



## **Clientèle Estate Preservation Plan Policy Terms and Conditions, Policy Rules, General Definitions, and Terms of additional Inclusive Benefits**

Thank you for reviewing the Clientèle Estate Preservation Plan. A sure way of ensuring that you can rest assured knowing that your loved ones will be taken care of when you are no longer around.

This document contains the Policy Terms and Conditions which would be applicable should you wish to proceed with taking out the Estate Preservation Plan. The wording in this document, although reflective of the actual policy wording, is for illustrative purposes, and your personal policy wording, should you take up the Estate Preservation Plan, will be updated to reflect your personal choices made.

**Some of the valuable benefits which may be included in the Estate Preservation Plan, dependent on which options your choose include:**

- Lifetime Will and Storage Benefit: Allowing you to either validate or draft and validate your Last Will and Testament. The maintenance and storage of this benefit is provided in partnership with your service provider, through Clientèle Benefits Company (Pty) Ltd.
- Initial Expense Benefit: a cash lump sum paid within 24 hours to cover upfront costs including funeral expenses.
- Executor Fee Benefit: a contribution to the costs associated with the services of an appointed executor of your Estate.
- Estate Shortfall Benefit: helps cover certain basic costs associated with winding up the Estate, payable to your Estate.
- The plan offers great flexibility in terms of where you can allocate and re-allocate your total core benefit as needed.
- Additional Funeral Assist Benefits, provided in partnership with Europ Assistance, through Clientèle Benefits Company (Pty) Ltd.
- Clientèle Rewards providing you with monthly savings on selected groceries, health and beauty products, bus tickets and store gift cards, provided in partnership with Direct Rewards, through Clientèle Benefits Company (Pty) Ltd.

**The additional benefits, which are optional on the Estate Preservation Plan, also include:**

- Monthly Expenses Benefit: a monthly amount paid for 12 months to cover living expenses for your beneficiaries.
- Enhanced Liquidity Benefit: to help cover additional expenses associated with winding up the Estate, paid to your Estate.

Your financial advisor will be assisting you with an analysis and support throughout the process. For this they will be entitled to commission. The Financial Advisor will receive no more than the maximum statutory regulated commission in terms of the Long-term Insurance Act, this is subject to the overall maximum of 85% of the first year's premium. Your Financial Advisor will disclose the amount of commission due to him/her should you proceed with taking up a policy.

## SAMPLE OF POLICY TERMS AND CONDITIONS

Some words used in this document have a specific meaning which may differ from the standard dictionary definition.

In order to enjoy the benefits of this policy, you must reside in South Africa.

### BENEFITS

The benefits start when you receive confirmation of cover. All benefits will be paid less any outstanding premiums. As long as you keep paying your premiums, you will be covered, subject to the exclusions outlined in this document.

With your plan you will have the flexibility to re-allocate the total benefits, which are made up of Initial Expense Benefit, Estate Shortfall Benefit and the Executor Fee Benefit as long as they do not exceed the total sum assured.

### FREE ACCIDENT COVER

For the period from the date that Clientèle Life receives your application, to the Date of Cover, we will pay the Total Cover Benefit amount stated in the Personal Policy Schedule should death of the Insured Life occur as a direct result of an Accident. This Free Accident Cover is limited to a maximum of 30 days from the Application Date.

### INITIAL EXPENSE BENEFIT

We will pay the Nominated Beneficiary(ies) the total Initial Expense Benefit amount, when the Main Insured Life dies. This payment will be made within 24 hours of receipt of the required documentation.

### ESTATE SHORTFALL BENEFIT

We will pay the total Estate Shortfall Benefit amount as a lump sum into the Estate Late Bank Account when the Main Insured Life dies.

