

FREE

LOYALTY PROGRAMME FOR CLIENTÈLE POLICYHOLDERS

Clientèle royalty

Rewarding Loyalty



These Terms and Conditions are effective from **9 April 2024**

Please read these Terms and Conditions carefully before using our service.

Definition

For the purposes of these Terms and Conditions, the following definitions will apply:

“Client” means a person who has one or more active qualifying Clientèle policy(ies) or product(s). Where the Main Member and the Payer on the policy or product are not the same person, the programme benefits will be made available to the Main Member.

“DebiCheck mandate” refers to a debit order mandate which has been approved electronically by the bank account holder with their bank via the DebiCheck system and is active and has not been suspended.

“Missed premium” refers to a premium that is unpaid or not received by Clientèle.

“Paid premium” refers to a payment via Debit order, Salary Deduction or Push payment.

“Qualifying Product” refers to a Clientèle named policy or product with a successful Qualifying Mandate.

“Qualifying Mandate” means an active DebiCheck or Salary Deduction mandate.

“Suspended Mandates” means a mandate which has been suspended by the bank account holder who initially approved the mandate. The action of suspending a mandate is done directly with the Client’s bank.

Once a mandate is suspended all future DebiCheck collections against such suspended mandate are blocked. Mandates can be unsuspending by the Client accepting a new mandate request.

“Salary Deduction” refers to a payment method reserved for funds transferred from a Client’s bank account into Clientèle’s bank account via the Client’s company of employment. This includes Government Salary Deduction (GSD), Corporate Salary Deduction (CSD), SASSA grants and IFA Commission deductions.

“Push payments” means any payment made by the Client via an Electronic Funds Transfer (EFT) or Pay@ transfer into Clientèle’s bank account.

“Tiering date” refers to the date on which tiering allocation is determined.

“we”, “us”, “our” and **“CBC”** means CBC Rewards (Pty) Ltd, registration number 2016/195909/07 including all subsidiaries.

“Website” Refers the collection of web pages located at www.clientele.co.za, www.clientelemobi.co.za, www.ifa.co.za and www.ifamobi.co.za.

“you”, “your” means a Client as defined above.

What is Clientèle Royalty?

Clientèle Royalty is an embedded Loyalty Benefit offered to Clients at no additional cost. Clients are rewarded for their loyalty via a multi-tier structure, and will qualify for a variety of benefits, based on the tier they have qualified for.

How do you qualify for Clientèle Royalty?

All Clients who have a Qualifying Product with an active Qualifying Mandate and who pay their premiums and products fees.

What are the Qualifying Products on Clientèle Royalty?

All Clientèle named products and policies (i.e. if your product has the word 'Clientèle' in the name) are classified as Qualifying Products, with the following exceptions:

- Single premium product;
- Legal SMME product;
- Products sold through PFS, B3, 1Life and Lumkani do not qualify to be included on the programme.

What is a Qualifying Mandate on Clientèle Royalty?

A Qualifying Mandate is an active mandate where your policy or product is paid by any of the following means:

- DebiCheck mandate;
- Government Salary Deduction (GSD);
- Corporate Salary Deduction (CSD);
- SASSA grants; or,
- IFA Commission deductions.

How does the Tier Qualification work?

Tier 1 Requirements

If you are a Client with a Qualifying Product with your last premium or payment paid, you qualify for Tier 1.

Tier 2 Requirements

If you are a Client with a Qualifying Product with your last 3 consecutive premiums or payments paid, you qualify for Tier 2.

Tier 3 Requirements

If you are a Client with a Qualifying Product with your last 6 consecutive premiums or payments paid, you qualify for Tier 3.

Tier 4 Requirements

You will need the following to qualify for Tier 4:

- Have at least 2 Qualifying Products;
- Have paid your last 12 consecutive premiums or payments on at least 1 of the Qualifying Products; and,
- Have paid at least 1 premium or payment successfully on at least 1 other Qualifying Product.

