

IFA REWARDS and IFA GOLD 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: "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 it provides a link to a third party website does not mean that we endorse, authorise or sponsor that website nor that we are affiliated to such website's owners or sponsors.

2. About IFA Gold Rewards:

The IFA Rewards and IFA Gold Rewards programme is brought to you by CBC Rewards (Pty) Ltd. It is available to any client who is over the age of 18 and pays the monthly fee.

Rewards benefits will be accessible and redeemable as long as your fee is paid. Your IFA Gold Rewards benefits will be activated following confirmation of successful payment of your monthly fee.

The fee payable for the IFA Rewards and IFA Gold Rewards will escalate annually. This increase is expected to be around 10% per annum, but the fee is subject to regular review and could change with 30 days' notice. In addition to this, rewards benefits may be reviewed from time to time. Members will not be entitled to receive access to any rewards benefits where the monthly fee is not paid in advance.

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

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

Access to rewards and benefits will be determined according to the following

You have the right to cancel the IFA Rewards and IFA Gold Rewards Programme by giving us 31 days' notice. The fee paid during this notice period will not be refunded. Please note that you are only able to re-activate the IFA Rewards and IFA Gold Rewards programme twice in any 12 month period.

For any queries or should you wish to lodge a complaint please contact us on 087 825 1152. Details of the full complaints procedure are contained on www.IFA.co.za.

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

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 Gold Rewards programme;
- Be at least 18 years old;
- Be in the possession of a valid South African Identity book or Passport (if Foreign National);

The IFA Rewards and IFA Gold Rewards programme is offered subject to these Terms and Conditions, and in order to become an IFA Rewards or IFA Gold Rewards member, these terms and conditions must be accepted.

- Errors and omissions may be accepted at our discretion.
- Failure by IFA to enforce any of its rights at any stage does not constitute a waiver of those rights.

- We may extend the period of certain benefits at our discretion and members will be informed via in-app message when this occurs
- Delivery of the rewards and coupon/s will be made available via the IFA App. To redeem some rewards you may be required to contact an external third party. Details will be provided on the App.

3. Coupons benefit terms and conditions:

The coupons are exclusively for the use of IFA Rewards and IFA Gold Rewards members whom have paid their monthly fee. The coupons are only redeemable at selected retailers within South Africa, which are available on the IFA App or the website www.IFA.co.za which we may change from time to time.

The coupons cannot be exchanged for cash. The coupons are only valid until the stipulated expiry date and whilst stocks last.

The member is limited 50 grocery coupons per month.

Each digital coupon is redeemable via the IFA App up to 5 times per month. The items that have coupons applied may change at our discretion.

4. Coupons benefit procedure for utilisation:

Digital Coupons:

- Open the Google Play or Apple App Store on your Smartphone.
- Search for the IFA App and download. The download is at your own cost.
- 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.
- Please note that IFA the Gold Rewards programme may take between 24 and 48 hours to activate on the IFA App. You will not be able to access the Gold Rewards programme until you have paid your first fee, and DebiChecked your payment.
- Select your coupons from the relevant retailer by following the prompts.
- Show the coupon code(s) at the till along with the product you wish to redeem the discount on.
- The IFA App may at times be unavailable due to routine maintenance.

Dis-Chem wiCode Coupons:

- Select the coupons you wish to use when shopping at Dis-Chem
- You will receive a single wiCode that contains all the selected coupons added to your basket
- The wiCode will be a single 7-digit number, which can be accessed in My Wallet – Coupons.
- Once the items have been scanned, inform the cashier that you have coupons and give your wiCode to the cashier at the till after your items have been scanned
- A wiCode will remain valid for 24 hours only, whereafter it will expire and you will need to request a new coupon. If it expires, you will have been deemed to have used one (one of five) of your coupons per product.
- You can redeem each coupon up to five times each month.

5. Travel benefit terms and conditions:

All bookings must be done via the 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 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:

- Eldo Coaches routes within the borders of South Africa.
- The discount applicable is 15% off the normal fare price of the Eldo Coaches Intercity, Executive Services and Express charters.
- The discounts will be accessible only if your programme fees are up to date.
- Tickets issued are subject to the full Terms and Conditions as set out on www.eldocoaches.co.za/terms-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 Eldo Coaches terms and conditions and that he/she is aware of all of their terms and conditions.