### EXECUTOR FEE BENEFIT

This benefit amount, shown in your Personal Policy Schedule, will be paid directly into the Estate Late Bank Account, which will provide the relevant liquidity to allow the appointed Executor or Agent of the Executor to access his/her fees. The benefit amount is paid as follows:

- 50% of the benefit amount will be paid on the appointment of the Executor by the Master of the High Court.
- 50% of the benefit amount will be paid once we receive proof of advertisement of the Final Liquidation and Distribution Account.

### LIFETIME WILL BENEFIT

Clientèle Life has a list of preferred service providers with which we have agreed fees, these fees can change from time to time. If you chose one outside of this list, our contribution to their fees will be limited to the fee amounts agreed with Clientèle's preferred service providers.

Your chosen service provider will assist with and validate your Last Will and Testament according to your wishes.

1. If you do not have an existing or relevant Last Will and Testament in place, one will be drawn up for you.
2. Your Last Will and Testament will be validated from a legal perspective.

The contribution to the service provider in respect of this service will be paid directly to the service provider three months after the Date of Commencement, and after we have successfully received three paid premiums.

### MONTHLY EXPENSES BENEFIT

We will pay the Nominated Beneficiary(ies), the selected monthly amount on the 1st of the month for a period of up to 12 months when the Main Insured Life dies. Should the Estate be wound up prior to the payment of 12 monthly amounts, the remaining amount of this benefit will be paid as a cash lump sum to the Nominated Beneficiary(ies).

Assessment of the First monthly expenses benefit monthly amount, will be done on the same basis as that of the Initial Expenses Benefit (no claims assessment required). The balance of the monthly expenses claim amount, will



be subject to receipt of the claims documentation and validation based on the claims criteria as set out in Section B of the policy document.

### **ENHANCED LIQUIDITY BENEFIT**

We will pay the total Enhanced Liquidity Benefit amount to the Estate Late Bank Account when the Main Insured Life dies.

#### **When will you not be covered:**

- Death due to riot, terrorism, war or similar event, outside the borders of South Africa in any country that is a destination classified as Level 3 or higher on the US State Department Foreign Travel Advice list (at the time of the event).
- Death in a month where the premium is not received (subject to a grace period).
- Death as a result of suicide or self-inflicted injury within the first 24 months (24 paid premiums).
- Where the claim is fraudulent in any way.

#### **Conditions:**

- An Insured Life may not be covered more than once on any Clientèle Estate Preservation Plan.

### **POLICY RULES**

- You have a 31-day cooling off period to cancel the policy. This means, from the time we send your policy documents, as long as there has been no claim or you have not received any benefit under the policy, if the policy is cancelled within these 31 days, we will refund the premiums you have paid.
- We reserve the right to submit a debit instruction to your bank for the premiums payable monthly using reasonable collection methods. To do this, we may also track and debit your account up to 10 working days (15 in December) earlier than the debit date. Should we not be successful in obtaining the premium, we will resubmit the debit instruction to the bank at any time. Should the total premium be adjusted by us or yourself as a general increase / decrease, the adjusted premium will be deducted from your bank in the same manner. This instruction will remain in force unless otherwise notified by us or cancelled by you, the Policy Owner. The debit order transaction will reflect as "Clientèle" on your bank statement.
- If you do not pay a premium for two consecutive months, your policy will lapse and we will stop trying to collect your premium or after two consecutive disputes.
- You must make sure that there are sufficient funds in your bank account to pay your premium on the agreed date. If any debit order is not paid, you will be responsible for the related bank charges. If we do not receive your premium on time, you have a grace period of 30 days to pay it.
- You have the right to cancel this policy by giving us 31 days' notice. Premiums paid during this notice period will not be refunded.
- If a policy is reactivated, we may choose to apply special terms and conditions when reactivating your lapsed or cancelled policy.
- We reserve the right to cancel your policy with immediate effect if a claim is found to be fraudulent in any respect. This means that you will no longer be covered and all premiums paid may be forfeited.
- The annual increases occur every year starting 12 months from the commencement date. The monthly premium (excluding the annual increase) will be guaranteed for the first 24 months. After the initial two year guarantee period, premiums may be revised for a group of policies that exhibit similar risk experience. Such groups will usually be defined as a tranche of one calendar year's policies of the same type. However, whilst this policy is in force, no change will be made because of the change in health or personal circumstances of an individual Insured Life.
- The Policy Owner may change the Beneficiary(ies) nominated under the Initial Expenses and Monthly Expenses Benefits at any time prior to a claim event, by notifying us. Please ensure that you are always in possession of a Personal Policy Schedule that reflects your latest nominations.
- This policy acquires no surrender, loan or paid up values.
- This contract is based on the information contained in the application form, declarations and other relevant documentation supplied by the Main Life Insured and the Policy Owner. If any information, material to the underwriting decision has been withheld or misrepresented, this would constitute non-disclosure and the benefits and all monies paid to Clientèle Life may be forfeited. It is important to notify us if any of the information is incorrect on your policy schedule.
- In order to provide the policy owner with clarity as to how non-disclosure would be treated at claim stage, our philosophy is detailed below:
- If, after being assessed by Clientèle Life, non-disclosure would not have changed the original underwriting decision, then the non-disclosure will not be taken into account in assessing the claim.

