



**Clientèle**

**December Is On Us**

**Terms and Conditions**



1. **Promotion:**

Current and new clients who DebiCheck and pay their premium/payment every month via DebiCheck will benefit from Clientèle paying the December 2023 premium/payment for them.

2. **Qualifying Period:**

2.1 The entry period for this promotion runs from Monday, 13<sup>th</sup> February 2023 until Friday, 30<sup>th</sup> June 2023.

2.2 The promotion ends on Thursday, 30<sup>th</sup> November 2023.

3. **Qualifying Products:**

3.1 Funeral Products;

3.2 Personal Legal Products;

3.3 Perks and Perks Plus Products; and

3.4 H.E.L.P Products.

4. **Qualifying Sales Channels:**

4.1 Telesales;

4.2 Agency;

4.3 Broker;

4.4 Online;

4.5 IFA

**General Terms and Conditions - In addition to the terms stated in clauses 1-4 above**

1. Existing clients who DebiCheck and pay their premiums via DebiCheck from now until 30 November 2023 will qualify for this promotion.
2. New clients who purchase a qualifying product between now and 30 June 2023 AND who pay all payments via DebiCheck continuously until November 2023 will also qualify for the promotion.
3. To qualify, all clients must have an active DebiCheck mandate in place continuously until 30 November 2023 AND all premiums 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.
5. 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. The December 2023 payment paid by Clientèle will count towards any "Cash Back Benefit" payments, where applicable.

**For IFA Only**

6. The December 2023 payment paid by Clientèle will count towards IFA Earnings, Bonuses, Club calculations and points allocation where applicable.
7. All references to "payment" above includes the business fee. Similarly, the payment on behalf of the qualifying IFAs in December 2023 will include the Business Fee.