Retail benefits terms and conditions:

6. Edgars

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

The discounts will be accessible only if you are an IFA Rewards or IFA Gold Rewards fees are up to date.

- All electronic gift voucher purchases must be done via the IFA App. The bearer of the Electronic Gift voucher may use the Electronic Gift voucher to purchase merchandise from any Edgars store.
- The Electronic Gift voucher will only be accepted if a valid Electronic Gift voucher number in an electronic format is presented to the cashier.
- All Edgars gift vouchers have specific Terms and Conditions as set out below;
- The bearer of the Gift voucher may use the Gift voucher to purchase merchandise from any Edgars
- The Gift voucher is valid for a period of 36 months from date of activation or upon full redemption thereof, whichever occurs first. The gift voucher may not be topped up
- The Gift voucher may not be:
 - Used for the payment of an Edgars account;
 - Exchanged for cash; or
 - Used to purchase airtime;
 - No cash change will be given on purchases made with the Gift vouchers.
- For security reasons, this Gift vouchers should be kept in a safe place. If stolen, it may still be used to make unauthorised/fraudulent purchases.
- We will not be held liable for any claims resulting from lost/stolen gift vouchers, including replacement thereof.
- Lost or stolen Gift vouchers will not be replaced or refunded. However, if you are in possession of the Gift voucher number, you can call the Edgars Gift Card Centre on 0860 692 274 to report if lost or stolen. We will then block the remaining amount on the Gift voucher and transfer it to another Gift voucher, available when you next visit any Edgars Store.
- Gift voucher balances can be checked in-store at a till point or by calling the Edgars Gift Card Centre on 0860 692 274
- If the full value of your Electronic Gift voucher is not used on your first purchase, the balance will be transferred to a physical Gift voucher.
- The Electronic Gift voucher cannot be topped up or be SMS'd to someone else.
- Should the Electronic Gift voucher be deleted, or the Customer's cell phone lost/stolen, Edgars will not be liable for any reimbursement of any nature.

- The usage of the Electronic Gift voucher is solely at the risk and discretion of the Customer.
- Edgars will not be held responsible for any cellular network service operator's delay in forwarding an Electronic Gift voucher to you.
- The Electronic Gift voucher will only be accepted if a valid Electronic Gift voucher number in SMS, email or electronic format is presented to the cashier.

7. TFG

To qualify for the 2% on IFA Rewards and 6% on IFA Gold Rewards discount members must purchase a TFG electronic gift voucher/eGift card and load it with the value required.

The discounts will be accessible only if your IFA Rewards or IFA Gold Rewards fees are up to date.

- All electronic Gift Voucher/eGift card purchases must be done via the IFA App and cannot be purchased with cash or on a TFG account.
- The bearer of the Electronic Gift voucher/eGift card may redeem the Electronic Gift voucher/eGift card to purchase merchandise from any @home, @homelivingspace, American Swiss, Archive, Colette, Donna, Due South Escapes, Exact, Fabiani, The FIX, Foschini, G-Star Raw, hi, Markham, Mat & May, Relay Jeans, Soda Bloc, sportscene, Sterns and Totalsports.
- All TFG gift vouchers have specific Terms and Conditions as set out below;
- Gift Voucher/eGift Card is valid for a period of 36 months from date of purchase or upon full redemption thereof, whichever occurs first The Gift Voucher/eGift Card may not be:
 - Redeemed outside of South Africa.
 - Used to reduce an outstanding balance on a TFG or RCS account.
 - Used to purchase mobile airtime or data.
 - Exchanged for cash.
- Gift Voucher/eGift Card purchases and redemption transactions cannot be reversed.
- Gift Voucher/eGift Card cannot be redeemed if a store is offline
- No cash change will be given on purchases made with the Gift Voucher/eGift Card
- Change for any value remaining on a Gift Voucher/eGift Card after redeeming it will be credited to a Gift Voucher/eGift Card and will not be given to you in cash.
- Gift Voucher/eGift Card can be redeemed in conjunction with another voucher when making a purchase online or in-store.
- Gift Voucher/eGift Card can be used in full or for part payment of goods which you buy in-store or online
- Gift Voucher/eGift Card balances can be checked in-store at a till point or by calling the TFG customer services line on 0860 576 576
- Gift Voucher/eGift Card are treated as cash and therefore any lost or stolen Gift Voucher/eGift Card will not be replaced.
- We will not be held liable for any claims resulting from lost/stolen gift cards, including replacement thereof.
- If your Gift Voucher/eGift Card is lost or stolen, you must report this at your closest TFG store or call the TFG customer services 0860 576 576. The Gift Voucher/eGift Card will be blocked immediately and will only be replaced if the value on the Gift Voucher/eGift Card has not yet been redeemed.
- The usage of the Gift Voucher/eGift Card is solely at the risk and discretion of the Customer.
- For full eGift Card terms and conditions visit <https://www.tfg.co.za>

