

ValueBuddy

TERMS & CONDITIONS OF VALUEBÜDDY MEMBERSHIP

1 INTRODUCTION

ValueBuddy (Pty) Ltd (“ValueBuddy”, “Us”, “We”) is an aggregator of service benefits, a payment facilitation service and a marketer of additional services that We believe would suite Your lifestyle.

- 1.1 The bulk buying power lowers the unit costs of the benefits, ensuring that all the ValueBuddy Members (hereafter referred to as “Büddy”, “Büddies” “You” or “Your”) share
1.2 in the aggregated benefits arising from the joint buying power.

- 1.3 Your ValueBuddy membership will be governed by the terms and conditions (the “T&C’s”) set out below and by agreeing to the T&C’s, You become a ValueBuddy Member (a Büddy).

- 1.4 These T&C’s are binding and enforceable between Us, ValueBuddy and every Büddy.

- 1.5 The agreement is structured as follows:

- 1.5.1 The membership grid is clause 2 and sets out which membership is entitled to what benefits.
- 1.5.2 Detailed information on the ValueBuddy benefits starts at clause 4 and ends just before clause 13.
- 1.5.3 Detailed terms and conditions starts in clause 13 and ends just before 14; and
- 1.5.4 Information on our POPI policies are in clause 14.

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2 MEMBERSHIP GRID

We are pleased to see You come on-board as a member (Büddy) to enjoy the benefits available, specifically the insurance related benefits, due to the extensive negotiations that Axsure Administrators (Pty) Ltd had with Us, on Your behalf. The Büddy benefits are provided in the following broad categories:

- 2.1 2.1.1 Roadside assistance;
- 2.1.2 Health and Wellness;
- 2.1.3 Selected cover in terms of Your home and personal items;
- 2.1.4 Legal;
- 2.1.5 Lifestyle; and
- 2.1.6 Legal assistance.

The table below provides an overview of the benefits available on the various memberships. Your benefit as a Buddy, are dependent on the membership You choose.

2.2

Benefit Description	Blue R80 p/m	Gold R155 p/m	Platinum R185 p/m
ValueBüddy Roadside Assist and Tow In	✓	✓	✓
ValueBüddy Legal Debt Support in partnership with DebtBüddy	✓	✓	✓
ValueBüddy Mobile Phone Screen Replacement Benefit	✓	✓	✓
ValueBüddy Lifestyle Enhancer (incl. Discounts and vouchers)	-	✓	✓
ValueBüddy 24/7 Medical Hotline & Assistance	-	✓	✓
ValueBüddy 24/7 Legal Assistance	-	✓	✓
ValueBüddy 24/7 Trauma, HIV and Counselling Hotline	-	✓	✓
ValueBüddy 24/7 Home Assistance	-	✓	✓
ValueBüddy Accidental Death Benefits (R10,000)	-	-	✓

2.2.1 "✓" in the above table indicates benefit is available as part of the selected membership benefit plan.

2.3

2.2.2 "-" in the above table indicates benefit is NOT available as part of the selected membership benefit plan.

You can upgrade Your membership, at any time by contacting ValueBüddy. We hope to hear from You soon.



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3 THERE ARE THREE WAYS IN WHICH YOU CAN ACCESS YOUR BENEFITS:

Phone 083 9000 534

- 3.1.1 It is important to phone this number when You had an accident or want to make use of Your other benefits. The service ValueBüddy renders made it possible for Your insurer to discount Your premiums. Please save this number on Your phone to prevent unnecessary costs, that will be for Your account in the case of an accident claim, being incurred.

ValueBüddy Mobile Application

- 3.2.1 You can also claim any of Your benefits (accident, emergency and other benefits, such as the lifestyle benefits) through Your ValueBüddy Mobile Application.
- 3.2.2 You will receive communication on how to download the ValueBüddy mobile application on Your phone for instant access to the ValueBüddy membership benefits by SMS.

ValueBüddy website

- 3.3.1 You can log on at www.valuebuddy.co.za and access Your benefits there.
- 3.3.2 Though You will not be able to phone the call center from Your personal computer, most of the other benefits can be accessed here.



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4 VALUEBÜDDY ROADSIDE ASSIST



Tow-in

- 4.1.1 Tow-in service to the nearest approved dealership (if under warranty), repair centre or panel beater in the event of:
 - 4.1.1.1 Mechanical breakdown – The costs is covered up to a limit of R500.00 (VAT Incl.) under Your ValueBüddy membership;
 - 4.1.1.2 Electrical breakdown – The costs is covered up to a limit of R500.00 (VAT Incl.) under Your ValueBüddy membership;
 - 4.1.1.3 Accident damage – The cost is covered to the nearest approved storage facility, dealership, panel beater or repair centre up to a limit of R1,850.00 (VAT Incl.).
- 4.1.2 This benefit is regarded as an insurance related risk management service, and both ValueBüddy and You acknowledge the importance of this service to the insurer.

Please dial 083 9000 534 in the event of an incident. Costs will be for Your own account, if You do not make use of the ValueBüddy call center.

4.2 Roadside Emergencies

- 4.2.1 Buddies have access to the following services in the event of a roadside emergency limited up to R500.00 (VAT Incl.) per incident:
 - 4.2.1.1 Flat battery - jump start only (replacement of battery for the member's account);
 - 4.2.1.2 Flat tyre (help with change of tyre);
 - 4.2.1.3 Keys locked in vehicle (unlocking only);
 - 4.2.1.4 Fuel assistance (limited to five liters per incident);
 - 4.3 4.2.1.5 Minor roadside–running repairs (electrical, coil, immobilizer etc.); and
 - 4.2.1.6 Transmission of urgent messages.

Courtesy Transport

- 4.3.1 Where Your vehicle needs to be towed to the nearest place of authorised care, We will arrange for a Buddy and a second occupant of the vehicle to be transported to the Buddy's normal place of residence (if the incident occurred within 40km from Your final destination, which includes your home residence). If the incident occurred more than 40km from Your normal place of residence there is no benefit available.

Hotel Accommodation

- 4.5 4.4.1 Where the breakdown has occurred outside a radius of 100 km from Your normal place of residence, resulting in an overnight delay, We will arrange hotel accommodation for the occupants of the vehicle (for a Buddy and three other passengers).
- 4.4.2 The costs are covered up to a limit of R500.00 (VAT Incl.) under Your ValueBüddy membership;

Car Rental



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4.5.1 If the circumstances of the problem entitles You to the hotel accommodation benefit but You would prefer to continue with Your journey immediately, We will arrange for a rental car to enable You to reach Your destination, subject to You qualifying for a rental vehicle in terms of the car rental companys' general terms and conditions.