- If, after being assessed by Clientèle Life, it is determined that there was material non-disclosure and the non-disclosure was relevant to the cause of the claim, then the claim will not be honoured.
- Any non-disclosure which would have changed the underwriting decision had the information been disclosed at the underwriting stage, but which is not relevant to the cause of the claim will mean that the entire policy will be re-rated to reflect the terms that would have applied had the information been disclosed at the underwriting stage. 10% of the revised cover amount will be taken as a non-disclosure penalty and the claim will then be assessed on the basis of the revised cover amount.
- Re-allocation of benefits can be done at any time, via email to [estate@clientele.co.za](mailto:estate@clientele.co.za) or alternatively calling 011 320 3332. The Executor Fee Benefit cannot be decreased from its original allocation amount selected at point of sale. Re-allocation of benefits will be confirmed in writing to you (Policy Documentation), the Policy Owner.
- Any question of law arising shall be decided according to the laws of the Republic of South Africa.

## DEFINITIONS

Words used in this document have a specific meaning, as stipulated below, which may differ from the standard dictionary definition.

### GENERAL DEFINITIONS

#### Accident

Means a sudden and unexpected event, which is caused solely and directly by violent, physical means and resulting in an external, visible injury confirmed by clinical examination and appropriate testing. Please note that the following is excluded:

- Any event occurring before policy application date or resale date (whichever occurred last) and,
- Suicide or Self-Inflicted Injury.

#### Additional Benefits Premium

Is the regular monthly contractual payment made by a policy owner in return for an undertaking by us to provide additional policy benefits as specified in your Personal Policy Schedule.

#### Appointed Executor or Agent of the Executor

This is the Executor or the Agent of the Executor, who has been appointed by the Master of the High Court, and who is entitled to earn up to the Maximum Regulated Fee in respect of administering the Estate Late Bank Account, in accordance with the Administration of Estate Act 66 of 1965.

#### Beneficiary

Is the nominated person(s) entitled to the proceeds of the death benefits of the Main Insured Life under the Initial Expense Benefit and the Monthly Expenses Benefit.

#### Claimant

Is the person that notifies us of a claim and may or may not be the Beneficiary.

#### Date of Commencement

Is the first day of the month during which the first premium is due.

#### Date of Cover

Is the date that you receive confirmation of your policy from Clientèle Life.

#### Estate

An estate consists of the value of properties, money in the bank or investments, cars, personal belongings such as art or jewellery, owned by a particular person on their death, as well as any debts and obligations owed to others, at the time of death.

#### Estate Late Bank Account

This is a new bank account that the Appointed Executor or an Agent of the Executor opens after the Life Insured has died. The Executor deposits all monies into this account, and pays all debts and bills due from this account. The Executor will ultimately distribute the remaining funds in this account to the beneficiaries of the Estate.