8. Woolworths

To qualify for the 1% on IFA Rewards and 3% on IFA Gold Rewards discount members must purchase a Woolworths electronic Gift Voucher /Gift card and load it with the value required.

The discounts will be accessible only if your IFA Rewards or IFA Gold Rewards fees are up to date.

- All electronic Gift Voucher/Gift card purchases must be done via the IFA App and cannot be purchased with cash or on a Woolworths account.
- The bearer of the Electronic Gift Voucher/Gift card may redeem the Electronic Gift Voucher/Gift card to purchase merchandise from any Woolworths stores.

- The client must present the Electronic Gift Voucher together with proof of identification to the till operator and the gift voucher will be transferred into a physical Gift Card
- All Woolworths Gift Cards have specific Terms and Conditions as set out below;
- Gift Card is valid for a period of 36 months from date of purchase or upon full redemption thereof, whichever occurs first. The Gift voucher may **not** be:
 - Used to reduce an outstanding balance on a Woolworths account, Woolworths Loan or Visa account or utilities account.
 - Used for purchases at any Engen or Woolworths outside the Republic of South Africa;
 - Exchanged for cash; or
 - Used to purchase mobile airtime or data;
- Gift Card purchases and redemption transactions cannot be reversed.
- Gift Cards cannot be redeemed if a store is offline.
- No cash change will be given on purchases made with the Gift Card
- Change for any value remaining on a Gift Card after redeeming it will be credited to a Gift Card, and will not be given to you in cash.
- Gift Cards can be redeemed in conjunction with your WRewards card when making a purchase in-store.
- Gift Cards can be used in full or for part payment of goods which you buy in-store.
- Gift Card balances can be checked in-store at a till point or by calling the Woolworths customer services line on 0860 022 002
- Gift Card are treated as cash and therefore any lost or stolen Gift Card will not be replaced.
- We will not be held liable for any claims resulting from lost/stolen gift cards, including replacement thereof.
- If your Gift Card is lost or stolen, you must report this at your closest Woolworths store. The Store will contact the Gift Card Department during office hours. If its afterhours/weekends stores will contact the IT Department and send the Gift Card Department an email. Alternatively the client can call the Woolworths customer services 0860 022 002 or send an email Woolworths support directly giftcard@woolworths.co.za. The Gift Card will be blocked immediately and will only be replaced if the value on the Gift Card has not yet been redeemed.
- The usage of the Gift Card is solely at the risk and discretion of the Customer.
- For full Gift Card terms and conditions visit <https://www.woolworths.co.za>

9. Dis-Chem

To qualify for the 1% on IFA Rewards and 5% on IFA Gold Rewards discount members must purchase a Dis-Chem electronic gift voucher and load it with the value required.

The discounts will be accessible only if your IFA Rewards or IFA Gold Rewards fees are up to date.

- All electronic wiCode Voucher purchases must be done via the IFA App and cannot be purchased with cash.
- The bearer of the Electronic wiCode Voucher may redeem the Voucher to purchase merchandise from any Dis-Chem store.
- All Dis-Chem wiCode Vouchers have specific Terms and Conditions as set out below;
- The Voucher is valid for a period of 36 months from date of purchase or upon full redemption thereof, whichever occurs first the Voucher may not be:
 - Exchanged for cash; or
 - Used to purchase mobile airtime or data;
- wiCode Voucher purchases and redemption transactions cannot be reversed.
- wiCode Vouchers cannot be redeemed if a store is offline
- **No cash change will be given on purchases made with the wiCode Vouchers**
- No change for any value remaining on a wiCode Voucher after redeeming will be credited or given to you in cash. wiCode Vouchers can be redeemed only once
- A wiCode Voucher can be redeemed in conjunction with a coupon when making a purchase in-store.
- A wiCode Voucher can be used in full or for part payment of goods which you buy in-store or online
- wiCode Vouchers are treated as cash and therefore any lost or stolen Gift Vouchers will not be replaced.
- We will not be held liable for any claims resulting from lost/stolen gift cards, including replacement thereof
- The usage of the wiCode Voucher is solely at the risk and discretion of the Customer.