4.5.2 The costs covered will be confined to rental charges; delivery and collection of the rental vehicle. The car must be given back immediately on arrival at Your destination. This benefit is subject to the availability of rental vehicles, and costs are covered up to R500.00 (VAT Incl.).

Vehicle Repatriation

4.6.1 In the event of Your vehicle being left for repairs, We will contribute toward collection costs by paying up to R500.00 (VAT Incl.) for a 24 hour group B car rental or a flight ticket.

4.6

4.6.2 Alternatively, should You elect to have Your vehicle towed to a location closer to Your normal place or residence, We will supplement the additional tow in costs with R500.00 (VAT Incl.)

General Conditions

4.7 4.7.1 Overall limit of the roadside assist benefit is capped at R5,000.00 (VAT Incl.) per annum per membership and:

4.7.1.1 The benefits exclude all vehicles over 3,500kg;

4.7.1.2 You will not be entitled to the ValueBuddy services if Your vehicle is not in a roadworthy condition;

4.7.1.3 Any costs incurred through arrangements made by You without prior authorisation shall not be reimbursed;

4.7.1.4 Any costs over and above those described above, will be for Your own account;

4.7.1.5 Up to three vehicles owned by the Buddy is covered under this benefit; and

4.8 4.7.1.6 This benefit will only be available in South Africa, Lesotho and Swaziland.

How do You access the service?

4.8.1 You will have access to these benefits via the ValueBuddy app, the ValueBuddy website (www.valuebuddy.co.za) or if You prefer You can phone our call centre on **083 9000 534**.



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5 VALUEBÜDDY LIFESTYLE ENHANCER



Service Description

- 5.1.1 There are many deals available on a monthly basis from various merchants nationwide.
- 5.1.2 The categories of deals includes food, dining, airtime, entertainment, beauty and fashion, online shopping and travel.
- 5.1 5.1.3 The benefits are provided in the following formats: "2-for-1" vouchers, discounts, subsidised deals and coupons.
- 5.1.4 Some of the current partners include:
 - 5.1.4.1 Retail:
 - 5.1.4.1.1 Boardmands, Edgars and Edgars Active, Red Square, Jet, Net Florist, CNA, Wantitall, Dischem Pharmacies and Liquor City.
 - 5.1.4.2 Fast food:
 - 5.1.4.2.1 McDonalds, Krispy Kreme Doughnuts, KFC, Col'Cacchio Pizzeria, Nando's, Simply Asia and Jimmy's Killer Prawns.
 - 5.1.4.3 Health:
 - 5.1.4.3.1 Healthspas.co.za and Planet Fitness.
 - 5.1.4.4 Entertainment:
 - 5.1.4.4.1 NuMetro and Ster Kinekor.
 - 5.1.4.5 Consumer Goods:
 - 5.1.4.5.1 LG and Bosch.
 - 5.1.4.6 Travel:
 - 5.1.4.6.1 Travelstart, Bidvest Premier Lounge, Hotel Express.
 - 5.1.4.7 Education:
 - 5.1.4.7.1 Presto.
 - 5.2 5.1.5 Each partners above might not provide a benefit to every Buddy every month.

How do You access the service?

- 5.2.1 You will have access to these benefits via the ValueBuddy app, the ValueBuddy website (www.valuebuddy.co.za) or if You prefer You can phone our call centre on **083 9000 534**.



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6 VALUEBÜDDY 24/7 MEDICAL HOTLINE & ASSISTANCE

Benefit Description



- 6.1.1 Büddies have access to comprehensive and high-quality assistance and advice available 24 hours a day / 7 days a week / 365 days a year.
- 6.1.2 Where required, You will be referred to a network of multi-disciplinary and multilingual health and wellbeing professionals and community resources. The referrals can be scheduled telephonically by the ValueBüddy Call Centre and the consultation will be at an agreed upon location area where the service is rendered and which is convenient to You.
- 6.1.3 You will have as a benefit:
- 6.1.3.1 Emergency telephonic advice and information - 24 hours a day, seven days a week;
- 6.1.3.2 Referrals to medical practitioners and facilities which You can visit (transport and consultation costs to and from will be for Your account);
- 6.1.3.3 Liaison with next of kin to keep them informed;
- 6.1.3.4 Travelling companions for stranded minors (motor vehicle collisions) (T&C's Apply); and
- 6.1.3.5 Telephonic medical and medical related travel advice.
- 6.1.4 We can arrange the following services, which will be for Your own account (or that of Your medical aid):
- 6.1.4.1 Emergency medical response to the scene of an incident;
- 6.1.4.2 Emergency medical transportation to the nearest appropriate medical facility; and
- 6.1.4.3 Transfer of emergency medicine and blood.
- 6.1.5 In addition to the general medical advice service, medical operators will guide a Büddy person through a medical crisis situation. Büddies will receive emergency advice or have the necessary support organised by utilising the 24-hour ValueBüddy call centre doctor.
- 6.1.6 The ValueBüddy call centre will also assist in case of:
- 6.1.6.1 General advice where poison was consumed;
- 6.1.6.2 Assistance in situation where a person wants to commit suicide;
- 6.1.6.3 Rape and HIV Counselling;
- 6.1.6.4 Family and Domestic Abuse;
- 6.2 6.1.6.5 Child Abuse; and
- 6.1.6.6 Trauma and Bereavement Counselling.
- 6.1.7 Please note: ValueBüddy's 24/7 Medical Hotline & Assistance benefit is only valid for emergencies within the borders of South Africa.

How do You access the service?

- 6.2.1 You will have access to these benefits via the ValueBüddy app, the ValueBüddy website (www.valuebuddy.co.za) or if You prefer You can phone our call centre on **083 9000 534**.



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7 VALUEBÜDDY 24/7 LEGAL ASSISTANCE

