

STANDARD TERMS AND CONDITIONS

These terms and conditions are applicable to all recipients and beneficiaries of Innervation Rewards prepaid card programmes.

1. Your card

- 1.1 Your card has an expiry date printed on the front of it. Your card is valid until the last day of the month shown, unless it is closed at your request or the Card Purchaser, or by Innervation Rewards if an incidence of fraud or potential fraudulent activity has been detected relating to your card.
- 1.2 Only the person whose signature is on the card will be able to use it.
- 1.3 Sign your card in ink as soon as you receive it in the space provided on the back of the card.
- 1.4 Your card can only be used in the Republic of South Africa
- 1.5 Your card will not have a personal identification number (PIN).
- 1.6 Your card must be cut in half after its expiry date.
- 1.7 You will not be sent any correspondence or statements.
- 1.8 The Issuing Bank will always be the owner of the card.
- 1.9 You are responsible for the safety of your card. Should your card be damaged, lost or copied, Innervation Rewards will not be liable.

2. Loading your card

- 2.1 Your card will be loaded with a Rand amount as determined by the Card Purchaser.
- 2.2 Your card may be reloaded by the Card Purchaser at any time before the expiry date of your card.
- 2.3 The balance available on your card may not exceed:
 - 2.3.1 **INREWARDS Card, INREWARDS myNetwork Card and INREWARDS Secure Card** - R10,000 (ten thousand rand only) at any given time.
 - 2.3.2 **INREWARDS Card, INREWARDS myNetwork Card and INREWARDS Secure Card** - R25,000 (twenty-five thousand rand only) at any given time. (**FICA**)
 - 2.3.3 **INREWARDS Network Plus** – R5,000 (five thousand rand only) at any given time.

3. Using your card

- 3.1 You may use your card to pay for goods and services at suppliers as per the **INREWARDS programme acceptance** detailed below:
 - 3.1.1 **INREWARDS Card** – accepted where MasterCard is accepted.
 - 3.1.2 **INREWARDS myNetwork Card** – accepted within the **INREWARDS** Network in South Africa. The **INREWARDS** Network is printed on the card wallet and/or card carrier which accompanied your card. You can find the most up-to-date network at www.inrewards.co.za
Your card will not work at MasterCard acceptance locations which are not part of the **INREWARDS** Network.
 - 3.1.3 **INREWARDS Network Plus Card** – intended for use within the **INREWARDS** Network in South Africa. The network is printed on the card wallet and/or card carrier which accompanied your card. You can find the most up-to-date **INREWARDS** Network at www.inrewards.co.za
Should you choose to use your **INREWARDS Network Plus** card outside of the **INREWARDS** Network, you will incur a fee which will be deducted from the funds on your card. (Therefore, accepted where MasterCard is accepted with implications outside the **INREWARDS** Network) You will however not be able to use your card to pay for goods or services over the telephone or internet, pay toll-fees or for parking.
 - 3.1.4 **INREWARDS Secure Card** - accepted where MasterCard is accepted with card PIN protection.
- 3.2 Your card cannot be used for any transactions at an ATM or at a bank teller. It can only be used at in-store electronic terminals in the Republic of South Africa, as per the **INREWARDS programme acceptance** detailed above.
- 3.3 When you use your card to pay for goods or services you must sign a transaction slip.

3.4 Innervation Rewards will process the transaction against your available card balance. You will be able to shop at as many merchants as you wish up to the value on your card and after any deduction of fees if applicable.

3.5 All transactions and fees will be authorised by Innervation Rewards against funds on your card.

3.6 Merchants are responsible for transactions and are independent of the Card Purchaser, Innervation Rewards and Standard Bank. The Card Purchaser, Innervation Rewards and Standard Bank, are not liable if the merchant does not accept your card or if you have complaints about goods or services paid for with your card.

3.7 Innervation Rewards is not responsible for any loss arising from any failure or malfunction of electronic facilities, delays in points-of-sale devices or Innervation Rewards' supporting or shared networks, where applicable, resulting from circumstances beyond Innervation Rewards' reasonable control.

3.8 No warranties, purchase protection, insurance, other promises or services are provided.

3.9 Once you have paid for a purchase, you cannot stop the transaction.

3.10 You are responsible for keeping track of the transactions on your card to ensure that you do not exceed your card balance.

3.11 Balance enquiries can be made by sending an SMS with your 16 digit card number to 34417, by visiting www.inrewards.co.za or by calling 083 918 7700 (this is a 24 hour service) or 0861 11 40 93 between 9am and 6pm, seven days a week, including public holidays.

4. Fees and interest

4.1 You will not be charged any fees on any purchases made using your card within the **INREWARDS** Network in South Africa.

4.2 Should you choose to use your **INREWARDS Network Plus** card outside of the **INREWARDS** Network you will incur a fee which will be deducted from the funds on your card.

4.3 A monthly dormancy fee will be deducted from the available funds on your card. This monthly fee will only be deductible after 12 months from the last time your card was loaded by the Card Purchaser.

4.4 You will not be paid any interest on the funds on your card.

4.5 Should you reset your **INREWARDS Secure** Card PIN, a R 10.00 fee will be deducted from your card balance. (VAS rates may apply)

5. Closing your card

5.1 Your card will be closed when it expires.

5.2 Innervation Rewards may choose to revoke your card at any time to protect Innervation Rewards' interests. If your card is revoked for reasons other than fraud or unlawful use, any credit remaining on the card will be refunded to the Card Purchaser.

6. Lost or Stolen cards

6.1 You are responsible for the safekeeping of your card. Your card is the same as having cash in your pocket. If you lose your card or if it is stolen and used by someone else, you will lose all the funds on your card.

7.1 Replacement cards

7.1 Innervation Rewards can stop and replace the card at the request of the Card Purchaser. Innervation Rewards will deduct a fee of R 125 plus VAT from the existing card balance, for the replacement card and for the transfer of funds. A replacement card, card wallet and card delivery to be charged separately. If there are insufficient funds to cover the replacement fee and the minimum load R 50 (Fifty rand only) the card will not be replaced.

7.2 Expired cards

7.2 As cards have been issued from client stock to beneficiaries, instruction from beneficiaries will only be processed. Proof of expired card is required to be emailed to Innervation Rewards. (copy of the card front and back). Innervation Rewards will deduct a fee of R 125 plus VAT from the existing card balance, for the replacement card and for the transfer of funds. A replacement card, card wallet and card delivery

to be charged separately. If there are insufficient funds to cover the replacement fee and the minimum load R 50 (Fifty rand only) the card will not be replaced.

7.3 Refunds

7.3 Refunds requested by clients which require funds to be refunded from the master account into the clients bank account will incur a refund processing fee of either R500 excluding VAT or 3% excluding VAT of the total refund value, whichever is greater.

Disclaimer: Innervation Rewards may change these terms and conditions without giving any prior notice.

The updated terms and conditions can be found at www.inrewards.co.za or www.giftcards.co.za