

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 Clientèle Benefits Company, registration number 2007/023806/06, 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 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 IFA Rewards:

- IFA Rewards is brought to you by Clientèle Benefits Company, powered by Direct Rewards and this benefit is available to all active Business Fee-paying IFAs.
- 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 IFA Business Fee is paid.
- For any queries or should you wish to lodge a complaint please contact us on 011 320 3000. 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 Benefits Company 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 benefit;
 - Be in the possession of a valid South African Identity book or Passport (if Foreign National); and
 - 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 omissions 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 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 whom have paid their monthly IFA Business Fee.
- The coupons are only redeemable at 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 Play or App Store on your Smartphone.
 - Search for the IFA App and download. 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 on 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.

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 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 1152, email ifa@directrewards.co.za or WhatsApp 061 107 8833.
- 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 BENEFIT 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 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, Edgars Active, Jet, JetMart, and CNA stores.
- The Electronic Gift Cards are valid to purchase standard merchandise apparel, accessories and shoes.
- 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, the physical gift card terms and conditions also apply to the electronic gift cards.

Edcon physical gift card Terms and Conditions:

- The bearer of the Gift Card may use the Gift Card to purchase merchandise from any Edgars, Edgars Active, Jet, JetMart, and CNA stores. The Gift Cards are not valid for store in store concepts including: Sunglass Hut; Toy Kingdom and Placecol/Perfect 10 Products.
- 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:

- Used for the payment of an Edcon account;
- Exchanged for cash;
- Used against high value items such as jewellery;
- Used for purchases in a pop-up branded store within Edgars; or
- Used to purchase airtime.
- Used to purchase at store in store stands, this includes and is not limited to:
 - Toy Kingdom
 - Sunglass Hut
 - Mobile Network stands
 - Placecol
- 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 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 BENEFIT PROCEDURE FOR UTILISATION

- Call Direct Rewards on 087 825 1152, email ifa@directrewards.co.za or WhatsApp 061 107 8833.
- 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.