Benefit Description



- 7.1.1 Büddies have access to a comprehensive and high-quality legal assistance service which is available 24 hours a day / 7 days a week / 365 days a year.
- 7.1.2 The Legal Advice Service is a powerful, dynamic product through which ValueBüddy provides a comprehensive legal assistance service to Büddies.
- 7.1.3 The Legal Advice service is a broad-based legal assistance service. Qualified lawyers and legal consultants as well as academics provide the service.
- 7.1.4 The benefit comprises:
- 7.1.4.1 A 24-hours telephonic legal advice line;
 - 7.1.4.2 A legal document service;
 - 7.1.4.3 A direct legal consultation service;
 - 7.1.4.4 "Letter of demand"; and
 - 7.1.4.5 Find a lawyer.
- 7.1.5 Where legal advice is rendered
- 7.1.5.1 Büddies and their immediate family have on-going access to a 24-hour legal advisory service on any aspect of the law such as criminal law, family law, insurance law, child law, labour law, motor law, etc. As a Büddy You and Your immediate family is entitled to utilise the advice service as frequently as required provided that the assistance shall be furnished to the member directly and only on legal matters pertaining to the member, and, in his or her personal capacity;
- 7.1.6 Free standard legal documents are available (without customisation) –
- 7.1.6.1 If You require a purchase / sale, lease agreement, power-of-attorney, will, domestic employment agreement, ante-nuptial agreement, etc., ValueBüddy will provide these free Your request. Büddies will also be advised on the application of each of these documents and the procedures and principles that apply;
- 7.1.7 As a Büddy, You get a free 30-minute consultation (T&C's apply) –
- 7.1.7.1 This service involves a free initial 30-minute consultation should any matter require legal action. You will then be referred to a lawyer who forms part of our national network for a direct free 30-minute consultation. After the 30-minute consultation, You can then elect whether or not to continue with that specific lawyer's services at a fee structure agreed to between yourself and the lawyer. These fees will be for Your account. The free 30-minute consultation service is available at a lawyer that is situated within the magisterial district where the member resides. This consultation facility is limited to one consultation per matter.
- 7.1.8 Letter of demands can be issued –
- 7.1.8.1 ValueBüddy's legal team will write a letter of demand on Your behalf. This is limited to 1 letter per event.
- 7.1.9 Find a Lawyer –
- 7.1.9.1 If a matter is of such a nature that You have to consider litigation, the ValueBüddy legal team will assess all the facts and circumstances and research the matter thoroughly, in order to ascertain which way a case should be approached, and We will then suggest 2 top attorney firms best suited for the job. This benefit includes expert investigation and research into the matter in order to empower a member to



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make the correct decision when choosing an attorney. We will therefore assist You towards finding the right lawyer for his/her problem.

How do You access the service?

7.2.1 You should call with full information of the circumstances and services required and then:

7.2.1.1 The call centre advisor will assess the situation and inform You of the procedure pertaining to the service; and

7.2

7.2.1.1.1 Advise You; or

7.2.1.1.2 Forward You a standard legal document if such was needed; or

7.2.1.1.3 Refer You to a lawyer for a 30-minute free legal consultation if necessary; or

7.2.1.1.4 Inform You that the nature of the matter necessitates more research after which a lawyer would return the member's call with the requested advice.

7.2.1.1.5 Where necessary a letter of demand will be sent on Your behalf.

7.2.1.1.6 When necessary and if litigation is the only option left You are left with, ValueBüddy's legal team will further investigate the matter and suggest 2 top attorney firms to You, which, in their opinion would be the best suited to handle Your problem.

7.2.2 The ValueBüddy legal team, legal resources and assistance are available 24 hours a day, 365 days of the year.

7.2.3 The Service is limited to personal matters only. Business legal matters are excluded. Terms and conditions are all stipulated above.

7.3

How do You access the service?

7.3.1 You will have access to these benefits via the ValueBüddy app, the ValueBüddy website (www.valuebuddy.co.za) or if You prefer You can phone our call centre on **083 9000 534**.



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8 VALUEBÜDDY 24/7 TRAUMA, HIV AND COUNSELLING HOTLINE

HIV Protection



- 8.1.1 Telephonic support Hotline for HIV help
- 8.1.1.1 The 083 9000 534 number is a 24-hour emergency assistance helpline, which will arrange for the necessary help a Buddy may require in a situation where trauma and/or assault and/or HIV infection as a result of the assault occurs. The benefit is only provided within the borders of South Africa.
- 8.1.2 HIV-Protection Treatment
- 8.1.2.1 The HIV-protection service provides Buddies with peace of mind, because in the event of violent forms of assault such as rape or accidental exposure such as a needle prick with a contaminated needle, You or Your family has access to hospital care, treatment and diagnostic regimes for the management of the consequences (T&C's apply and some costs will be for Your account).
- 8.1.2.2 The imminence of HIV/AIDS will often cause the trauma to be of a more intense nature, therefore Buddies will also receive psychological counselling.
- 8.1.2.3 The HIV protection-treatment service enables You to make use of, at Your own discretion, the following services, which typically form part of membership benefits (T&C's apply and some costs will be for Your account):
- 8.1.2.3.1 24-hour access to trauma counsellors, providing telephonic trauma counselling as well as counselling for post-traumatic stress disorder;
- 8.1.2.3.2 Three consultations (per incident) with a specialist, either a general practitioner, trauma-trained registered nurse or trauma counsellor;
- 8.1.2.3.3 Three HIV blood tests (per incident): one immediately after the incident and the second and third at six weeks and three months respectively (should the beneficiary be HIV positive at the time of the initial blood test, further testing is not covered);
- 8.1.2.4 Provided, for purposes of 8.1.2.3.1, 8.1.2.3.2 or 8.1.2.3.3, that exposure has been established, and strictly on the treating doctor's orders, if Your test is HIV negative (following a rapid test) You will also be provided access to:
- 8.1.2.4.1 A 30-day starter pack of antiretroviral medication;
- 8.1.2.4.2 A seven-day course of STI (Sexually Transmitted Infections) medication;
- 8.1.2.4.3 A 'morning-after pill' to prevent pregnancy in the case of rape;
- 8.1.2.4.4 Registration for an HIV-management programme, where applicable; and
- 8.1.2.4.5 24-hours-a-day, 365-days-a-year telephonic access to an HIV counselling center for information, advice and support.
- 8.1.2.5 Should Your test be HIV positive at the time of the event, You will be provided access to:
- 8.1.2.5.1 24-hours-a-day, 365-days-a-year telephonic trauma counselling;
- 8.1.2.5.2 24-hours-a-day, 365-days-a-year telephonic HIV counselling;
- 8.1.2.5.3 Three consultations (per incident) with a specialist, either a general practitioner, trauma- trained registered nurse or trauma counsellor;
- 8.1.2.5.4 A seven-day course of STI medication; and
- 8.1.2.5.5 A 'morning-after pill' to prevent pregnancy.