Tier 5 Requirements

You will need the following to qualify for Tier 5:

- Have at least 2 Qualifying Products;
- Have paid your last 24 consecutive premiums or payments on at least 1 of the Qualifying Products; and,
- Have paid at least 1 premium or payment successfully on at least 1 other Qualifying Product.

When is your Tiering determined?

Clientèle Royalty updates on the 10th of every month and any tier movements will be actioned on this date.

What happens if you miss a premium or payment?

If you miss a premium or payment on your Qualifying Product on Tier 1, 2 or 3, you will no longer have access to Clientèle Royalty.

If you miss a premium or payment on 1 or more of your Qualifying Products on Tier 4 or 5, you will move to Tier 3.

You can make a push payment for historically missed premiums to be returned to your tier on the next Tiering date.

What happens if you cancel your Qualifying Product or suspend your Qualifying Mandate(s)?

If you cancel your Qualifying Product or suspend your Qualifying Mandate on Tier 1,2 or 3, on your only Qualifying Product, you will no longer have access to Clientèle Royalty.

If you have more than 1 Qualifying Product and you cancel a Qualifying Product or suspend your Qualifying Mandate for this product, your tiering may be impacted.

What are the Terms and Conditions of the rewards benefits?

Online education vouchers (Boston Online and Ivy Academy)

- Voucher limited to the number of uses specified by the Client's tier per month
- Valid for 6 months from date of claim
- Voucher is not exchangeable for cash
- Online courses only that are accessed via the Boston or the Ivy Academy website respectively
- Each voucher code is valid for one course only and covers the cost of the full course
- The use of the voucher is subject to the Boston Connect or Ivy Academy terms and conditions, refer to the Boston or Ivy Academy website for full terms and conditions

Bolt

- Voucher limited to the number of uses/ rand value/ discount specified by the Client's tier per month
- Valid for 30 days from date of claim
- Voucher is not exchangeable for cash
- The use of the voucher is subject to the Bolt T&Cs, refer to the Bolt website for full terms and conditions

JustGo – Bus

- Voucher limited to the number of uses/ rand value/ discount specified by the Client's tier per month
- Valid for 30 days from date of claim
- Voucher is not exchangeable for cash
- Online bookings only on the justGo website
- Valid for travel within the borders of South African and Zimbabwe only
- No change will be given against any voucher
- The use of the voucher is subject to the JustGo T&Cs, refer to the JustGo website for full terms and conditions

JustGo – Flysafair

- Voucher limited to the number of uses/ rand value/ discount specified by the Client's tier per month
- Valid for 30 days from date of claim
- Voucher is not exchangeable for cash
- Online bookings only on the justGo website
- Valid for travel within the borders of South African and Zimbabwe only
- No change will be given against any voucher
- The use of the voucher is subject to the JustGo T&Cs, refer to the JustGo website for full terms and conditions

SL Travel

- Voucher limited to the number of uses/ rand value/ discount specified by the Client's tier per month
- Valid for 30 days from date of claim
- Voucher is not exchangeable for cash
- Online bookings only on the SL Travel website
- Valid for standard packages with SL Travel
- No change will be given against any voucher
- The use of the voucher is subject to the SL Travel T&Cs, refer to the SL Travel website for full terms and conditions

Edgars

- Voucher limited to the number of uses/ rand value/ discount specified by the Client's tier per month
- To qualify for the tier discount, Client must purchase an Edgars gift voucher and load it with the value required via the app
- The discount is only applicable if the gift voucher purchase is made in the month that the fee is received
- The bearer of the electronic gift voucher may use the electronic gift voucher to purchase merchandise from Edgars stores
- The electronic gift voucher will only be accepted if a valid electronic gift voucher is presented to the cashier
- All Edgars gift vouchers have specific terms and conditions as set out on the website
- The Client, by purchasing the gift voucher, confirms that he/she is aware of and accepts all the terms and conditions, as stipulated on the partner's website
- The use of the voucher is subject to the Edgars T&Cs, refer to the Edgars website for full terms and conditions

