

Rewards from Clientèle

CLIENTÈLE ROYALTY REWARDS PROGRAMME TERMS AND CONDITIONS

1. GLOSSARY OF TERMS

In these Terms and Conditions the following words and expressions shall have the following meanings:

TERMS	DEFINITIONS
"Client".	is the person who has one or more qualifying Clientele policy(ies) or product(s), by being the Main Member on a policy(ies) / product(s). Where the Main Member and the Payer on the policy/product are not the same person, the programme benefits will be made available to the Main Member.
"we", "us" and "our"	Refers to CBC Rewards (Pty) Ltd, registration number 2016/195909/07 including all of our subsidiaries
"website"	Refers to the collection of web pages located at www.clientele.co.za and www.clientelemobi.co.za
Active	Refers to a policy/product that has activity in terms of premium payment and collection for the duration of the policy/product and also whose policy/product status is marked as "A" on Clientèle's internal system
Active DebiCheck mandate	A DebiCheck mandate is a debit order mandate which has been approved electronically by the bank account holder with their bank via the DebiCheck system
Active Policy/Product	A policy/product held at any time by a policy/product owner that is still has an inforce status
Cancelled	Cancellation occurs during the active life of the policy/product. Termination occurs when a policy/product has been cancelled by a policyholder

Cash payments	Cash payments are payments which are made by the Client. This involves the Client depositing cash into Clientèle's bank account
Government Salary Deduction (GSD)	GSD is a payment method reserved for government employees. Premiums / Fees are deducted by the payroll administrator and paid over to Clientèle
ID Number	The South African ID number is a key identifier (for individuals) and is issued to all South Africans. The South African ID number is a 13-digit number
Lapse/d	The policy/product for which all benefits to the policy / product holder shall cease and is terminated due to non-payment of premium amount on the due date or after the grace period.
Missed premium	A missed premium refers to a premium that is unpaid / not received by Clientèle
Paid premium	A Paid Premium is a term used to define a premium or fee that has been successfully paid by the Client and received by Clientèle

2. ABOUT CLIENTÈLE ROYALTY

Clientèle Royalty is an embedded Loyalty Benefit offered to qualifying Clientèle policy / product holders at no additional cost. Qualifying Client's will be ranked according to a multi-tier structure, and will qualify for a variety of benefits, based on the tier they have qualified for. Participating Clients can be moved up or down the tiers, based on defined rules.

3. RULES

3.1. Rules relating to *Entry onto the Clientèle Royalty programme*

The programme is based on a 5 tier model. The rules for tiers and tier movement are stipulated below.

Clientèle reserves the right to amend rules and/or benefits at the company's discretion.

Entry Requirements

- All Clients who enter into the programme will start on the tier that they qualify for.

- All new business Clients may access the programme as soon as they have successfully acquired an active DebiCheck or Government Salary Deduction mandate and thereafter maintain consistent and consecutive premium payments.
- Entry onto the programme is based on Client ID number or passport number.
- If a Client does not have a valid ID number or passport number they will only be admitted onto the programme when this information is updated.

Qualifying Products

Only the Clientèle products listed in the below can access the programme:

- Funeral products
- Legal Expense products
- Health Insurance products (H.E.L.P)
- Savings products
- Perks products

Excludes:

- Domestic Product
- Single premium product
- All products that have a status of “paid up”

Note:

- Products that have an activity status of “paid up” will not be included in the programme.
- Policies/ products sold through PFS, B3, 1Life and Lumkani do not qualify to be included on the programme.

3.2. Rules relating to *Tier Qualification* on the Clientèle Royalty Programme

Tier 1

- Upon signing up for a new policy/ product and obtaining a successfully activated DebiCheck mandate, the Client receives instant access to the Royalty Programme.
- The Client must pay 1st and 2nd consecutive premiums/payments on debit order date in order to remain on the programme.
- A Client must have an active Clientèle product.
- Client must have an active DebiCheck mandate or Government Salary Deduction mandate on all products.

Tier 2

- The Client moves from Tier 1 to Tier 2 upon receipt of their 3rd consecutively paid premiums.
- Client must have one active product that has an active DebiCheck mandate or Government Salary Deduction mandate in place.
- The Client must pay 3rd, 4th and 5th consecutive payments on debit order date in order to remain on programme.

Tier 3

- The Client moves from Tier 2 to Tier 3 upon receipt of their 6th consecutively paid premium/payment.
- Client must have one active product that has an active DebiCheck mandate or Government Salary Deduction mandate in place.
- Client must pay 6th, 7th, 8th, 9th, 10th and 11th consecutive payments on debit order date in order to remain on programme.
- Clients who qualify for Tier 3, will be considered for December is on Us according to the December is on Us terms and conditions available in these Terms and Conditions under the section labelled, "Rules relating to December is on Us on the Clientèle Royalty programme".

Tier 4

- The Client moves from Tier 3 to Tier 4 upon receipt of their 12th consecutively paid premium if they have a second product.
- Client must pay 12th, 13th, 14th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22nd and 23rd consecutive payments on debit order date in order to remain on programme
- Client must have 2 or more active products that have active DebiCheck mandates or Government Salary Deduction mandate on all products in place.
- At least one of these products must have all premiums paid up to 12 months prior (no missed premiums).
- Clients who qualify for Tier 4, will be considered for December is on Us according to the December is on Us terms and conditions available in these Terms and Conditions under the section labelled, "Rules relating to December is on Us on the Clientèle Royalty programme".