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Trauma & Assault

- 8.2.1 Assault is defined as a bodily injury sustained by violent external and visible means. Buddies will receive medical treatment for bodily injury. In the case of trauma, You will be able to receive psychological counselling from a public trauma centre or a private institution. A Buddy may call the trauma line in the event of:
- 8.2.1.1 Rape;
 - 8.2.1.2 Hi-jacking;
 - 8.2.1.3 Child abuse;
 - 8.2.1.4 Death of close family member;
 - 8.2.1.5 Armed robbery and assault;
 - 8.2.1.6 Domestic violence and/or abuse;
 - 8.2.1.7 Kidnapping / abduction; and
 - 8.2.1.8 Suicide of family members.
- 8.2.2 A helpline that arranges the nearest local emergency assistance service for a Buddy as well as providing emergency medical transport to the nearest, most appropriate medical facility as a result of a bodily injury; where necessary the beneficiary will be stabilised before transportation is provided (inter-hospital transfers are not included).
- 8.2.3 Professional resource nurses are on duty to ensure that a high level of service is maintained at the helpline.
- 8.2.4 The resource nurses will also assist Buddies with referrals to psychiatric consultations.
- 8.2.5 Cover for assault includes R5,000.00 (VAT Inclusive) per Buddy with a maximum of R10,000.00 (VAT Inclusive) per family per occurrence in respect of medical treatment for bodily injury.
- 8.2.6 Cover for trauma includes R5,000.00 (VAT Inclusive) per Buddy person with a maximum of R10,000.00 (VAT Inclusive) per family per occurrence in respect of psychiatric consultations.
- 8.3
- 8.4 How do You access the benefits?
- Phone:
- 8.4.1 The call centre is a 24/7 facilitation centre that has the infrastructure for Buddies suffering from trauma to have access to immediate assistance. The call-centre nurses will take control of situations and manage the process of communication with You and the service providers to refer You to an appropriate service provider.
 - 8.4.2 In the event of trauma / assault / HIV infection You must:
 - 8.4.2.1 Call the helpline and give details of their circumstances, any immediate dangers and Your condition;
 - 8.4.2.2 The nurses will arrange for the necessary assistance, be it the police or the nearest local emergency assistance services, etc..
 - 8.4.2.3 The nurses will monitor Your medical condition;
 - 8.5 8.4.2.4 Should the situation develop into a medical emergency, the nurses will:
 - 8.4.2.4.1 Arrange for emergency medical evacuation, either by road or air ambulance; or
 - 8.4.2.4.2 Arrange for You to be transported to a hospital with emergency facilities closest to the scene of the incident; and
 - 8.4.2.4.3 Monitor Your transportation and condition.

Claims Procedure & Requirements



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- 8.5.1 You should contact the call centre (083 9000 534) to report the incident telephonically and follow the initial telephone counselling by the resource nurse at the ValueBuddy call center. If she refers You somewhere, You should seek the assistance at the center You are referred to.
- 8.5.2 You will be referred either to a public trauma centre or medical facility, but can also be referred to a private counsellor for counselling.
- 8.5.3 Forms will be faxed or mailed for You to complete. These forms are required so that the situation can be assessed and where appropriate, the costs can be covered;
- 8.5.4 You will have to pay for treatment and claim back expenses. To claim expenses back, You have to submit the following documentation:
- 8.5.4.1 Claim form and police case number (for assault);
 - 8.5.4.2 Medical reports in the event of injury;
 - 8.5.4.3 Certified copy of Your identity document; and
 - 8.5.4.4 Your bank details.
- 8.5.5 ValueBuddy or its appointed agents will review the above documents to make a decision on the validity of the expense claim under this benefit and if the claim is valid, You will be reimbursed up to the limits specified. The cost recovery process (which starts with the completion of the forms mentioned in 8.5.3) have to be commenced within 30 days of utilising the service.
- 8.5.6 Requirements:
- 8.5.6.1 You must notify the call centre immediately following the incident.
 - 8.5.6.2 If the insurer that underwrites this group scheme benefit repudiates any claim, both ValueBuddy and the insurer will be relieved of liability unless summons is served within 90 days of avoidance of liability.
- 8.5.7 Exclusions to the benefits provided:
- 8.5.7.1 Compensation will not be payable as a result of the beneficiary's:
 - 8.5.7.1.1 Participation in any riot, civil commotion, labour disturbance, strike or lockout or public disorder or any act of activity which is calculated or directed to bring these about;
 - 8.5.7.1.2 Willful misconduct;
 - 8.5.7.1.3 Performance or attempt to perform:
 - 8.5.7.1.3.1 Any act on behalf of any organisation, body or group of persons calculated or directed to overthrow or influence any state or government, or any provincial, local or tribal authority with force, or by means of fear, terrorism or violence
 - 8.5.7.1.3.2 Any act which is calculated or directed to bring about destruction or damage or bodily injury in order to further any political aim, objective or cause, or to bring about any social or economic change or in protest against any state or government or any provincial, local or tribal authority for the purpose of inspiring fear in the public or any section thereof
 - 8.5.7.1.3.3 Should an HIV accidental-exposure claim not be reported within 48 hours (up to a maximum of 72 hours), Overflow cannot accept the claim for the HIV-protection medication, although beneficiaries can still make use of the telephonic advice and trauma counselling; this exclusion pertains to the fact that the antiretroviral medication or starter pack will no longer be effective after expiry of 72 hours after exposure.
 - 8.5.7.2 Neither ValueBuddy nor insurer that underwrites this group benefit will be liable for:
 - 8.5.7.2.1 Any claim which is in any respect fraudulent;



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8.5.7.2.2

Loss, damage or bodily injury deliberately caused by the beneficiary or any person acting in collusion with the beneficiary, consequential loss or damage except as specifically provided.



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9 VALUEBÜDDY 24/7 HOME ASSISTANCE

Benefit Description



- 9.1.1 Buddies have access to a comprehensive and high-quality service which is available 24 / 7 / 365.
- 9.1.2 ValueBuddy's Home Assistance programme provides assistance to You when You are involved in a Home Emergency.
- 9.1 9.1.3 A Home Emergency means any sudden, unexpected and / or unforeseen event at Your home requiring the immediate and / or urgent services of a domestic tradesman to limit or minimise or prevent further damage to the home. This benefit is restricted to home emergencies and only and applies to Your eligible premises / primary place of permanent residence, within the Republic of South Africa and used for domestic purposes, including outbuildings.
- 9.1.4 Emergency Services Notification and Call-out:
 - 9.1.4.1 At Your request the ValueBuddy Call Centre will relay a notification of emergencies to the Police, Traffic, Fire Brigade, Ambulance, Security or any other relevant emergency service provider.
 - 9.1.5 Mobile Notification Services:
 - 9.1.6 You will receive a SMS notifying You of the update on Your active case. The below details will be sent to Your mobile phone after lodging a case:
 - 9.1.6.1 Name of Primary Case Manager;
 - 9.1.6.2 Reference Number (eases of calling in and enable anyone of the Assist Agents to intervene or provide further details to the caller member);
 - 9.1.6.3 Once a Service Provider has been appointed, the responding Service Provider details will be sent along with the ETA;
 - 9.1.6.4 Any changes made to the case (new Service Provider, additional requests – breakdown, needs a tow etc.); and
 - 9.1.6.5 If there is a shift change, the details of Your New Case Manager will also be sent.
 - 9.1.7 Each Home assist benefit will be managed on an individual basis and is highly dependent on traffic, weather and correct information received i.e. address or area of incident.