Style

- Voucher limited to the number of uses/ rand value/ discount specified by the Client's tier, per month
- To qualify for the tier discount, Clients must purchase a Style gift voucher and load it with the value required
- The discount is only applicable if the gift voucher purchase is made in the month that the fee is received
- The bearer of the electronic gift voucher may use the electronic gift voucher to purchase merchandise from Style stores
- The electronic gift voucher will only be accepted if a valid electronic gift voucher is presented to the cashier
- All Style gift vouchers have specific terms and conditions as set out on the Style website.
- The Client, by purchasing the gift voucher, confirms that he/she is aware of and accepts all the terms and conditions as stipulated on the partners website
- The use of the voucher is subject to the Style T&Cs, refer to the Style website for full terms and conditions

Legit

- Voucher limited to the number of uses/ rand value/ discount specified by the Client's tier, per month
- To qualify for the tier discount, Clients must purchase a Legit gift voucher and load it with the value required
- The discount is only applicable if the gift voucher purchase is made in the month that the fee is received
- The bearer of the Electronic gift voucher may use the electronic gift voucher/s to purchase merchandise from Legit stores
- The electronic gift voucher will only be accepted if a valid electronic gift voucher is presented to the cashier
- All Legit gift vouchers have specific terms and conditions as set out on the Legit website
- The Client, by purchasing the gift voucher, confirms that he/she is aware of and accepts all the terms and conditions as stipulated on the partner's website
- The use of the voucher is subject to the Legit T&Cs, refer to the Legit website for full terms and conditions

NuMetro Movie Tickets

- Voucher limited to the number of uses/ rand value/ discount specified by the Client's tier, per month
- Limitation of discount on vouchers is based on tier placement
- Valid for 30 days from date of claim
- Voucher is not exchangeable for cash
- Vouchers can be redeemed to watch any 2D, 3D and VIP movie
- The use of the voucher is subject to the NuMetro T&Cs, refer to the NuMetro website for full terms and conditions

NuMetro Combo

- Voucher limited to the number of uses/ rand value/ discount specified by the Client's tier, per month
- Valid for 30 days from date of claim.
- Voucher is not exchangeable for cash.
- The use of the voucher is subject to the NuMetro T&Cs, refer to the NuMetro website for full terms and conditions.

Nandos

- Voucher limited to one per Client per month on tier 4 and tier 5.
- Valid for 30 days from date of claim.
- Voucher is not exchangeable for cash.
- Voucher is not transferrable.
- The use of the voucher is subject to the Nandos T&Cs, refer to the Nandos website for full terms and conditions.

Debonairs Pizza

- Voucher limited to one per Client per month on tier 4 and tier 5.
- Valid for 30 days from date of claim.
- Voucher is not exchangeable for cash.
- Voucher is not transferrable.
- The use of the voucher is subject to the Debonairs T&Cs, refer to the Debonairs website for full terms and conditions.

Steers

- Voucher limited to one per Client per month on tier 4 and tier 5
- Valid for 30 days from date of claim
- Voucher is not exchangeable for cash
- Voucher is not transferrable
- The use of the voucher is subject to the Steers T&Cs, refer to the Steers website for full terms and conditions

Hungry Lion

- Voucher limited to one per Client per month on tier 4 and tier 5
- Valid for 30 days from date of claim
- Voucher is not exchangeable for cash
- Voucher is not transferrable
- The use of the voucher is subject to the Hungry Lion T&Cs, refer to the Hungry Lion website for full terms and conditions

Netflix

- Voucher limited to the number of uses/ rand value/ discount specified by the Client's tier
- Voucher is limited to a per month use only
- Voucher validity based on subscription option purchased
- Voucher is not exchangeable for cash
- Voucher is not transferrable
- An internet connection is required to use the Netflix service
- Subscription plans may be subject to change from time to time with a 30 day notification period
- Savings on vouchers are based on regular/retail Netflix pricing
- The use of the voucher is subject to the Netflix T&Cs, refer to the Netflix website for full terms and conditions

