Clientèle royalty

Rewarding Loyalty

Royalty Programme

Terms and Conditions

Terms and Condition ("Terms")

These Terms and Conditions are effective from **1 January 2026**

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 2027 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.

"Clientéle" 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 Clientele's bank account.

"Royalty Month" means it will run from the 10th day of each month and ends on the 9th day of the following month. Spins and benefits are all allocated on the 10th day of each royalty month.

"**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;
- Domestic product;
- Worksite product;
- SMME Legal;
- Sassa product;
- Products sold through PFS; and ,
- White label programmes 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); 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.

If you are an existing client with a Qualifying Product, you qualify for Tier 1 within twenty-four (24) hours 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;
- Have logged into the Clientèle App in the last 90 days; and,
- Failure to log on the Clientèle App within 90 days will result in a downgrade to Tier 3.

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;
- Have logged into the Clientèle App in the last 90 days; and,
- Failure to log on the Clientèle App within 90 days will result in a downgrade to Tier 3.

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, 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.

General Terms and Conditions

Clientèle reserves the right to change, suspend or terminate these terms and conditions at any time. The updated terms and conditions can be viewed on our website. Clients will be notified via in-App messaging of the changes that may affect a Client's rights or obligations under these terms and conditions.

What are the Terms and Conditions of the rewards benefits?

Online education vouchers (Boston Online and Ivy Academy)

- Voucher limited to the number of uses specified by the Client's tier per month;
- Valid for 6 months from date of claim;
- Vouchers are not transferrable;
- Voucher is not redeemable for cash and may not be on sold;
- Online courses are only accessed via the Boston or the Ivy Academy websites respectively;
- Each voucher code is valid for one course only and covers a maximum of R1,500 per course;
- The Client, by accepting, confirms that he / she has been given adequate opportunity to read and understand the Terms and Conditions for Boston Connect and Ivy Academy and that he / she has agreed thereto; and,
- The use of the voucher is subject to the Boston Connect (https://www.boston.ac.za) or Ivy Academy (https://learn.ivyuk.education/) terms and conditions, refer to the Boston or Ivy Academy website for full 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;
- Trips / rides can be from any destination within the borders of South Africa to which Bolt provides services;
- Trips / rides are to be booked via the Bolt app whereafter the customer will receive confirmation electronically;
- Voucher is not exchangeable for cash; and,
- The use of the voucher is subject to the Bolt terms and conditions, refer to the Bolt website (https://bolt.eu/en-za/) 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; and,
- The use of the voucher is subject to the JustGo terms and conditions, refer to the JustGo website for full terms and conditions.

JustGo – Flights

- 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 only;
- No change will be given against any voucher; and,
- The use of the voucher is subject to the JustGo terms and conditions, refer to the JustGo website for full terms and conditions.

SL Travel

- Valid for 30 days from date of claim;
- A minimum spend of R3,500 is applicable to redeem the benefit;
- Voucher is not exchangeable for cash;
- Online bookings only on the SL Travel website;
- Valid for standard packages with SL Travel;
- Only one voucher may be redeemed per transaction;
- No change will be given against any voucher; and,
- The use of the voucher is subject to the SL Travel terms and conditions, refer to the SL Travel 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 electronic gift voucher and load it with the value required via the app;
- The discount is only applicable if the Edgars electronic gift voucher purchase is made in the month that the fee is received;
- The bearer of the Edgars electronic gift voucher may use it to purchase merchandise from Edgars stores;
- The gift voucher is valid for a period of 12 months from date of purchase or upon full redemption thereof, whichever occurs first;
- The gift voucher cannot be used for payment of an Edgars account;
- The gift voucher cannot be exchanged for cash or used to purchase airtime;
- If the full value of the gift voucher is not used on your purchase, the balance will be transferred to a physical gift card;