Benefits available to the Buddies:

- 9.2.1 The Home Assistance programme shall entail the following emergency services to customers:
 - 9.2.1.1 Plumbers;
 - 9.2.1.2 Glaziers;
 - 9.2.1.3 Electricians;
 - 9.2.1.4 Locksmiths;
 - 9.2.1.5 Tree Felling;
 - 9.2.1.6 Bee Keepers and Pest Controllers; and
 - 9.2.1.7 Appliances (member will be assisted but on a "member-to-pay" basis only).
- 9.2.2 Specific Terms and Conditions applicable to the Home Assistance Benefit:
 - 9.2.2.1 There is an overall limit of three incidents or R2,000.00 (VAT Incl.) per member per annum.



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- 9.2.2.2 Please note that the call out fee and first hour of labour will be covered under Your Home Assistance, however the cost of parts and additional labour will be for Your own account.
- 9.2.2.3 Where the incident is not considered an emergency that requires immediate attention, We will provide a referral for any specific service provider and all costs will be for Your account.
- 9.2.2.4 The benefit period is one calendar year and the benefit does not accumulate but is a maximum amount per annum.
- 9.2.2.5 A repair incident is considered per service category, e.g. if an electrician is called out to repair on the distribution board as well as an electrical connection, this is treated as one call out.
- 9.2.2.6 Benefit excludes MAINTANENCE of any kind.
- 9.2.3 The following things are not part of the benefit service We render:
- 9.2.3.1 Replacing light bulbs;
- 9.2.3.2 Adjustment of thermostats;
- 9.2.3.3 Any remote controls or access controls; and
- 9.2.3.4 Normal wear and tear/ Safes.
- 9.2.4 PLUMBERS
- 9.2.4.1 Assistance shall be provided to Buddies in circumstances where You have requested access to the service and where the emergency is any of the following:
- 9.2.4.1.1 Visible burst water connections and pipes; and
- 9.2.4.1.2 Blocked drains, toilets, baths and sinks, causing further damage to the home
- 9.2.4.1.3 Emergency geyser overflow, valves (Latco and pressure release) causing loss of hot water and pressure-release problems.
- 9.2.4.2 Exclusions:
- 9.2.4.2.1 Jacuzzi, swimming pools and boreholes and borehole pumps; Leak detection inspections, repairs not complying with regulated specifications such as SABS and others, leaking taps, replacement of a burst geyser, septic tanks and water supply interruptions to permanent residence
- 9.2.5 GLAZIERS
- 9.2.5.1 Glazier assistance is a 24-hour help line, offering assistance were a service provider is dispatched to ensure that damaged windscreens, side glass or building glass can be professionally replaced;
- 9.2.5.2 Broken or badly cracked window panes which could result in access to the residence; and
- 9.2.5.3 No materials are covered as this is for Your account (the actual glass etc. is for the Your account)
- 9.2.6 ELECTRICIANS
- 9.2.6.1 Assistance shall be provided in circumstances where You have requested access to the service and where the emergency is any of the following:
- 9.2.6.1.1 Distribution boards, circuits, main cables causing power failure;
- 9.2.6.1.2 Earth-leakage relays causing power failure;
- 9.2.6.1.3 Geyser connections, and elements, causing 100% power failure;
- 9.2.6.1.4 Plug points causing 100% power failure;
- 9.2.6.1.5 Light fittings or switches causing 100% power failure;



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- 9.2.6.1.6 Lightning strikes on wiring;
- 9.2.6.1.7 Multiple burnt connections on wiring or plug points causing 100% power failure; and
- 9.2.6.1.8 Connections to all electrical motors (e.g. electric gate motor) causing 100% power failure.
- 9.2.6.2 Exclusions:
- 9.2.6.2.1 Electric gates and doors; jacuzzi, swimming pool and borehole pumps; air conditioners and commercial refrigeration; repairs not complying with regulated specifications such as SABS and others; all electrical motors (e.g. electric gate motor); main electrical supply interruptions to permanent residence.
- 9.2.7 LOCKSMITHS
- 9.2.7.1 If keys are broken off or lost for a main entrance or exit of the house (This includes outbuildings).
- 9.2.7.2 If a person is locked inside the house or any room within the house.
- 9.2.7.3 Exclusions:
- 9.2.7.3.1 Burglary incidents (the member will be assisted, but is liable for the cost); and garages; Padlocks; Replacing of damaged locks (the member will be assisted at his / her own expense); Business premises (Business premises).
- 9.2.8 Additional benefits also Included are:
- 9.2.8.1 Tree Fellers/ Bee Keepers and Pest Controllers - paid for up to the per incident limits only and only within day light hours.
- 9.2.8.2 Should a break in occur, security assistance and guarding services will be provided at the members request. This will be for the members own account.
- 9.2.9 Estimated Service Times:
- 9.2.9.1 Urban Areas = average response time is 35 to 80 min (from time of dispatch – 40km to 100km) with the potential of extended response time on weekends only; and
- 9.3 9.2.9.2 Rural Areas = average response time is 80 – 240 min (from time of dispatch – in excess of 100km).

How do You access the service?

- 9.3.1 You will have access to these benefits via the ValueBuddy app, the ValueBuddy website (www.valuebuddy.co.za) or if You prefer You can phone our call centre on **083 9000 534**.



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10 VALUEBÜDDY LEGAL DEBT SUPPORT IN PARTNERSHIP WITH DEBTBÜDDY

Description of the benefit:



10.1.1 DebtBüddy service rendered by DebtBüddy (Pty) Ltd, and one of the Buddy group of companies. As a valued member of ValueBüddy, You will have free access to the debt assessment services.

10.1.2 These services and solutions include:

10.1

10.1.2.1 One free basic credit consultations on Your unique credit profile with Your DebtBüddy;

10.1.2.2 Advice from Your DebtBüddy on the best road ahead to improve Your credit profile (should improvements be needed);

10.1.2.3 DebtBüddy will amongst others conduct reckless credit investigations, judgment clearance which includes garnishees as well as negotiations with Your creditors where it will add value.

10.1.2.4 The most suitable solution will be suggested by the DebtBüddy lawyers that specializes in debt management.

How do You access the service?

10.2

10.2.1 Our process will include a DebtBüddy giving You a call once You have successfully signed up for ValueBüddy; or

10.2.2 You can always request our services through the ValueBüddy app on Your phone or contact Us by emailing free@debtbuddy.co.za.

10.3

How do You access the service?

10.3.1 You will have access to these benefits via the ValueBüddy app, the ValueBüddy website (www.valuebuddy.co.za) or if You prefer You can phone our call centre on **083 9000 534**.