- For a full list of Dis-Chem's Electronic Voucher use and terms and conditions, visit <https://www.Dis-Chem.co.za>

10. Shoprite, Checkers or Checkers-Hyper

To qualify for the 1% on IFA Rewards and 3% on IFA Gold Rewards discount members must purchase a Shoprite, Checkers or Checkers-Hyper Electronic Gift voucher/Virtual voucher and load it with the value required.

The discounts will be accessible only if your IFA Rewards or IFA Gold Rewards fees are up to date.

- All electronic Gift voucher/Virtual voucher card purchases must be done via the IFA App and cannot be purchased with cash.
- The bearer of the Gift voucher/Virtual voucher may redeem the Gift voucher/Virtual voucher to purchase merchandise from any Shoprite, Checkers or Checkers-Hyper stores.
- All Shoprite, Checkers or Checkers-Hyper Gift voucher/Virtual Vouchers have specific Terms and Conditions as set out below;
- Gift voucher/Virtual Voucher is valid for a period of 36 months from date of purchase or upon full redemption thereof, whichever occurs first The Gift voucher/Virtual Voucher may not be:
 - Used to make purchases at Usave mobile stores, MediRite Pharmacies or at Money Market counters;
 - Exchanged for cash; or
 - Used to purchase mobile airtime or data;
 - For online purchases;
- Gift voucher/Virtual voucher purchases and redemption transactions cannot be reversed.
- Gift voucher/Virtual voucher cannot be redeemed if a store is offline
- No cash change will be given on purchases made with the Gift Voucher/Virtual Voucher.
- No change for any value remaining on a Gift Voucher after redeeming will be credited or given to you in cash. Gift voucher/Virtual voucher can be redeemed only once.
- Gift voucher/Virtual voucher can be redeemed in conjunction with a coupon when making a purchase in-store.
- Gift voucher/Virtual voucher can be used for goods which you buy in-store.
- Gift voucher/Virtual voucher balances can be checked in-store at the Money Market counter or by calling the Shoprite, Checkers or Checkers-Hyper customer services line on 0800 010 709
- Gift voucher/Virtual voucher are treated as cash and therefore any lost or stolen Gift voucher/Virtual voucher will not be replaced.
- If your Gift voucher/Virtual voucher Card is lost or stolen, neither Shoprite & Checkers nor its agents will be liable for any reimbursement of any kind.
- We will not be held liable for any claims resulting from lost/stolen gift cards, including replacement thereof.
- The usage of the Gift voucher/Virtual voucher is solely at the risk and discretion of the Customer.
- For full Virtual voucher terms and conditions visit <https://www.shoprite.co.za> or <https://www.checkers.co.za>.

11. Nu Metro

Receive discounted Snack voucher at selected Nu Metro cinemas if you are an IFA Gold Rewards member.

- 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 Contact 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.
- The Gold Rewards member is limited to the purchase of 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.

The Voucher has specific terms and conditions, as listed below:

- 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" 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/>

12. Ster-Kinekor

Receive discounted Snack voucher at selected Ster-Kinekor cinemas if you are an IFA Gold Rewards member.

- 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.
- We will not be held liable for any claims resulting from lost/stolen gift cards, including replacement thereof.
- 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 Contact Centre on 0878251152 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.
- The IFA Gold Rewards member is limited to the purchase of 30 movie vouchers across cinemas (Nu Metro and Ster-Kinekor) per month.
- 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.

The Voucher has specific terms and conditions, as listed below:

- 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.