#### Fraudulent

Fraud is the false representation or concealment of facts resulting in actual or potential prejudice to another. This includes prejudice and/or potential prejudice, misrepresentation, unlawfulness, causality and criminal intent.

#### Illness

Means sickness or disease contracted and commencing during the Currency of the policy.

#### Insured Life

The person named in your Personal Policy Schedule.

#### Liquidation and Distribution Account

This is the Liquidation and Distribution Account as defined in Section 35(5) of Administration of Estate Act 66 of 1965. This account illustrates the deceased's assets and liabilities, all intended beneficiaries and all income and expenses arising after death.

#### Letter of Executorship

This is a document, confirming that the Master of the High Court has approved the appointment of the Executor or the Agent of the Executor to administer the



Estate Late Bank Account in accordance with the Administration of Estate Act 66 of 1965. This document, form J238, is obtained directly from the Office of the Master.

<b>Main Policy Premium</b>	Is the regular monthly contractual payment made by a policy owner in return for an undertaking by us to provide policy benefits as specified in your Personal Policy Schedule.
<b>Maximum Regulated Fee</b>	This is the maximum fee (Unless otherwise approved by the Master of the High Court), that the appointed Executor or Agent of Executor may charge to distribute a deceased person's property and to pay any debts and expenses associated with the Estate Late Bank Account.
<b>Policy Owner</b>	Is the person who applied for the policy and who is also responsible for payment of the premium.
<b>Smoker</b>	A person who has used any product containing nicotine in the last 12 months is considered to be a Smoker.
<b>Us/We</b>	Clientèle Life Assurance Company Limited. FSP Number 15268.
<b>Underwriting</b>	Underwriting is the process that is used to assess all material facts (such as medical history, insurable interest, hazardous pursuits, etc) related to an individual applying for life insurance. This is to ensure that they are charged the correct premiums for the risk that they present to the Insurance Company.
<b>Will / Last Will and Testament</b>	A Last Will and Testament is a legal document that communicates a person's final wishes. It outlines who should act on their behalf (a nominated Executor), what to do with possessions and liabilities, and how (and who) should look after the interests of dependents.
<b>Winding up of the Estate</b>	An Estate is considered to be wound up when: Proof that the Estate is distributed has been sent to the Master of the Court. The Executor signs a Discharge Affidavit swearing that all creditors have been paid and all beneficiaries have received their inheritances. The Master has sent back a "Certificate of Discharge of Executor". This concludes the Winding up of the Estate.



## ANNEXURE – WILL STORAGE BENEFIT

### 1. INTRODUCTION

The Will Storage Benefit provides a facility which safely stores your Last Will and Testament, and allows for it to be annually reviewed and updated as and when life changing events require. This benefit is provided in partnership with your chosen service provider, through Clientèle Benefits Company (Pty) Ltd.

### 2. DEFINITIONS

A **Last Will and Testament** is a legal document that communicates a person's final wishes. It outlines who should act on their behalf (a nominated Executor), what to do with possessions and liabilities, and how (and who) should look after the interests of dependents.

### 3. BENEFITS

Your chosen service provider will assist with and validate your Last Will and Testament according to your wishes.

- Your Last Will and Testament will be stored at a secure facility.
- Your Last Will and Testament can be annually reviewed and updated, should you require it.