Tier 5

- The Client moves from Tier 4 to Tier 5 upon receipt of their 24th consecutively paid premium.

- Client must pay 24 or more consecutive payments on debit order date in order to remain on programme.
- Client must have 2 or more active products that have active DebiCheck mandates or Government Salary Deduction mandate in place.
- At least one of these products must have all premiums paid up to 24 months prior (no missed premiums).
- Clients who qualify for Tier 5, will be considered for December is on Us according to the December is on Us terms and conditions available in these Terms and Conditions under the section labelled, “Rules relating to December is on Us on the Clientèle Royalty programme”
- Client must have 24+ consecutively paid premiums/fees on at least one product.
- No missed premiums/fees on all active products in the last 24 months

Note:

- New Clients will have access to Tier 1 from the date they obtain an active DebiCheck mandate or Government Salary Deduction mandate, valid from date of first payment. Thereafter the above programme rules apply.
- IFA commission are deemed to be seen as premium / payment received subject to policy (ies) / product(s) having an active DebiCheck mandate.

3.3. Rules relating to *Client Movement* on the Clientèle Royalty Programme

Programme Runs

- The programme runs from and updates on the 10th of every month.
- Any tiering movements where Clients move up or down a tier, or off the programme, will happen on the 10th of every month based on Client payment activity and DebiCheck status at the time of the internal programme runs.
- Rewards and Product benefits will also be reset from the 10th of every month in accordance with tiering movement.

Missed Premiums

Tier 1-3

- On tiers 1, 2 and 3 a Client should have paid consecutive premiums / fees.
- If the Client misses a premium/fee, they will fall off the programme provided they have no other products with collected premiums.

- Clients can pay missed premiums in arrears within the month that the next payment is also due. This payment of arrears will allow the Client to be returned to their qualifying Tier on the 10th of the next month.

Tier 4 & 5

- If a Client misses 1 premium/fee, the lowest tier they could fall to is tier 3
- On tier 4 and 5, at least 1 product must have 12 months (Tier 4) / 24 months (Tier 5) paid consecutive premiums/fees.
- At least 2 products must have a DebiCheck or Government Salary Deduction mandate.
- If a Client no longer has 2 or more qualifying products, they will drop off the programme unless they have other consistently paid active policies with an active DebiCheck mandate. These policies will then be used to tier Clients according to the tier 1, tier 2 or tier 3 rules.

Lapsed/Cancelled products and Suspended Mandates

- Client falls off the programme upon next run, if there are no other qualifying products.
- All “resold” policies will be placed on tier 1.
- On tier 4 and tier 5, if a Client cancels their second product, the next consistently paid product replaces it, provided it has a successful DebiCheck mandate.
- If a Client suspends their DebiCheck mandate, the Client falls off the programme upon the next run, only if there are no other qualifying products.
- The Client is thereafter put back onto the programme and placed on the tier they qualify for based on premiums /fees paid if the mandate is re-activated.

3.4. Rules relating to Service offerings

Life Client – Funeral policies only

- This benefit is limited to funeral policy holders
- Life benefit: This benefit includes an expedited funeral claims pay-out.
- Only applicable to Tier 5 Clientèle Clients.

Legal Client – Legal policies only

- This benefit is limited to legal policy holders
- Legal benefit: This benefit includes:
 - a consultation with an attorney on non-covered matters - one hour. This benefit is applicable to Tier 4 and Tier 5 Clientèle Clients only.

- expedited legal claims experience with senior legal advisor. This benefit is applicable to Tier 5 Clientèle Clients only.

3.5. Rules relating to *Voucher Terms of Use*

Rewards Benefits 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

Boston Online

- Voucher limited to the number of uses/ rand value/ discount 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 website
- 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 T&Cs, refer to the Boston website for full terms and conditions

Ivy Academy

- Voucher limited to the number of uses/ rand value/ discount 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 Ivy Academy website
- 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 Ivy Academy T&Cs, refer to the Ivy Academy 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

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.

Life: Clientèle Royalty Bursary benefit (Tier 5 only)

- Bursary benefit allows a Client's child to apply for the benefit only
- Bursary benefit is limited to Client's child that is 21 years or under only.
- Bursary benefit is not transferrable.
- Clientèle reserves the right to choose the candidates that best fulfil the Clientèle Bursary Benefit requirements that are available in these Terms and Conditions under the section labelled, "Rules relating to Clientèle Bursary Benefit on the Clientèle Royalty programme".

Spin and Win Terms and Conditions

- Spins limited to the Client's tier placement per month
- Prizes are limited to Client per month
- Non-cash prizes are not redeemable for cash
- Prizes are not transferable
- Prizes are not returnable
- Discounts on prizes are specific to the stated discount amount (e.g.: 15% discount on Bolt rides)
- Clientèle reserves the right to change Spin and Win prizes against each category at its discretion
- Refer to General Terms and Conditions on the Clientèle website

3.6. 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.

Qualifying Products

- Funeral Products;
- Personal Legal Products;
- Perks and Perks Plus Products; and
- H.E.L.P Products.

Qualifying Sales Channels

- Telesales;
- Agency;
- Broker;
- Online; and
- IFA.

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

- 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 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 includes the business fee. Similarly, the payment on behalf of the qualifying IFAs in December 2024 will include the Business Fee.

3.7. 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 these 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.

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

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

3.9. 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 and a photo of themselves when Clientèle wishes to publish winner's names, pictures of winners and their winnings at our discretion.

3.10. 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.

4. 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.