

FREE

LOYALTY PROGRAMME FOR CLIENTÈLE POLICYHOLDERS

Clientèle royalty

Rewarding Loyalty



These Terms and Conditions are effective from **1 January 2025**

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 2026 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.

“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.

Rules relating to *Clientèle Bursary Benefit* on the Clientèle Royalty programme

What is the qualifying criteria for 2026?

- This bursary offering is applicable for those who are interested in studying in 2026;
- The applicant must be a South African citizen;
- The applicant must have a matric certificate with an aggregate of above 60% in their final matric examination;
- 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;
- The bursary programme is open to the Member and their children. If the Member is a legal guardian, the child in the Member’s care may also apply – proof thereof must be provided; and,
- The Main Member is required to remain on Tier 3, 4 or 5 for the duration of the Bursary.

How do I apply?

- All application documentation are available on the Clientèle Royalty App;
- The process to apply is as follows:
 - Click on the Bursary button in the Clientèle App and download the application form,

- Complete the application form and email this, together with supporting documentation to the email address provided; and,
- The application form and supporting documentation must be submitted via email to royaltybursary@Clientèle.co.za by close of business on 30 April 2025.

What documentation must be submitted for my application to be considered?

- A certified copy of the applicant's South African identity card / document, not older than 3 months;
- Applicants who are in Grade 12 in 2025, must submit the Grade 11 (final year end) results. Alternatively, your final matric certificate and most recent academic results must be submitted if you have already matriculated; and,
- The completed application form.

What does the bursary cover?

- 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 this 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 of a bursary; and,
- Should these costs be less than R60,000, the recipient will not be entitled to the difference.

What are the rules?

- Applicants in Grade 12 in 2025 are required to submit their final matric certificate upon release of results by the Department of Education; 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;
- Incomplete and late applications will not be considered;
- 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;
- Recipients must study at institutions accredited by the SA Department of Education, within SA borders;
- Only one bursary per family will be awarded;
- The bursary does not apply to historical debt;
- 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 2026;
- Any accommodation deposits paid to a lessee by Clientèle on behalf of the bursary recipient will be deducted from the final year's study allowance if not recovered and refunded to Clientèle by the bursary recipient at the end of each year;
- 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; and, Clientèle reserves the right to withdraw the bursary should a recipient fail to adhere to any of the above rules.

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.