- The Edgars electronic gift voucher will only be accepted if a valid electronic gift voucher is presented to the cashier;
- All Edgars electronic 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; and,
- The use of the voucher is subject to the Edgars terms and conditions, 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, Client must purchase a Style electronic gift voucher and load it with the value required via the app;
- The discount is only applicable if the Style electronic gift voucher purchase is made in the month that the fee is received;
- The bearer of the Style electronic gift voucher may use it to purchase merchandise from Style stores;
- The gift voucher is valid for a period of 12 months from date of purchase or upon full redemption thereof, whichever occurs first;
- The gift voucher cannot be used for payment of a Style account;
- The gift voucher cannot be exchanged for cash or used to purchase airtime;
- If the full value of the gift voucher is not used on your purchase, the balance will be transferred to a physical gift card;
- The Style electronic gift voucher will only be accepted if a valid electronic gift voucher is presented to the cashier;
- All Style electronic 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; and,
- The use of the voucher is subject to the Style terms and conditions, 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, Client must purchase a Legit electronic gift voucher and load it with the value required via the app;
- The discount is only applicable if the Legit electronic gift voucher purchase is made in the month that the fee is received;
- The bearer of the Legit electronic gift voucher may use it to purchase merchandise from Legit stores;
- The gift voucher is valid for a period of 12 months from date of purchase or upon full redemption thereof, whichever occurs first;
- The gift voucher cannot be used for payment of a Legit account;
- The gift voucher cannot be exchanged for cash or used to purchase airtime;
- If the full value of the gift voucher is not used on your purchase, the balance will be transferred to a physical gift card;

- The Legit electronic gift voucher will only be accepted if a valid electronic gift voucher is presented to the cashier;
- All Legit electronic 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; and,
- The use of the voucher is subject to the Legit terms and conditions, refer to the Legit website for full terms and conditions.

Nu Metro Movie Tickets & Nu Metro Snack Combo

- Voucher code limited to the number of uses / Rand value / discount specified by the Client's tier, per month;
- Voucher codes must be redeemed via the Nu Metro kiosk;
- Valid for 30 days from date from claim;
- Voucher codes expire after 24 hours of claim;
- Voucher code is not exchangeable for cash;
- Snack combos cannot be purchased without the corresponding number of movie tickets purchased;
- Your unique Nu Metro discount code gives you 50% off to watch any 2D, 3D VIP and Xtreme movies and 50% off a medium soda and popcorn combo;
- The use of the voucher is subject to the Nu Metro terms and conditions, refer to the Nu Metro website for full terms and conditions.

Nandos

- Voucher limited to one Fast Food voucher per Client per month on Tier 4 and Tier 5;
- Clients can redeem one voucher in the Fast Food category, from a selection of vendors on a monthly basis;
- The voucher is based on the outlet's standard online prices;
- Redemption of this voucher is not applicable in conjunction with any discount vouchers or loyalty programmes;
- The voucher can only be used once per day;
- The voucher applies to meals that include drinks including specials;
- Valid for 30 days from date of claim;
- Voucher is not exchangeable for cash;
- Voucher is not transferrable; and,
- The use of the voucher is subject to the Nandos terms and conditions, refer to the Nandos website for full terms and conditions.

Debonairs Pizza

- Voucher limited to one Fast Food voucher per Client per month on Tier 4 and Tier 5;
- Clients can redeem one voucher in the Fast Food category, from a selection of vendors on a monthly basis;
- The voucher is based on the outlet's standard online prices;
- Redemption of this voucher is not applicable in conjunction with any discount vouchers or loyalty programmes;
- The voucher can only be used once per day;
- The voucher applies to meals that include drinks including specials;
- Valid for 30 days from date of claim;

- Vouchers can only be redeemed on the Debonairs Pizza website or on the Debonairs Pizza app;
- Voucher is not exchangeable for cash;
- Voucher is not transferrable; and,
- The use of the voucher is subject to the Debonairs Pizza terms and conditions, refer to the Debonairs Pizza website for full terms and conditions.