13. Snack voucher (Ster-Kinekor only)

- You have the option of purchasing a snack voucher alone, or with your movie ticket
- The Voucher includes regular size popcorn and cold drink only
- Each snack voucher can be redeemed only at the catering counter
- 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

The Voucher has specific terms and conditions, as listed below:

- Prepaid vouchers are valid for three (3) months from the date of issue.
- An IFA Rewards or IFA Gold Rewards member is limited to 1 snack voucher (which includes a regular size popcorn and cold drink) 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

14. Dining

Dining offers extraordinary value and entitles an IFA Gold Rewards member to buy one meal & get refunded on the second meal up to R100 at over 1000 selected restaurants countrywide

- This dining benefit is managed by Direct Rewards & Crave on behalf of CBC Rewards (Pty) Ltd.
- Refund claims are processed by CBC Rewards (Pty) Ltd and not the restaurant. All benefit queries & questions should be referred to Rewards loyalty programme 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:
 - No less than 2 meals and 2 drinks are purchased per membership when dining or ordering takeaways,
 - You have not exceeded your maximum dining benefits for that month; and,
 - You are at least 18 years of age; and,
 - You are current and active member of the IFA Gold Rewards programme.
 - 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 & Crave 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 3 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.
 - Membership 2: 4th most expensive meal on the bill up to max R100.

- Refund claims:
 - Must be submitted within 24 hours of you 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
 - Minimum of 2 drinks
 - 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.
- CBC Rewards (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.
- CBC Rewards (Pty) Ltd and/or Direct Rewards accepts no responsibility for the quality of service and/or meals at any of our dining partners. Furthermore, CBC Rewards (Pty) Ltd, Direct Rewards will not become involved in any disputes between members and restaurants.
- CBC Rewards (Pty) Ltd and/or Direct Rewards may amend its terms and conditions may be amended from time-to-time.

15. Soccer Tickets

This benefit is for IFA Gold Rewards members.

- 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

The Voucher has specific terms and conditions, as listed below:

- Vouchers do not guarantee entry to a stadium
- Your voucher cannot be refunded or 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

Procedure for Utilisation

- 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

16. Fast Food

- This Fast Food Voucher Benefit is managed by Direct Rewards on behalf of CBC Rewards (Pty) Ltd. Conditional discount vouchers are processed by wiGroup on behalf of Direct Rewards and not the franchise. Please refer all benefit queries and questions to the Rewards Contact Centre by calling 087 825 1152 or by emailing ifa@directrewards.co.za
- This benefit is for IFA Gold Rewards members
- The Fast Food benefit entitles you as an IFA Gold 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
 - 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
 - You are limited to 30 claims per month
 - 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), as applicable. 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

17. 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 Gold Rewards member can request in each calendar month.
- 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 Terms and conditions, please refer to their website for full Terms and Conditions.
- The voucher is not redeemable for cash and cannot be transferred or on sold.

18. Ivy Academy

- 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.
- 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 Terms and conditions, please refer to their website for full Terms and Conditions.
- The voucher is not redeemable for cash and cannot be transferred or on sold.

19. Counselling

- This benefit is available to all IFA Rewards or IFA Gold Rewards members
- The benefit may be utilised by you the IFA Rewards or IFA Gold Rewards Member who 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 ifacounselling@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.
- The services provided under this benefit should not be construed as medical advice, or be taken as diagnostic or treatment, or as substitution for seeing your doctor. The services provided are for information and education purposes only.

20. 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 or IFA Gold Rewards members will get up to 20% discount on data purchases.
- IFA Rewards or IFA Gold Rewards members will get up to 25% discount on airtime purchases
- For full Clientèle Mobile terms and conditions visit the Clientèle Mobile section.

21. 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.

22. Showmax

- This voucher/ coupon code is valid for six (6) months from date of issue.
- The voucher is not redeemable for cash and cannot be transferred or on sold.
- 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.
- We will not be held liable for any claims resulting from lost/stolen vouchers, including replacement thereof.
- In the event that a voucher is invalid or cannot be found on the Showmax system you will need to call the Rewards Contact Centre on 087 825 1152 during business hours.
- The voucher cannot be utilized in conjunction with any other special, promotion &/or discount & or any club offerings.
- No refunds on Vouchers,
- Savings on vouchers are based on regular Showmax pricing.

- IFA Rewards and IFA Gold Rewards programme 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.
- The use of this voucher / coupon is subject to the Showmax Terms and conditions, please refer to their website for full Terms and Conditions. Go to www.showmax.com/voucher/ click on the link received with your voucher code

23. Complaints and Query Resolution

If you have a Rewards query or complaint please call the Rewards Contact Centre on 087 825 1152 or email us on IFA@directrewards.co.za. The Reward Contact Centre operating hours are Monday to Friday: 8am to 5pm and Saturdays from 08h00 to 13h00, Sundays and Public Holidays: Closed.

24. Application

Changes to these terms and conditions may be made at our discretion. The updated terms and conditions can be viewed on the website.