### 4. TERMS AND CONDITIONS

- Clientèle Benefits Company (Pty) Ltd provides a list of preferred service providers with which we have agreed fees, these fees can change from time to time. If you choose a provider outside of this list, our contribution to their fees will be limited to the fee amounts agreed with Clientèle Benefits Company (Pty) Ltd's preferred service providers.
- The contribution to the service provider in respect of this service will be paid directly to the service provider after the 1<sup>st</sup> paid premium.
- The payments to the service providers are limited to Clientèle's tariffs. (available on [www.clientele.co.za](http://www.clientele.co.za))
- The payment for such services will be subject to Clientèle's terms and conditions for payment, such as time frames, the need for an appropriate and valid invoice in respect of each payment due.
- Service Providers chosen outside of Clientèle's preferred supplier list are not contractually bound to abide by Clientèle's service levels or standards.
- This benefit will be provided to the Main Insured Person as specified in the Personal Policy Schedule, provided the Premiums are paid and up to date.
- The Premium, as set out in the Personal Policy Schedule, will automatically increase on policy anniversary.
- It is the responsibility of the Policy Owner to ensure that the details in the Last Will and Testament are kept up to date and any changes are communicated to your respective service provider.

### 5. PROCEDURE FOR SERVICE UTILISATION

We suggest that you contact your Financial Advisor and they will guide you on what steps to take in order to draft, validate, store or review your Last Will and Testament.

**Domestic Prominent Influential Person (DPIP)**

A DPIP is an individual who holds, including in an acting position for a period exceeding six months, or has held at any time in the preceding 12 months in South

Africa a prominent public function including the following:

- The President or Deputy President.
- A Government Minister or Deputy Minister.
- The Premier of a Province.
- A Member of the Executive Council of a Province.
- The Head, Accounting Officer or Chief Financial Officer of a National or Provincial Department or Government Component.
- The Chairperson of a Controlling Body, the Chief Executive Officer, or a natural person who is the Accounting Authority, the Chief Financial Officer or the Chief Investment Officer of a Public Entity listed in Schedule 2 or 3 to the Public Finance Management Act.
- An Executive Mayor of a Municipality.
- The Municipal Manager of a Municipality.
- The Chief Financial Officer of a Municipality.
- The Chairperson of the Controlling Body, Chief Executive Officer, Chief Financial Officer or Chief Investment Officer of a Municipal Entity as defined in Section 1 of the Local Government: Municipal Systems Act.
- A Constitutional Court Judge or any other Judge.
- A Leader of a Political Party.
- A Member of a Royal Family or Senior Traditional Leader.
- An ambassador or high commissioner or other senior representative of a foreign government based in the Republic of South Africa
- An officer of the South African National Defence Force above the rank of major-general
- The position of head, or other executive directly accountable to that head, of an international organisation based in the Republic of South Africa

**Foreign prominent public official (FPPO)**

An FPPO is an individual who holds, or has held at any time in the preceding 12 months, in any foreign country a prominent public function including that of a:

- Head of State or Head of a Country or Government.
- Government Minister or equivalent Senior Political or Leader of a Political Party.
- Member of a Foreign Royal Family.
- Senior Judicial Official.
- Senior Executive of a State-owned Corporation.
- High-ranking Member of the Military.

## ANNEXURE - FUNERAL ASSISTANCE BENEFITS

### 1. 24-HOUR HELPLINE

Supported by Europ Assistance South Africa (EASA).

#### 1.1. BENEFITS

Assistance in sourcing the relevant funeral service provider for all your requirements including, but not limited to:

- Caskets
- Tombstones
- Cremation
- Chapel and after-service venues
- Catering/restaurants
- Travel services and arrangements
- Design and printing of programmes
- Floral arrangements
- Other specialised items, keepsakes and services

Assistance in sourcing after-funeral care services including, but not limited to:

- grief counselling
- travel arrangements and transfers
- attorneys
- nurse or other care services
- home care services such as gardening and domestic services

#### 1.2. TERMS AND CONDITIONS

- Any services used are for your own cost
- Unlimited telephonic grief counselling is available to you and your family at no charge; however, face to face counselling is for your own cost
- Unlimited service is available to all members covered on the plan as specified in the policy schedule
- In order to make use of the service, the Clientèle Estate Preservation Plan must be active and all premiums must be paid up to date

#### 1.3. PROCEDURE FOR SERVICE UTILISATION

Contact Europ Assistance on 0860 320 333 and select menu item number 2.