Steers

- Voucher limited to one Fast Food voucher per Client per month on Tier 4 and Tier 5;
- Clients can redeem one voucher in the Fast Food category, from a selection of vendors on a monthly basis;
- The voucher is based on the outlet's standard online prices;
- Redemption of this voucher is not applicable in conjunction with any discount vouchers or loyalty programmes;
- The voucher can only be used once per day;
- The voucher applies to meals that include drinks including specials;
- Valid for 30 days from date of claim;
- Vouchers can only be redeemed on the Steers website or on the Steers app;
- Voucher is not exchangeable for cash;
- Voucher is not transferrable; and,
- The use of the voucher is subject to the Steers terms and conditions, refer to the Steers website for full terms and conditions.

Fishaways

- Voucher limited to one Fast Food voucher per Client per month on Tier 4 and Tier 5;
- Clients can redeem one voucher in the Fast Food category, from a selection of vendors on a monthly basis;
- The voucher is based on the outlet's standard online prices;
- Redemption of this voucher is not applicable in conjunction with any discount vouchers or loyalty programmes;
- The voucher can only be used once per day;
- The voucher applies to meals that include drinks including specials;
- Valid for 30 days from date of claim;
- Vouchers can only be redeemed on the Fishaways website or on the Fishaways app;
- Voucher is not exchangeable for cash;
- Voucher is not transferrable; and,
- The use of the voucher is subject to the Fishaways terms and conditions, refer to the Fishaways website for full terms and conditions.

Hungry Lion

- Voucher limited to one Fast Food voucher per Client per month on Tier 4 and Tier 5;
- Clients can redeem one voucher in the Fast Food category, from a selection of vendors on a monthly basis;
- The voucher is based on the outlet's standard online prices;
- Redemption of this voucher is not applicable in conjunction with any discount vouchers or loyalty programmes;

- The voucher can only be used once per day;
- The voucher applies to meals that include drinks including specials;
- Valid for 30 days from date of claim;
- Voucher is not exchangeable for cash;
- Voucher is not transferrable; and,
- The use of the voucher is subject to the Hungry Lion terms and conditions, refer to the Hungry Lion website for full terms and conditions.

Checkers / Shoprite / Usave Coupons

- Upon the new Royalty month, clients must revisit the App and make their preferred retailer selection in order to redeem their coupons;
- A maximum of 50 coupons per retail partner are available for redemption per month;
- Clients are limited to 15 coupons per transaction;
- Coupons shall be available for redemption up to 5 times per product, per month per Client at applicable outlets;
- Multiple coupons for one product will not be accepted and do not constitute an aggregated savings on a specific item;
- Only one coupon of the same product can be redeemed per transaction;
- Coupons may only be redeemed by displaying the code via your mobile device in-store;
- Valid for 30 days from date of claim;
- Coupons are not exchangeable for cash; and,
- The use of the coupons are subject to the Checkers, Shoprite and Usave terms and conditions, refer to the Checkers, Shoprite and Usave website for full terms and conditions.

Pick n Pay Coupons

- Clients can choose a maximum of two preferred retail partners per month;
- Upon the new Royalty month, clients must revisit the App and make their preferred retailer selection in order to redeem their coupons;
- A maximum of 50 coupons per retail partner are available for redemption per month;
- Clients are limited to 15 coupons per transaction;
- Coupons shall be available for redemption up to 5 times per product, per month per Client at applicable outlets;
- Multiple coupons for one product will not be accepted and do not constitute an aggregated savings on a specific item;
- Only one coupon of the same product can be redeemed per transaction;
- Coupons may only be redeemed by displaying the code via your mobile device in-store;
- This benefit is valid for 30 days from date of claim;
- Pick n Pay coupon code is valid for 24 hours from date of claim. Any unused coupons will be forfeited;
- Coupons are not exchangeable for cash; and,
- The use of the coupons are subject to the Pick n Pay terms and conditions, refer to the Pick n Pay website for full terms and conditions.