Spotify

- Voucher limited to the number of uses/ rand value/ discount specified by the Client's tier
- Voucher is limited to a per month use only
- Voucher valid for 6 months from date of issue
- Voucher is not exchangeable for cash
- Voucher is not transferrable
- Subscription plans may be subject to change from time to time with a 30 day notification period
- The use of the voucher is subject to the Spotify T&Cs, refer to the Spotify website for full terms and conditions

Checkers/Shoprite and Dis-Chem coupons

- Coupons shall be available for redemption up to 5 times per month per Client at applicable outlets
- Coupon limited to the Client tier placement per month
- Coupon limited to Client per month
- Valid for 24 hours from date of claim
- Coupons are not exchangeable for cash
- The use of the coupons are subject to the Checkers, Shoprite and Dis-Chem T&Cs, refer to the Checkers, Shoprite and Dis-Chem website for full terms and conditions

What are the Terms and Conditions of the service benefits?

Life benefit includes

- An expedited funeral claims pay-out and is limited to Clientèle Funeral policy holders and is applicable to Tier 5 Clientèle Clients only

Legal benefit includes

- A consultation with an attorney on non-covered matters - one hour and is applicable to Tier 4 and Tier 5 Clientèle Clients only
- Expedited legal claims experience with senior legal advisor and is applicable to Tier 5 Clientèle Clients only

Product Benefits Terms and Conditions

Legal: A 1 hour Consult with an internal attorney on non-covered matters (Tier 4 and Tier 5 only)

- Service limited to the 1 consult up to a max of 60 minutes per month
- Service is limited to 1 consult per month only
- There is no rollover of this product benefit if not used within each month
- Service is not transferable

Legal: Expedited legal claims experience with senior legal advisor. (Tier 5 only)

- Service limited to 1 claim every 3 months
- Service is not transferable

Life: Expedited Funeral Claims Pay-out. (Tier 5 only)

- Pay-out of claims is assessed on a per Client basis and relevant and accurate documentation is required in order to successfully qualify for this benefit
- Clientèle reserves the right to refute any claim that does not comply with the procedural requirements of claims submissions as per policy / product terms and conditions

Spin and Win Terms and Conditions

Spin and Win is an interactive competition wheel that offers you a chance to win a number of prizes. The prizes offered are varied and Clientèle reserves the right to change Spin and Win prizes against each category at its discretion. Spins are limited to the Tier you are placed on and offered are reset every month. Spins are limited to the Tier that you are placed on.

Number of Spins per Tier:

Tier 1 – 1 spin

Tier 2 – 2 spins

Tier 3, 4 and 5 – 3 spins

Non-cash prizes are not redeemable for cash. Prizes are not transferable and cannot be returned. Discounts on prizes are specific to the stated discount amount (e.g.: 15% discount on Bolt rides)

Refer to General Terms and Conditions on the Clientèle website (<https://clientele.co.za/terms-and-conditions/>) for further information on Competition rules

Rules relating to *December is on Us* on the Clientèle Royalty programme

December is on Us

Promotion

- Current and new Clients who DebiCheck and pay their premium/payment every month via DebiCheck will benefit from Clientèle paying the December 2024 premium/payment for them

Qualifying Period

- The entry period for this promotion runs until Saturday, 1 June 2024. Any business after this period will not qualify for December is on us 2024
- The promotion ends on Saturday, 30 November 2024

