

Clientèle

royalty

Rewarding Loyalty



KFC Campaign

Terms and Conditions

Terms and Condition (“Terms”)

These Terms and Conditions are effective from **22 September 2026**

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:

“Bursary Committee” refers to a body of persons who have been assigned to consider and review the applications for the 2027 Bursary Programme.

“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.

“Clientèle” means Clientèle Life Assurance Company Limited (Clientèle Life), Registration Number: 1973/016606/06, Clientèle General Insurance Limited (Clientèle General) Registration Number: 2007/023821/06, and CBC Rewards (Pty) Limited (CBC Rewards) Registration Number 2016/195909/07.

“Clientèle Mobile” means Clientèle Mobile, Registration Number: 2007/026058/07.

“Date of Claim” means the date which a benefit is claimed on the Clientèle Royalty app.

“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.

“IFA” refers to In Field Agents, who are employed by Clientèle.

“Missed premium/fee” refers to an insurance premium or non-insurance fee that is unpaid or not received by Clientèle.

“Network” refers to the mobile electronic communication platform utilised by Clientèle mobile to give you access to Services.

“Paid premium/fee” 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.

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

“Royalty Month” means it will run from the 10th day of each month and ends on the 9th day of the following month. Spins and benefits are all allocated on the 10th day of each royalty month.

“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.

“Mobile Services” refers to the mobile electronic communication service that we offer to you in terms of these Terms and Conditions.

“Sim Card” means the Subscriber Identity Module (“SIM”) card that will allow you to access our Mobile Services via your relevant mobile device.

“Staff” means all permanent employees of Clientèle and excludes Agency and Broker sales agents.

“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 unsuspended by the Client accepting a new mandate request.

“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 to the collection of web pages located at www.Clientèle.co.za, www.Clientèlemobi.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 product 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;
- Domestic product;
- Worksite product;
- SMME Legal;
- Sassa product;
- Products sold through PFS; and ,
- White label programmes 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); or,
- IFA Commission deductions.

How does the Tier Qualification work?

Tier 1 Requirements

If you are a Client with a Qualifying Product, you qualify for Tier 1 within one (1) hour of DebiCheck.

If you are an existing client with a Qualifying Product, you qualify for Tier 1 within twenty-four (24) hours of DebiCheck.

Tier 2 Requirements

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

Tier 4 Requirements

You will need the following to qualify for Tier 4:

- Have at least 2 active Qualifying Products;
- Have paid your last 12 consecutive premiums or fees on at least 1 of the Qualifying Products;
- Have paid at least 1 premium or fee successfully on at least 1 other Qualifying Product;
- Have registered on the Clientèle App;
- Have logged into the Clientèle App in the last 90 days; and,
- Failure to log on the Clientèle App within 90 days will result in a downgrade to Tier 3.

Tier 5 Requirements

You will need the following to qualify for Tier 5:

- Have at least active 2 Qualifying Products;
- Have paid your last 24 consecutive premiums or fees on at least 1 of the Qualifying Products;
- Have paid at least 1 premium or fee successfully on at least 1 other Qualifying Product.
- Have registered on the Clientèle App;
- Have logged into the Clientèle App in the last 90 days; and,
- Failure to log on the Clientèle App within 90 days will result in a downgrade to Tier 3.

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 fee 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 fee 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. This can be done through Pay@ or PayU in the app or a cash payment.

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.

When will I receive access to my benefits?

Once you have taken out a policy, you will receive access to your benefits within one (1) hour. Benefits are renewed on the 10th of every month. Any unused benefits will be forfeited.

General Terms and Conditions

Clientèle reserves the right to change, suspend or terminate these terms and conditions at any time. The updated terms and conditions can be viewed on our website. Clients will be notified via in-App messaging of the changes that may affect a Client's rights or obligations under these 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 spin cycle runs from the 10th of the month, to the 9th of the following month.

Number of Spins per Tier:

Tier 1 clients receive one (1) spin per month;

Tier 2 clients receive two (2) spins per month; and

Tier 3, 4 and 5 clients receive three (3) spins per month.

Spins are limited to the Tier you are placed on and offers are reset every month.

- The prizes offered are varied and Clientèle reserves the right to change Spin and Win prizes in each category at its discretion;
- Prizes are limited to the main member per month;
- 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;
- Cash prize winners will be requested to send a head and shoulders image to share on Clientèle social media platforms; and,

- All prize winners must be active Clients at the time of winning.

KFC Mighty Bucket for One Meal

- Voucher is valid until the expiry date or upon full redemption thereof, whichever occurs first;
- To redeem this voucher, present this wiCode (Voucher/QR Code) to the cashier in store;
- Voucher is not redeemable online;
- Please note that not all stores can accept a QR code and in these instances the voucher code (wiCode) should be presented;
- Vouchers are valid in South Africa only;
- Vouchers can be redeemed at participating KFC stores nationwide;
- Vouchers (wiCodes) must be produced in-store or online to qualify;
- Redemption of this voucher is not applicable in conjunction with any discount vouchers or loyalty programmes;
- Voucher is only redeemable on the specified meal won;
- Only one voucher may be redeemed per transaction, to a maximum value of R85.00;
- Voucher is valid for 30 days from date of claim;
- Voucher may only be redeemed once;
- No change will be given against any voucher;
- Voucher cannot be exchanged for cash equivalent;
- Voucher cannot be used to purchase Airtime, Data, Tobacco, Alcohol, Gaming or Gambling;
- Voucher is in English to facilitate ease of use; and,
- Voucher is not transferrable;
- The use of the voucher is subject to KFC's Terms and Conditions. Please refer to their website for full Terms and Conditions at: <https://www.kfc.co.za/>

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.

Rewards and PERKS programmes are brought to you by CBC Rewards (Pty) Ltd.

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.