### 2. DISCOUNTED PARTNERS

EASA offers discounted rates on relevant funeral service providers and products.

#### 2.1. BENEFITS

Discounts available from leading service providers across South Africa including, but not limited to:

- Doves – 10% off tombstones and discounts when purchasing a coffin and funeral services
- Martin's – 20% discount on funeral services and coffins
- Netflorist – 10% off on gifts and flowers
- Flowers.co.za – 8% off on gifts and flowers
- Special car hire rates from Europcar and First Car Rental
- Intercape – 10% discount

#### 2.2. TERMS AND CONDITIONS

- ☎️ After contacting the EASA call centre and being verified, vouchers will be sent either by fax, SMS or email via EASA's voucher issuing platform
- 📄 Service providers are subject to change without prior notice. Should any of the above benefits no longer be available, EASA will replace them with a similar offer
- 👤 This is an access and information service only, all transactions will be between the service provider and yourself
- 📄 Service provider products and services terms and conditions apply
- ☎️ The call centre is available on Monday to Friday, 07h00 – 19h00 and Saturday between 08h00 – 12h00
- 👤 EASA does not facilitate payments or delivery services
- 👤 Unlimited service is available to all members covered on the plan as specified in the policy schedule
- 👤 In order to make use of the service, the Clientèle Estate Preservation Plan must be active and all premiums must be paid up to date

#### 2.3. PROCEDURE FOR SERVICE UTILISATION

Contact Europ Assistance on 0860 320 333 and select menu item number 2.

the mortal remains to a funeral home closest to their normal place of residence. All arrangements to transport mortal remains as requested by the family are managed and special care is taken to consider particular customs and beliefs.

#### 3.1. BENEFITS

- Repatriation is arranged when the deceased's body is more than 100km from their place of residence within South Africa and neighbouring countries i.e. Lesotho, Namibia, Mozambique, Botswana, Zimbabwe and Swaziland
- Assistance with the necessary documentation and co-ordination with the authorities to transport the deceased's mortal remains to the place of residence
- Includes transfer of the ashes to their normal place of residence after cremation
- Where family members are required to identify the deceased or wish to accompany the deceased to the final funeral home, 1 night accommodation to the value of R1,000 is arranged and paid for

#### 3.2. TERMS AND CONDITIONS

- The EASA call centre is available 24 hours a day, 7 days a week and 365 days a year
- Available to all members covered on the plan as specified in the policy schedule
- In order to make use of the service, the Clientèle Estate Preservation Plan must be active and all premiums must be paid up to date

#### 3.3. PROCEDURE FOR SERVICE UTILISATION

Contact Europ Assistance on 0860 320 333 and select menu item number 2.





### **3. REPATRIATION OF MORTAL REMAINS**

EASA assists the bereaved family and next-of-kin with road or air repatriation of

## ANNEXURE - CLIENTELE REWARDS

### 1. INTRODUCTION

Clientèle Rewards gives you access to discounts on certain grocery product on a monthly basis, discounts on store gift cards as well as savings on bus tickets. This loyalty benefit is provided in partnership with Direct Rewards, through Clientèle Benefits Company (Pty) Ltd.

### 2. DEFINITIONS

A **Coupon** is a voucher entitling the holder to a discount off a particular product. Paper coupons are physical coupons that you may receive in a Clientèle Rewards booklet. Digital coupons are coupons which you will have access to through the Clientèle Application (App).

An **Electronic Store Gift Card** is a prepaid payment card that contains a specific amount of money available for use on a variety of purchases specific to the store, sent via electronic means.

### 3. GROCERY AND HEALTH AND BEAUTY DISCOUNT COUPON BENEFIT

Receive discount coupons on a monthly basis on selected products from Shoprite, Checkers, Checkers Hyper and Dis-Chem.