Dischem Coupons

- Clients can choose a maximum of two preferred retail partners per month;
- Upon the new Royalty month, clients must revisit the App and make their preferred retailer selection in order to redeem their coupons;

- A maximum of 50 coupons per retail partner are available for redemption per month;
- Clients are limited to 15 coupons per transaction;
- Coupons shall be available for redemption up to 5 times per month per Client at applicable outlets;
- Multiple coupons for one product will not be accepted and do not constitute an aggregated savings on a specific item;
- Only one coupon of the same product can be redeemed per transaction;
- Coupons may not be used in conjunction with any other in-store specials or promotions;
- Coupons may only be redeemed by displaying the code via your mobile device in-store;
- Dis-Chem coupon code is valid for 24 hours from date of claim;
- This benefit is valid for 30 days from date of claim;
- Coupons are not exchangeable for cash; and,
- The use of the coupons are subject to the Dis-Chem terms and conditions, refer to the Dis-Chem website for full terms and conditions.

Pick n Pay Live Well Super Maize Meal 2.5kg Coupon

- This benefit is available for Clients from Tiers 1 to 5;
- Tier 1 Clients must pay their first premium in order to receive the benefit in the next Royalty Month;
- Clients qualify for one (1) coupon to purchase a Pick n Pay Live Well Super Maize Meal 2.5kg for R10.00;
- Clients must provide the cashier with their unique wiCode after the item has been scanned and pay only R10.00 for the Pick n Pay Live Well Super Maize Meal 2.5kg;
- The code will only be valid for this item and no other purchases;
- Available at all participating Pick n Pay stores in South Africa; excluding Pick n Pay online (pnp.co.za), Pick n Pay asap and Pick n Pay Express.
- This benefit is limited to one (1) redemption per Royalty month at the deal price;
- Multiple coupons for one product will not be accepted and do not constitute an aggregated savings on a specific item;
- Only one (1) coupon of the same product can be redeemed per transaction;
- Coupons may only be redeemed by displaying the code to the cashier via your mobile device in-store;
- This benefit is valid for 30 days from date of claim;
- Any unused coupons will be forfeited;
- Coupons are not exchangeable for cash;
- The offer is available while stocks last;
- Vouchers cannot be replaced should the client experience any loss of the voucher or unauthorised use of their voucher. The client indemnifies the promoter and Pick n Pay for any loss or damage, including unauthorised use or fraud, that may be suffered by the client; and,
- The use of the coupons are subject to the Pick n Pay terms and conditions, refer to the Pick n Pay website for full terms and conditions.

Travel Portal

- Clients have access to various discounted travel benefits through the Travel Portal;
- The portal can be accessed through the App;
- The Travel Portal is managed by The Travel Boss and all queries are to be directed to The Travel Boss. Their contact details are: tel 011 453 2739 or email Tichina@thetravelboss.co.za;
- Usage of the Travel Portal is at the discretion of the Client;
- Any errors or omissions when booking will be for the account of the Client;
- Voucher is not exchangeable for cash;
- Online bookings only on the Travel Portal; and,
- The use of the Travel Portal is subject to The Travel Boss terms and conditions, refer to The Travel Boss website for full terms and conditions.

What are the Terms and Conditions of the service benefits?

Life benefit includes

- A quicker funeral claim pay-out is limited to Clientèle Funeral policy holders and is applicable to Tier 5 Clientèle Clients only.

Legal benefit includes

- A one hour consultation with an attorney on non-covered matters - applicable to Tier 4 and Tier 5 Clientèle Clients only; and,
- Expedited legal claims experience with senior legal advisor and is applicable to Tier 5 Clientèle Clients only.

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 1 consult up to a maximum of 60 minutes per month;
- There is no rollover of this product benefit if not used within each month; and,
- Service is not transferable.