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11 ACCIDENTAL COVER BENEFIT

General



11.1.1 The accidental death cover is dependent upon Your registration remaining active and Your membership fees being fully paid up, based on the principle that ValueBuddy adds value to You by aggregating benefits by economies of scale.

11.1 11.1.2 Accidental death – from the date of acceptance of the membership Your cover will be limited to accidental death only. An accidental death happens purely by chance. Hence, death from any natural causes is excluded for determination of the benefit.

11.1.3 The benefit is only available for individuals ordinarily resident in Republic of South Africa.

11.1.4 Maximum benefit:

11.1.4.1 Blue – R0;

11.1.4.2 Gold – R0;

11.1.4.3 Platinum – R5,000.

Beneficiary nomination

11.2 11.2.1 You need to nominate the beneficiary that will receive the benefit under this ValueBuddy membership benefit.

11.2.2 Should You fail to nominate a beneficiary, Your estate will be the beneficiary under this membership benefit.

11.3 Validation of benefit

11.3.1 We will confirm that the benefit is due to You by ensuring that Your identification number, as provided during the membership application to become a ValueBuddy member, is the same as the life insured.

11.3.2 In order to benefit from the accidental death cover benefit by becoming a ValueBuddy member, You will have to die and Your deceased estate will have to comply with the claims requirements of the insurance policy acquired.

11.4

Warranties

11.4.1 In respect of this membership benefit, You warrant that You are:

11.4.1.1 Older than 18 years of age and younger than 65 years of age when You enter this programme.

11.4.1.2 Are in good health and that to the best of Your knowledge, You do not have a critical illness. Critical illness is one or more of the following conditions: diabetes, heart attack, coma, replacement of heart valve, surgery for a disease of the aorta, cancer, stroke, major organ transplant, coronary artery disease requiring bypass surgery and kidney failure. Critical illness must be certified by a duly qualified and registered medical doctor with the appropriate specialist knowledge.

11.5

11.4.2 If You cannot warrant the above Your accidental death benefit under the ValueBuddy membership program is reduced to zero.

No benefit to You:

11.5.1 The value of benefit will be reduced to Zero if:

11.5.1.1 You commit suicide;



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11.5.1.2 You are a participant in any of the following: (1) any act of war (whether war is declared or not), (2) military action, (3) riot, (4) insurrection, (5) civil commotion, (6) usurpation (takeover) of power (7) martial law (8) terrorism or (9) any unlawful act.

11.5.1.3 If any of the warranties are found to be inaccurate for a period of 6 months after the initial conclusion of this contract.

No financial advice

11.6.1 No financial advice (as defined) was given to You to explain the benefits / cover under the agreement as You are not the policy owner. Should You wish to obtain financial advice about financial services products, You have to contact Your own financial advisor.

11.6

11.6.2 It is also agreed that the insurance cover arranged by ValueBuddy, is in addition to any other insurance cover You might already have.

Procedure to claim Your benefits

11.7.1 As soon as possible after Your death, but not longer than 3 months thereafter, Your nominated beneficiary and / or next of kin have to notify Us by registering to claim Your benefit at claims@africanunity.co.za. If the notification is later than 3 months, the benefit under this agreement will be reduced to zero.

11.7

11.7.1.1 You accept that You are hereby limiting Your right of privacy, to facilitate the assessment of the risk, and the consideration of any claim for benefits under this agreement.

11.7.1.2 You irrevocably authorise the insurer, African Unity Life Limited, ValueBuddy or any of its agents to obtain from any doctor or any other person, including other insurers and any associations of such insurers whom You hereby so authorise and request to give, any information which ValueBuddy deems necessary, at any time (even after Your death) and in such detailed, abbreviated or coded form as may from time to time be decided by ValueBuddy or any of its agents.

11.8

Forms to be submitted when claiming

11.8.1 The claim form, fully completed and legible.

11.8.2 A copy of the official death certificate issued by the Department of Home Affairs. If a death certificate is not provided, confirm date of death on an alternative website, e.g. Home Affairs or Credit bureau

11.8.3 A copy of the deceased's identity document (Green RSA ID document or Passport)

11.8.4 A copy of the claimant's identity document (Green RSA ID document or Passport) if the claimant is an individual.

11.8.5 Document BI-1663 / DHA-1663:

11.8.5.1 Entitled to 3 pages (the full document consists of 4 pages).

11.8.5.2 Page 2 of 3 (information of the Medical Practitioner) should be stamped by the hospital.

11.8.5.3 Page 3 of 3 (information of the funeral undertaker) should be stamped by the Funeral Parlour.

11.8.5.4 The fourth page (page 1 of 1) includes important information regarding the causes of death; or

11.8.6 BI-1680 / DHA-1680

11.8.6.1 This document is similar to BI-1663 / DHA-1663, but applies when death notification was issued by a Headman / Traditional leader.



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- 11.8.6.2 Unnatural Death or for any other death where the insurer requires more information on a particular claim
- 11.8.6.3 Fully completed SA Police Report; or
- 11.8.7 Accident report completed and stamped / by the SA Police Report; or
- 11.8.8 Report or letter from a doctor or other professional depending on the specific circumstances.
- 11.8.9 Bank Statements of the Beneficiary has to be provided on request.
- 11.8.10 Bank Statements of the Principal Insured has to be provided on request.



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12 VALUEBÜDDY PHONE SCREEN REPLACEMENT BENEFIT

Description of benefit

- 12.1.1 After a valid incident, e.g. when You dropped Your phone, the cost of the repair or replacement of the damaged handset screen, including labour, provided the damaged screen is installed or repaired by a ValueBüddy appointed service provider, up to the amount below is covered.
- 12.1 12.1.2 The incident must be reported to the ValueBuddy call centre (083 9000 534). The call centre agent will direct You to the closest, most appropriate service provider where You can take Your phone for repairs.
- 12.1.3 A maximum of 2 (Two) incidents will be entertained per Buddy (and there is one phone allowed per Buddy on this program), within a 12 (twelve) month cycle, limited to R1 500 per incident;
- 12.1.4 The benefit shall not be paid in cash and the benefits in terms of this service shall be the replacement of the Handset Screen only with a product of similar quality and price;
- 12.1.5 You will only be covered if Your phone had no damage to the screen when You enrolled as a Buddy, or after Your phone has been repaired.

No benefit to You

- 12.2 12.2.1 The value of benefit will be reduced to Zero if:
 - 12.2.1.1 You have claimed more than three screens in any immediately preceding 24 months;
 - 12.2.1.2 You are a willing participant in any of the following: (1) any act of war (whether war is declared or not), (2) military action, (3) riot, (4) insurrection, (5) civil commotion, (6) usurpation of power (7) martial law (8) terrorism (9) Any act or deed deliberately committed in violation of criminal law;
 - 12.2.1.3 Military combat outside of Your country of primary residence or military action intended to influence or overthrow the ruling government;
 - 12.2.1.4 Any of the statements are found to be inaccurate because You misrepresented facts to Us; and
- 12.3 12.2.1.5 You wilfully damage or break the screen of Your mobile phone.

