct Rewards related disputes between members and restaurants.
- Benefits Company (Pty) Ltd, Direct Rewards processes and terms and conditions may be amended from time-to-time.

14. Fast Food

- This Fast Food Voucher Benefit is managed by Direct Rewards on behalf of Clientele Benefits Company.
- Conditional discount vouchers are processed by wiGroup on behalf of Direct Rewards and not the franchise. Please refer all benefit queries and questions to Direct Rewards by calling 087 825 1152 or by emailing ifa@directrewards.co.za
- The Fast Food benefit entitles you as an Rewards member to a discount voucher on your next meal purchased from a participating store, provided you:
 - Spend R150 or more excluding the delivery fee to qualify for R30 voucher
 - Spend R100 or more excluding the delivery fee to qualify for R15 voucher
 - Submit your claim within 24 hours of visiting the Steers outlet or ordering via the Steers App
 - In order to spend the conditional voucher a minimum order of R50 excluding the delivery fee is required on your next purchase
 - For mobile App redemptions, clients will need to adhere to Steers mobile app T&C's for the
 - Add voucher number before selecting payment method
 - Vouchers will not be reissued on a minimum spend of R50 excluding the delivery fee
 - To qualify for a voucher reissue you will need to purchase food to the value R100 and more excluding your voucher spend
 - Your voucher is valid for one use only
 - All claim submissions will be vetted and approved by the Direct Rewards based on the above criteria
- The refund will be calculated as per the qualifying criteria and amount spent on the bill, up to a maximum of R30.00 (thirty rand) and R15.00 (fifteen rand). Your claim will be verified to ensure validity.
- Your claim will be processed within 3 working days. Please note that claims received on a Saturday, Sunday or public holiday will incur an additional days processing time.
- The Fast Food benefit:
 - Can only be redeemed at participating outlets. We shall be entitled, in our sole and absolute discretion, to amend the list of outlets from time to time. Whilst every effort will be made to ensure that all listed outlets are trading, Direct Rewards will not be held liable in the event of any restaurant closures; and
 - is based on the outlets standard prices; and
 - applicable with any special offers, promotions; and
 - not applicable in conjunction with any discount vouchers or loyalty programs; and
 - can only be used once per outlet per day; and
 - applies to individual line items on the menu whereby only one discount applies; and
 - applies to meals that include drinks including specials.

15. Boston Connect

- This voucher/ coupon code is valid for six (6) months from date of issue.
- This voucher/ coupon code can be utilised by any member of your family.
- This voucher/Coupon code is valid for one course only and covers the cost of the full course.
- There is a limit of 3 Boston Connect voucher/coupons that you as a Rewards member can request in each calendar month for the duration of the special which runs from April – 30 June 2020.
- The voucher/coupon is valued at around R1500, which covers the full cost of the course that you select.
- The use of this voucher / coupon is subject to the Boston Connect T&Cs, please refer to their website for full Terms and Conditions.
- The voucher is not redeemable for cash and cannot be transferred or on sold.

16. Boston Ivy

- This voucher/ coupon code is valid for six (6) months from date of issue.
- This voucher/ coupon code can be utilised by any member of your family.
- This voucher/Coupon code is valid for one course only and covers the cost of the full course.
- There is a limit of 3 Ivy Academy voucher/coupons that you as a Rewards member can request in each calendar month for the duration of the special which runs from April – 31 June 2020.
- The voucher/coupon is valued at around R1500, which covers the full cost of the course that you select.
- The use of this voucher / coupon is subject to the Ivy Academy T&Cs, please refer to their website for full Terms and Conditions.
- The voucher is not redeemable for cash and cannot be transferred or on sold.

17. Counselling

- This benefit is available to all Rewards Members as a special benefit which is valid from 11 May – 31 July 2020.
- The benefit may be utilised by you and any immediate family members who are specified on the Clientèle Policy document and can be verified on the call.
- There is no cost for using this benefit.
- There is no limit to the number of times a member may utilise the benefit.
- The service is available 24/7, including public holidays.
- Members must contact us by either calling 0860 999 982 or sending a WhatsApp to 060 790 9842 or emailing clientelecounselling@directrewards.co.za.
- On receipt of a call, the reason for the call will be assessed and answered accordingly by the support team.
- General, factual, information about the COVID-19 virus will be provided as follows:
 - What is the Corona Virus?
 - How does it spread?
 - Where have cases occurred?
 - What are the symptoms?
 - How to avoid contact?
 - Travel information and travel warnings; and
 - General hygiene information.
- The counselling is only provided in connection with any Traumatic Event. All calls will be directed to a qualified trauma counsellor who will provide telephonic debriefing and counselling support.
- A Traumatic Event is defined as:
 - acute stress or anxiety;
 - gender-based violence;
 - physical abuse;
 - emotional abuse;
 - rape;
 - any social issue that can lead to trauma;
 - armed robbery or involvement in a serious accident;

- death of a spouse or child or family member, close friend or work colleague;
- diagnosis of a life-threatening condition;
- house fire or floods; and
- contracting or having a family member with COVID-19.
- Kindly note that this is not a diagnostic service and if your symptoms continue or you feel as though you are becoming more ill, you must consult your doctor or nearest clinic.
- This benefit is not provided as medical treatment and will not substitute, add or replace medical treatment by a qualified medical practitioner.

18. 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.
- IFA Rewards and Clientèle Silver Rewards members will get up to 20% discount on data purchases.
- IFA 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.

19. Insurance Product

- The Insurance product discount benefit will only be available on the following products for IFA Gold and the Powered Up Business Fee:
 - Clientèle Funeral Dignity Plan
 - Clientèle Ultimate Dignity Plan
 - Clientèle Standard Legal Plan
 - Clientèle Classic Legal Plan
 - Clientèle H.E.L.P Plan
- **If you have an IFA Gold Product:** In order to qualify for the discounted products, you must have DebiChecked your IFA Gold plan and the insurance policy must be purchased through the IFA App or IFA Database. The discounted rate will only be valid while your IFA Gold plan remains active. Should your IFA Gold plan be inactive, your insurance policy rate will be recalculated to the original rate without the discount.
- Should you cancel your IFA Gold plan and your insurance policy remains active, the Powered Up IFA Business Fee of R159 will be billed together with your insurance policy.
- **If you have Powered Up your IFA Business Fee:** In order to qualify for the discounted products, you must have DebiChecked your insurance policy that the Powered Up IFA Business Fee is attached to and the insurance policy must be purchased through the IFA App or IFA Database. The discounted rate will only be valid while your Powered Up IFA Business Fee remains active. Should your Powered Up IFA Business Fee be inactive, your insurance policy rate will be recalculated to the original rate without the discount.