General Terms and Conditions

- Existing Clients who DebiCheck and pay their premiums via DebiCheck from 1 January 2024 until 30 November 2024 will qualify for this promotion.
- New Clients who purchase a qualifying product between 1 January 2024 and 30 June 2024 and who pay all payments via DebiCheck continuously until November 2024 will also qualify for the promotion.
- To qualify, all Clients must have an active DebiCheck mandate in place continuously until 30 November 2024 and all relevant premiums between 1 January 2024 and 30 November 2024 must be collected via DebiCheck during the promotional period.
- If the DebiCheck mandate is suspended at any stage during the promotional period, the product will no longer qualify for the promotion.
- Payment on DebiCheck must be done in the month on which the payment is due. Payments/Premiums which have been resubmitted the following month will not count towards this promotion. Government Salary Deductions (GSD) and other payroll deduction payments are excluded from the Promotion which is specific to the December is on Us promotion.
- For IFA only, the December 2024 payment paid by Clientèle will count towards any “Cash Back Benefit” payments, where applicable.
- The December 2024 payment paid by Clientèle will count towards IFA Earnings, Bonuses, Club calculations and point allocation where applicable.
- All references to “payment” above include the business fee. Similarly, the payment on behalf of the qualifying IFAs in December 2024 will include the Business Fee.

Rules relating to *Clientèle Bursary Benefit* on the *Clientèle Royalty* programme

- Only applicants eligible for first or second year tertiary studies in the relevant selection year may apply for a bursary.
- A bursary will not be awarded to an applicant already in possession of a bursary from another institution.
- Bursaries are only awarded for full-time undergraduate qualifications and do not cover postgraduate courses.
- Recipients are required to complete their studies in the minimum number of years prescribed by the relevant tertiary institution.
- No more than two subjects may be repeated the following year and all fees relating to repeat subjects will be for the recipient's own account.
- Should the recipient fail more than two subjects in any year, the bursary will be withdrawn.
- Changing your degree after signing your bursary contract without written permission from the Bursary Committee may lead to the cancellation of the bursary.
- Costs of up to R60, 000 per annum form the base amount of what will be covered by the bursary. Recipients will receive funding for fees, books, equipment and accommodation. Should this cost be more than R60, 000 the bursary committee may approve an additional amount provided it relates to fees, books, equipment or accommodation. No Cash amounts will be paid to a recipient.
- Should these costs be less than R60, 000, the recipient will not be entitled to the difference.
- Funds are paid directly to the relevant institution and/or service provider upon presentation of an invoice. Invoices must reach the Bursary Office by no later than 31 March.
- Any accommodation deposits paid to a lessee by the company on behalf of the bursary recipient will be deducted from the final year's study allowance if not recovered and refunded to the company by the bursary recipient at the end of each year.
- Recipients must study at institutions accredited by the SA Department of Education, within SA borders.
- Only one bursary per family will be awarded.
- The parent or legal guardian is required to remain on Tier 5 for the duration of the Bursary.
- Examination results at both mid-year and year-end must be sent to the Bursary Office immediately upon release by the institution. Failure to do so may result in the withdrawal of the bursary.
- Should the recipient be absent from any examination during the year without prior written approval from the Bursary Committee, the bursary will be withdrawn. Permission will only be granted under exceptional circumstances.
- The company reserves the right to withdraw the bursary should a recipient fail to adhere to any of the above rules.

Rules relating to *Staff* on the *Clientèle Royalty* Programme

- Staff are identified as all permanent employees and excludes Agency and Broker sales agents.

Rules relating to *Prize Winners* on the *Clientèle Royalty* Programme

- Winners of any prize offered on the *Clientèle Royalty* Programme agree to the use of their name, surname and a photo of themselves when *Clientèle* wishes to publish winner's names, pictures of winners and their winnings at our discretion.