How do You access the benefit?

- 12.3.1 You need to register Your device with ValueBüddy;
- 12.3.2 You need to report the incident that lead to the screen damage within 7 days of it occurring.



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13 DETAILED TERMS AND CONDITIONS

General:

- 13.1.1 These ValueBuddy benefits are only available to Buddies, who ordinarily reside in the Republic of South Africa (RSA), and follow the benefit prescribed redemption processes.
- 13.1.2 It is specifically noted that the ValueBuddy benefits are provided within the borders of South Africa.
- 13.1.3 The benefits of the ValueBuddy program can be used for personal purposes only.
- 13.1.4 The benefits include:
- 13.1.4.1 Discounts when You purchase selected products;
 - 13.1.4.2 Discounts on the cost of services acquired;
 - 13.1.4.3 Exposure to certain services that You can acquire;
 - 13.1.4.4 Services provided by ValueBuddy; and
 - 13.1.4.5 Preferential treatment (which may include cost discounts) by the suppliers of goods and services You engage through the network of service providers ValueBuddy contracted with.
- 13.1.5 The quantum and type of the benefits will differ depending on the type of membership You acquire (membership details are set out in the Membership Grid in clause 2.2 above).
- 13.1.6 ValueBuddy has the right to swap the benefits that form part of the membership benefits of a specific membership package without the approval of any Buddy.
- 13.1.7 Every Buddy that participates in the ValueBuddy program, confirm that they have read, understood and agreed to these rules and terms and conditions.
- 13.1.8 ValueBuddy may amend the rules and benefits from time to time, for reasons, including but not limited to changes in benefits ValueBuddy arranged on behalf of its members.
- 13.2 13.1.9 Membership benefits are described in clause 4 to 12 above.

What do We mean when We refer to the following:

13.3	"ValueBuddy"	:	Means ValueBuddy (Pty) Ltd, Reg Number 2015/029953/07, refers to a company registered under the company laws of the RSA, and which is the provider of the ValueBuddy benefits, with VAT number 4680281773.
	"Service provider"	:	refers to a company with which ValueBuddy enters into agreement to offer discounts and rewards, benefits or services on various products and services through ValueBuddy.
	"Insurance Risk Services"	:	All services rendered to the insurance company to ensure proper risk management and incident management services can be rendered in circumstances where a potential motor claim may arise.
	"Membership"	:	Means different classes of membership benefits a person acquires, which is described in the Membership Grid in clause 2.2 above.

When does Your membership start?



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- 13.3.1 Your Membership will start on:
 - 13.3.1.1 the day of the month that You request for it to start provided that;
 - 13.3.1.1.1 the first payment of the membership fees are successful; and
 - 13.3.1.1.2 the application has been received and approved.

Who may join and how do You remain a Buddy?

- 13.4.1 Any person over 18 years may join by paying the membership fee.
- 13.4.2 ValueBuddy benefits are only available for as long as You remain a fully paid-up member of ValueBuddy.
- 13.4 13.4.3 Benefits are non-transferable.

Membership benefits

- 13.5.1 The benefits You sign up for is the benefit package You will be entitled to.
- 13.5 13.5.2 You may migrate to a more beneficial benefit package, at any time.
- 13.5.3 You may downgrade to a less beneficial choice, once a year and with the approval of ValueBuddy and only after being a member for 12 months.
- 13.5.4 When migration from one membership package to another took place, the new membership benefits will be available on the first day of the next calendar month.

RESTRICTIONS AND TERMINATION OF BENEFITS

- 13.6 13.6.1 The benefits are subject to the standard terms and conditions of the supplier of the benefit rendered to every Buddy, and to which access is obtained by virtue of the ValueBuddy membership and the benefits contained within the membership package You acquire.
- 13.6.2 This agreement does not make You an agent in law or otherwise of ValueBuddy.
- 13.6.3 You may cancel Your membership by giving one calendar month's notice.
- 13.6.4 When Your membership terminates or You do not renew Your membership, all benefits also terminate.
 - 13.6.4.1 Benefits will terminate from the last day for which the membership is paid.
- 13.6.5 ValueBuddy reserves the right to, at any time, in their sole discretion, suspend, cancel or withdraw Your membership, if You:
 - 13.6.5.1 breach or contravene these terms and conditions for anyreason whatsoever (including non-payment of membership fees, subject to clause 13.7.6),
 - 13.6.5.2 engage in any misconduct or wrongdoing in connection with ValueBuddy benefits, or
 - 13.7 13.6.5.3 engage in abusive, fraudulent, inappropriate or hostile conduct in connection with ValueBuddy or the suppliers of the ValueBuddy benefits.

To the extent legally permitted, all ValueBuddy benefits already acquired will be forfeited by You in these circumstances.

Payment

- 13.7.1 You can pay for Your ValueBuddy membership, on the agreed dates by:
 - 13.7.1.1 the 2D payment mechanism;
 - 13.7.1.2 Debit order payments;
 - 13.7.1.3 Debit card payments; or
 - 13.7.1.4 Electronically facilitated cash deposits at certain approved places.



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- 13.7.2 We will constantly endeavor to increase the options provided in 13.7.1 to ensure that Your ability to pay Your membership fees are more convenient. We will update our website and the mobile application to give You access to the various options.
- 13.7.3 Payment of membership fees are in advance and at least once every calendar month.
- 13.7.4 The cost of each membership is detailed in the clause 2 above to this agreement.
- 13.7.5 Benefits will be forfeited if the membership fees are not paid.
- 13.7.6 In circumstances where You have not paid Your membership fees for two consecutive months, Your membership will terminate in accordance with clause 13.6 but can be reactivated by the payment of a small reactivation fee, which may be waived at the sole instance of ValueBüddy.

