

FREE

LOYALTY PROGRAMME FOR CLIENTÈLE POLICYHOLDERS

Clientèle

royalty

Rewarding Loyalty



These Terms and Conditions pertaining to December is On Us are effective from **1 January 2025**. Please read these Terms and Conditions carefully.

Definition

For the purposes of these Terms and Conditions, the following definitions will apply:

“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.

“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.

“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.

“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 and IFA Commission deductions.

“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;
- Legal SMME product; and,
- Products sold through PFS, B3, 1Life and Lumkani 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);
- SASSA grants; 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.

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; and,
- Have logged into the Clientèle App in the last 90 days.

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; and,
- Have logged into the Clientèle App in the last 90 days.

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 in place, 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.

Rules relating to *December is on Us* on the Clientèle Royalty programme

Promotion

- All Clients on Tier 4 and Tier 5 will benefit from Clientèle paying the December 2025 premium/payment for them.

Qualifying Period

- All Clients on Tier 4 and 5 on the date when their December 2025 premium is due, will qualify for December on Us, subject to the General Terms and Conditions.

General Terms and Conditions

- All Clients on Tier 4 and 5 on the date when their December 2025 premium is due, will qualify for December on Us, subject to the following:
 - Only insurance policies will be included in the promotion;
 - All premiums need to have been received via debit order or another non-disputable collection channel (e.g. Pay@) from December 2024 to November 2025;
 - Resubmission payments via debit order are excluded from the Promotion;
 - Only payments that are normally made via an authenticated debit order (e.g. DebiCheck) are included in this promotion;
 - 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 2025 payment paid by Clientèle will count towards any "Cash Back Benefit" payments, where applicable;
 - The December 2025 payment paid by Clientèle will count towards IFA Earnings, Bonuses, Club calculations and point allocation, where applicable; and,
 - All references to "payment" above include the IFA business fee. Similarly, the payment on behalf of the qualifying IFAs in December 2025 will include the Business Fee.

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.