Rules relating to *the Dining Benefit* on the Clientèle Royalty Programme

Dining Cashback Terms & Conditions

- The Dining Cashback Benefit entitles the active member only to a refund (cashback) on the second most expensive meal purchased, provided:
 - no less than 2 meals and 2 drinks are physically ordered and paid for by the active member from the qualifying restaurant; and
 - the claims are submitted with the restaurant receipt and proof of payment; and
 - the active member has not exceeded the utilization limit of R1000.00 (one thousand Rand) per month; and
 - the active member is at least 18 years of age.
- The cashback amount will be calculated as the second most expensive meal purchased by the active member on the bill, up to a maximum of R100.00 (one hundred Rand). Claims will be verified with the restaurant to ensure validity.
- The cashback claim will be processed within 5 working days, unless otherwise specified. Over the December holiday period, claims will incur additional processing time.
- Crave reserves the right to adjust the processing period to which claims are processed.
- Any claims submitted with incomplete information, restaurant receipt or proof of payment missing, unclear receipt, or consisting of meals or restaurants that do not qualify, will be delayed or declined.
- Cashback refunds are processed by Crave and not the restaurant. Accordingly, please refer all benefit queries to Crave.
- The Dining Cashback Benefit:
 - is valid for a specified list of restaurants only. Crave shall be entitled, in their sole and absolute discretion, to amend the list of restaurants from time to time. Crave shall endeavour to promptly update this list as and when we are made aware of any changes. Whilst every effort will be made to ensure that all listed restaurants are trading, Crave will not be held liable in the event of any restaurant closures; and
 - is applicable to the restaurant's standard prices only; and
 - cannot be used in conjunction with any special offers, promotions, discount vouchers or loyalty programs; and
 - may be used in conjunction with Uber One; and
 - may be used for takeaway and delivery where available, provided at least 2 meals and 2 drinks are purchased; and
 - may only be used once per restaurant per day; and
 - does not apply to desserts, toppings, sides, "build your burger", sharable platters, extras on burgers/pizzas etc.; and

- applies to courses that include drinks, provided it is not a special; and
 - applies to individual line items on the menu whereby one line item is the equivalent of one meal; and
 - may not be used within 3 hours of a previous claim; and
 - may not be used at any restaurant at which the member or their immediate family are employed.
- A maximum of two memberships may be used per table, provided they are for different members. Each member must claim separately. In the case of two claims submitted, the first claim submitted and processed will attract the bigger cashback. The cashback amount will be calculated as follows:
 - Membership 1: 2nd most expensive meal on the bill up to max R100.00 (one hundred Rand), with a minimum of 4 drinks; and
 - Membership 2: 4th most expensive meal on the bill up to max R100.00 (one hundred Rand), with a minimum of 4 drinks.
- Cashback claims:
 - must include all of the following in the claim submission:
 - the original restaurant receipt, which must clearly display the following details: restaurant name, receipt number, receipt total, receipt date, receipt time, and meals ordered. Pro -forma invoices are not accepted; and
 - proof of payment, which can consist of: cash receipt, debit card or credit card slip, Snapscan or Zapper receipt. At Crave's discretion, Crave may request for additional proof of payment to be submitted along with any claims that are submitted e.g. front-of-card used or a bank statement. Failure to produce additional proof of payment will result in the claim being declined.
 - must be submitted within 24 hours of the restaurant visit; and
 - will not be processed if the details on the receipt (restaurant name, date, and time) do not match the claim details.
- Membership is non-transferable and the benefit may only be utilised by the active member.
 - Crave accepts no responsibility for the quality of service and/or meals at restaurants. Furthermore, Crave will not become involved in any non-Crave related disputes between members and restaurants.
 - Crave processes and terms & conditions may be amended from time-to-time.
 - Failure to adhere to, or any attempt to circumvent the Crave terms & conditions, will result in eligibility to use the benefit being suspended or terminated. Crave will not be liable for any membership fee refunds or unpaid claims whatsoever in the case of any suspension or termination. Furthermore, if any instances of fraud are uncovered, Crave reserves the right to institute criminal proceedings against anyone suspected of committing fraud.

Disclosures

Life Insurance policies are brought to you by Clientèle Life Assurance Company Limited, a licensed Life Insurer and authorised FSP, no. 15268.

Non-Life Insurance policies are brought to you by Clientèle General Insurance Limited, a licensed non-life insurer and authorised FSP, no. 34655.

Clientèle Royalty is a loyalty benefit provided to all loyal Clients at no additional cost and is brought to you by CBC Rewards (Pty) Ltd.

The non-insurance benefits are not financial products or services and are not regulated by the FAIS Act. You are not afforded the same protections as per the FAIS Act. Links to third party websites are provided for convenience only and may be discontinued at any time.

The fact that we provide 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.