

Assupol Rewards – terms and conditions (version 1 August 2019)

1. Introduction

Assupol Rewards is owned and managed by Assupol Life Limited (“Assupol”).

- Membership enables you to earn cash rewards, which can be paid to your bank account or spent at our *instantGroceries*® reward partners in accordance with these terms and conditions.
- It also provides access to *instantDiscounts*™ vouchers that can be used at partner stores.

2. More about these terms and conditions

Assupol Rewards is open to all South Africans aged 18 years or older.

These terms and conditions are the rules that apply to your use of Assupol Rewards. They explain what you will get out of Assupol Rewards, what you need to do to earn rewards and how you are able to access your rewards.

You must agree to and accept these terms and conditions to be able to join and benefit from Assupol Rewards. If you do not agree to these terms and conditions, you will not be able to join Assupol Rewards.

Assupol will not be liable to you or any third party for any loss or damages arising from the Assupol Rewards program.

Any disputes or questions regarding Assupol Rewards will be resolved by Assupol in its sole discretion.

The terms and conditions of the Assupol Rewards program are governed by the laws of South Africa.

In the event of death the member’s Assupol Rewards balance will be paid to his or her estate. Unclaimed rewards will be kept for three years before it is discarded.

Rewards are not transferable to another person for any reason, including divorce or inheritance.

Retail partners may change from time to time, and a retailer is available under Assupol Rewards as long as it is a contracted retail partner of our outsourced service-provider.

These terms and conditions may be updated and changed by us at any time in our sole discretion. All changes to these terms and conditions will take effect from the time that we place them on the Assupol Rewards website. You will be informed of important and material changes – either on the Assupol client portal, on the Assupol Rewards web site or via e-mail or SMS.

Assupol Rewards may be terminated, and the provisions may be changed at any time without notice. Also, if abuse is picked up then participation in Assupol Rewards can be terminated for specific people on Assupol's discretion at any time.

3. How to join Assupol Rewards

Assupol Rewards can be joined from Assupol's client portal at my.assupol.co.za or myassupol.datafree.co.za – it is free for anybody, also persons without an Assupol policy, to join Assupol Rewards.

Before joining, you will have to accept these terms and conditions.

You can unsubscribe at any time on the client portal, or by sending an e-mail to rewards@assupol.co.za.

4. How to earn Assupol Rewards

- **Earn rewards when you refer friends and family to Assupol**
- **Earn rewards when you update your contact details and make e-mail your preferred method of communication**

a) Referral Rewards

- You can earn rewards when you refer friends and family to Assupol – **Referral Rewards**.
- If any of the friends or family you referred apply successfully within three months of you referring them, then 100% of the first premium we receive from them, up to R300, will be paid to you. We will confirm your bank details when any of them apply successfully. Your referral reward will be in your Assupol Rewards balance by the 15th of the month following the month in which we receive the first premium. **Example:** You refer John. He takes out a qualifying policy and pays his first premium during the month of July 2019. Your fee will be available by the 15th of August 2019.

- There are no limits on the number of people you can refer. Friends and family referred by more than one person will be allocated to the first person that sent us the referral (by date and time).
- You will get a web-site link that includes your unique referrer number (for example <https://myassupol.datafree.co.za/Rewards/Refer/YourUniqueNumber> or <https://my.assupol.co.za/Rewards/Refer/YourUniqueNumber>) – simply send this link to the friends or family you want to refer. Once they click the link, a web page will open inviting them to take out an Assupol policy – your name will appear on the top of this web page. After considering it, they could then either select to take out a policy online or to be phoned for a policy. To be phoned for a policy they must enter their South African ID number, name, surname and cell phone number so that this person can be linked to you for Referral Rewards.
- **Very important:** to earn the Referral Reward where the friend or family member you referred selects to take out a policy online, the policy **must** be taken out successfully from the link you sent to them. Otherwise the policy cannot be linked to you for Referral Rewards.
- We respect the privacy of individuals and all data collected and processed will be done in accordance with SA data protection legislation currently in force.
- Where you send the link to your friends or family members, you confirm that you have their permission to do so. You also consent to us using your name and contact details to verify you as the referrer of your friend or family member and in any communication we may have with your friend or family member.
- The **Referral Rewards** may be terminated, and the provisions may be changed at any time without notice. Also, if abuse is picked up participation in the Referral Rewards can be terminated for specific people at Assupol’s discretion at any time.
- **Referral Rewards** are not paid on replacement policies – where another Assupol policy was cancelled four months before or after the new policy has been taken out by the friend or family member. The **Referral Reward** will also not be paid, or if already paid it will be recouped from your Assupol Rewards balance, if the friend or family member ends the policy by way of a cooling-off cancellation. Also, you cannot refer yourself for the purposes of Assupol Rewards.
- Participation in **Referral Rewards** does not mean that you are an intermediary as contemplated in the Fais Act.