Legal: Expedited legal claims experience with senior legal advisor. (Tier 5 only)

- Service limited to 1 claim every 3 months; and,
- Service is not transferable.

Life: Expedited Funeral Claims Pay-out. (Tier 5 only)

- Pay-out of claims is assessed on a per Client basis, relevant and accurate documentation is required in order to successfully qualify for this benefit; and,
- Clientèle reserves the right to reject any claim that does not comply with the procedural requirements of claims submissions as per policy / product terms and conditions.

Spin and Win Terms and Conditions

Spin and Win is an interactive competition wheel that offers you a chance to win a number of prizes. The prizes offered are varied and Clientèle reserves the right to change Spin and Win prizes against each category at its discretion. Spins are limited to the Tier you are placed on and offers are reset every month.

Number of Spins per Tier:

Tier 1 clients receive one (1) spin per month;

Tier 2 clients receive two (2) spins per month; and

Tier 3, 4 and 5 clients receive three (3) spins per month.

Non-cash prizes are not redeemable for cash. Prizes are not transferable and cannot be returned. Discounts on prizes are specific to the stated discount amount (e.g.: 15% discount on Bolt rides).

Refer to General Terms and Conditions on the Clientèle website (https://Clientèle.co.za/terms-and-conditions/) for further information on Competition rules.

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 2026 premium/payment for them.

Qualifying Period

- All clients on Tier 4 and 5 on the date when their December 2026 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 2026 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 2025 to November 2026;
  - 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;
  - For IFA only, the December 2026 payment paid by Clientèle will count towards any “Cash Back Benefit” payments, where applicable;
  - All references to “payment” above include the IFA business fee. Similarly, the payment on behalf of the qualifying IFAs in December 2026 will include the Business Fee; and,

- Staff Funeral, Legal and H.E.L.P products will qualify and on the same conditions but DebiCheck is not a requirement.

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

What are the qualifying criteria for 2027?

- This bursary offering is applicable for those who are interested in studying in 2027;
- 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;
- Applicants must be under the age of 21 at 30 April 2026;
- Applicants must be the biological or legally adopted child of the Clientèle Royalty client who is on Tier 3 or above:
- The Main Member is required to remain on Tier 3, 4 or 5 for the duration of the Bursary.

How do I apply?

- Application documentation IS 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 royaltybursary@Clientèle.co.za by close of business on 30 April 2026.

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 2026, 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; and,
- Proof of Legal guardianship, if applicable.

What does the bursary cover?

- Costs of 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 2026 are required to submit their final matric certificate upon release of results by the Department of Education;
- Applicants must be under the age of 21 as at 30 April 2026;
- 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 2027;
- Any accommodation deposits paid to a lessee by Clientéle on behalf of the bursary recipient will be deducted from the final year's study allowance if not recovered and refunded to Clientéle 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,
- Clientéle reserves the right to withdraw the bursary should a recipient fail to adhere to any of the above rules.

Rules relating to *Prize Winners* on the Clientèle Royalty Programme

- Full Competition Terms and Conditions are available on the Clientèle website.

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;
- the claims are submitted with the restaurant receipt and proof of payment within 24 hours of dining;
- the active member has not exceeded the utilisation limit of a maximum of ten (10) claims per month;
- the active member has not exceeded the utilization limit of R1,000.00 (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 may incur additional processing time.
- Crave, our dining service provider, 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 Direct Rewards.
- 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;
  - is applicable to the restaurant's standard prices only;
  - cannot be used in conjunction with any special offers, promotions, discount vouchers or loyalty programs;
  - may be used for takeaway and delivery where available, provided at least 2 meals and 2 drinks are purchased;
  - may only be used once per restaurant per day;
  - does not apply to desserts, toppings, sides, "build your burger", sharable platters, extras on burgers/pizzas etc.;
  - applies to courses that include drinks, provided it is not a special;
  - applies to individual line items on the menu whereby one line item is the equivalent of one meal;
  - 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.

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.