#### 3.1. TERMS AND CONDITIONS

- The coupons are exclusively for the use of Clientèle Rewards members that have paid their monthly fee.
- The coupons are only redeemable at Shoprite, Checkers, Checkers Hyper and Dis-Chem 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 products are scanned at the till.
- Each paper coupon is valid for a single use only.
- Each digital coupon is redeemable via the Clientèle App up to 5 times per month.

### 4. TRAVEL DISCOUNT BENEFIT

Receive discounts on bus tickets purchased from Greyhound and Citiliner all year round.

#### 4.1. TERMS AND CONDITIONS

- All bookings must be done during operating hours via the Direct Rewards Contact Centre by calling 087 825 1150.
- Tickets are only confirmed upon receipt of payment into the nominated bank account for which banking details will be provided to the member.
- 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 the Clientèle website at [www.clientele.co.za](http://www.clientele.co.za). The passenger, by accepting and using the ticket, confirms that he/she is aware of all the terms.

### 5. RETAIL DISCOUNT BENEFIT

Receive discounts when you purchase Electronic Store Gift Cards.

- **TERMS AND CONDITIONS** To qualify for the 10% discount members must purchase an Electronic Store Gift Card and load it with the value required.
- The discount is only applicable if the Electronic Store Gift Card purchase is made in the month that the fee is received.

- All Electronic Store Gift Card purchases must be done during operating hours via the Direct Rewards Contact Centre by calling 087 825 1150.
- The bearer of the Electronic Store Gift Card may use the Electronic Store Gift Card to purchase merchandise from any Edgars, Edgars Active, Jet, JetMart, and CNA stores.
- The Electronic Store Gift Card will only be accepted if a valid Electronic Store Gift Card number in SMS or email format is presented to the cashier.
- All Electronic Store Gift Cards have specific Terms and Conditions as set out on the Clientèle website at [www.clientele.co.za](http://www.clientele.co.za). The member, by purchasing the Electronic Store Gift Card, confirms that he/she is aware of all the terms.

### 6. PROCEDURE FOR UTILISATION

- **Coupon: Paper Booklets**
  - Hand in your paper coupon at the till along with the product you wish to redeem the discount on.
- **Coupons: Digital**
  - Open the Play or App Store on your Smartphone.
  - Search for the Clientèle App and download.
  - To redeem your coupons, Login or Register if you are a first time user of the Clientèle App.
  - Select your coupons from the relevant coupon partners by following the prompts.
  - Show the coupon code(s) / WiCode at the till along with the product you wish to redeem the discount on.
  - Please note that Clientèle Rewards may take between 24 and 48 hours to activate on the Clientèle App.
  - The Clientèle App may at times be unavailable due to routine maintenance.
- **Travel and Retail Discounts**
  - Call Direct Rewards on 087 825 1150 or email [clientele@directrewards.co.za](mailto:clientele@directrewards.co.za).
  - All bookings must be done during operating hours via the Direct Rewards Contact Centre by calling 087 825 1150.

### 7. IMPORTANT: PLEASE READ CAREFULLY

- Clientèle Rewards is brought to you by Clientèle Benefits Company (Pty) Ltd and this benefit is available to all insurance premium paying Clientèle Life and Clientèle General Policyholders at a fee of [R20] per month.
- The fee payable for the Clientèle Rewards will escalate annually together with your Main Insurance Policy Premium. 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 Clientèle Rewards where the monthly fee is not paid.
- Clientèle 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 Clientèle Rewards will be activated following confirmation of successful payment of your monthly fee.
- We may, from time to time, run additional specials within Clientèle Rewards valid for a limited period only. Specific Terms and Conditions for these specials will be available on the Clientèle App when necessary.
- You have the right to cancel the Clientèle 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 Clientèle 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 Clientèle 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.clientele.co.za](http://www.clientele.co.za).

A full version of the Terms and Conditions for Clientèle Rewards can be viewed at [www.clientele.co.za](http://www.clientele.co.za)