b) Update your contact details and make e-mail your preferred method of communication

Update your contact details and make e-mail your preferred method of communication and we'll add R10 to your Assupol Rewards balance. This reward can be earned once every 12 months. This reward is only available for active Assupol policyholders.

5. How to redeem Assupol Rewards and use *instantDiscounts*[™]

Your Assupol Rewards balance can be paid to your bank account or spent at our *instantGroceries*[®] reward partners. The rewards paid out as *instantGroceries*[®] can be accessed from your cellphone in seconds and used at any Checkers, Pick n Pay and Shoprite store nationwide.

***instantDiscounts*[™]** – Assupol Rewards gives you access to hundreds of Rands of savings at Shoprite and Checkers every month. *instantDiscounts*[™] vouchers are claimed via your Assupol Rewards account. It is simple to generate coupons on the *instantDiscounts*[™] platform.

It is easy to use the *instantDiscounts*[™] coupons:

- When logged onto Assupol Rewards, under the *instantDiscounts*[™] section – generate a coupon for the product you need.
- When in-store at any Shoprite or Checkers – find the product advertised on the coupon and give the coupon code or barcode to the cashier when you pay.
- The cashier must enter the coupon barcode like a product barcode that does not scan. The cashier must press "enter" and then "total" after each coupon barcode entered.
- *What is a coupon barcode?*
 - The coupon barcode is a 16-digit code, that the cashier enters at the till in order to give you the discount on the selected product.
 - The coupon barcode works exactly like a product barcode and needs to be entered on the till by the cashier manually.
 - Please note it is not a wiCode and must be entered on the till screen and not on the credit card terminal.
- *How long is the coupon valid for?*
 - Each coupon barcode is valid until the end of the month it was issued in.
- *What if the coupon does not work at the store?*
 - Please make sure the coupon is entered on the till screen after all your selected products have been scanned and the cashier hits enter. If this still does not work you can:
 - Call Assupol for help at **0800 002 614**

6. Your Assupol Rewards account

After you have joined Assupol Rewards you will have access to your own Assupol Rewards account where Rewards earned, used and available are shown. *instantDiscounts™* can also be accessed from here.

It forms part of the Assupol client portal, and no additional username or password is needed to access Assupol Rewards. Keep your username and password safe as Assupol is hereby indemnified against any loss which you or any other person may suffer in the event that another person accesses your Assupol Rewards account.

Please notify us immediately at rewards@assupol.co.za if you suspect that someone has obtained unauthorised access to your account, or password, or if you are aware of any unauthorised use of your account or password. Always change your password as soon as you become aware of any unauthorised access or use.

7. Contact us about Assupol Rewards

Any questions can be sent to us via the following channels:

Email address: rewards@assupol.co.za

Contact centre: 0861 235 664

8. Assupol Rewards and tax you may have to pay

Please obtain independent professional advice regarding any tax implications arising from the receipt, accumulation or spending of any Assupol Rewards. You are fully responsible for any tax implications arising from or associated with any rewards or discounts received, accumulated, transferred or spent due to you being a member of, or participating in, the Assupol Rewards program. All the Assupol Rewards are inclusive of value added tax (Vat).

9. Protection of personal information

- The privacy of individuals and all data collected and processed will be done in accordance with SA data protection legislation currently in force.
- Your personal information held in either electronic or hard copy will be protected from misuse at all times.