PRIVACY POLICY

- 13.8.1 Please ensure that You keep Your personal information such as Your full name, email address and telephone number current and up to date.
- 13.8.2 ValueBüddy is committed to ensuring that any personal information submitted by You is treated with the utmost privacy and confidentiality and will only share the information necessary to enable service and product providers to serve the benefits or deliver the goods.
- 13.8.3 ValueBüddy has reasonable safeguards in place to protect Your personal information when such information is submitted, accessed, stored or handled by Us.
- 13.8.4 ValueBüddy undertakes never to use, sell or make available Your personal information to any third party unless allowed or compelled to do so by applicable law or with Your prior written consent.
- 13.8.5 Due to compliance and audit requirements, ValueBüddy will store Your information on its selected hosting platform and ensure details are updated on a regular basis at the sole discretion of ValueBüddy.
- 13.8.6 You confirm that You understand that due to data hosting requirements (amongst others), at the elect of ValueBüddy, that it may be needed to transfer client data across the border of the Republic of South Africa. You unconditionally consent to this data hosting requirements (amongst others), at the elect of ValueBüddy, being effected.
- 13.8.7 ValueBüddy will also share selected and applicable sections of Your personal data with the services and goods providers to enable them to render the service and product benefits to You. By signing up for ValueBüddy You unconditionally consent to Your data being stored and updated at the sole discretion of ValueBüddy and that Your data be shared with product and service providers for the purpose of rendering the service and / or benefit.

THIRD PARTY WEBSITES

- 13.9.1 These terms and conditions contain links or references to partner benefits on third party websites ("Third Party Websites") which are outside of our control. ValueBüddy is not responsible for the practices and/or privacy policies of those Third Party Websites or the "cookies" that those sites may use.
- 13.9.2 Notwithstanding the fact that these terms and conditions may refer to or provide links to Third Party Websites, Your use of such Third Party Websites is entirely at Your own risk and ValueBüddy is not responsible for any loss, expense, claim or damage, whether direct, indirect or consequential, arising from Your use of such Third Party Websites or Your reliance on any information contained thereon.

Liability



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- 13.10.1 Even though ValueBuddy has taken extreme care to source trustworthy suppliers, no claim against ValueBuddy can exceed six month's membership fees for any reason whatsoever.
- 13.10.2 In addition to the aforementioned, the amount claimed against ValueBuddy is furthermore limited to costs or expenses incurred by the Buddy directly related to the use of the service provided by the Third Party.
- 13.10.3 In lodging a claim against ValueBuddy, ValueBuddy should have reasonable opportunity to approach the service provider to mediate a favourable outcome.

MISCELLANEOUS

- 13.11.1 These terms and conditions are binding and enforceable against all Buddies.
- 13.11.2 Access to certain benefits provided to the Buddies are limited by age or by the location of where the service will be rendered. Irrespective of whether or not You can access the benefit, based on Your age or location of the benefit service, the membership fees for the specific membership You chose, will remain the same.
- 13.11.3 These terms and conditions are governed by the laws of the Republic of South Africa.
- 13.11.4 You agree that the address that is used to serve legal notices will be the address provided by You when You registered as a Buddy for the purposes of receiving any written notices in respect of these terms and conditions.
- 13.11.5 You may, by written notice to ValueBuddy vary Your the address that is used to serve legal notices to any other address which is not a post office box.
- 13.11.6 All provisions and the various clauses of these terms and conditions are, notwithstanding the manner in which they have been grouped together or linked grammatically, severable from each other.
- 13.11.7 Any provision or clause of the terms and conditions, which is or becomes unenforceable in any jurisdiction, whether due to voidness, invalidity, illegality, unlawfulness or for any other reason whatever, shall, in such jurisdiction only and only to the extent that it is so unenforceable, be treated as if they were not recorded in the contract and the remaining provisions and clauses of these terms and conditions shall remain of full force and effect.

Breach

- 13.13.1 If any party is of the view that the other party is in breach of any of the terms of the agreement, the breach has to be communicated in writing and the breach should be remedied within seven calendar days.

COOLING-OFF PERIOD

- 13.13.1 If You joined ValueBuddy as a result of being approached in person or after having received communication via the post, telephone, email or any other electronic communication, You are entitled to cancel Your membership without providing reasons and without cost or penalty to You on written notice to ValueBuddy within 5 business days of joining ValueBuddy, failing which Your ValueBuddy membership shall continue on these terms and conditions.

14 VALUEBÜDDY POPI POLICY

Introduction:



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- 14.1.1 ValueBüddy is a Value Added Products & Services provider in the financial and insurance industry who is obliged to comply with The Protection of Personal Information Act ('POPI').
- 14.1.2 POPI requires ValueBüddy to inform their clients and Beneficiaries as to how their Personal Information is used, disclosed and destroyed.
- 14.1.3 ValueBüddy guarantees its commitment to protecting their Büddies' privacy and ensuring their Personal Information is used appropriately, transparently, securely and in accordance with applicable laws.
- 14.1.4 This Policy sets out how ValueBüddy deals with their Büddies' Personal Information and in addition for what purpose said information is used for.

The personal information collected:

- 14.2.1 Section 9 of POPI states that "Personal Information may only be processed if given the purpose for which it is processed, it is adequate, relevant and not excessive."
- 14.2 14.2.2 ValueBüddy collects and processes clients and Beneficiaries' Personal Information pertaining to their Value Added Products and Services requirements. The type of information will depend on the need for which it is collected and will be processed for that purpose only.
- 14.2.3 Whenever possible, We will inform the client and/or the Beneficiary what information they are required to provide Us with and what information is optional. Examples of the Personal Information We collect includes but is not limited to:
 - 14.2.3.1 Clients Identity number, name, surname, address, postal code, marital status and how many dependents they have;
 - 14.2.3.2 Description of clients residence, business and assets; and
 - 14.2.3.3 Any other information required by Us, Suppliers and insurers in order to provide clients and Beneficiaries with an accurate analysis of their Value Added Products and Service's needs.
- 14.2.4 ValueBüddy also collects and processes clients Personal Information for marketing purposes to ensure our products and services remain applicable to our clients, Beneficiaries and potential clients.
- 14.2.5 We have agreements in place with all our Suppliers, Insurers and third party service providers to ensure there is a mutual understanding with regard to the protection of Personal Information. Our Suppliers are subject to the same regulations as We are subjected to.
- 14.2.6 With clients and/or Beneficiaries consent, We may also supplement the information provided with information We receive from other providers in order to offer a more consistent and personalised experience in clients' and Beneficiaries' interaction with Us.
- 14.3 14.2.7 For purposes of this Policy, clients and Beneficiaries included potential and existing clients and Beneficiaries.

How personal information is used:

- 14.3.1 Client's Personal Information will only be used for the purpose for which it was collected and agreed. This may include:
 - 14.3.1.1 Providing products or services to clients and Beneficiaries and to carry out the transactions requested, as determined by the sole discretion of ValueBüddy from time to time;



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- 14.3.1.2 For the detection and prevention of fraud, crime, money laundering or other malpractice
- 14.3.1.3 Conducting market or customer satisfaction research;
- 14.3.1.4 For audit, compliance and record keeping purposes; In connection with legal proceedings;
- 14.3.1.5 Providing our services to clients to carry out the services requested and to maintain and constantly improve the relationship;
- 14.3.1.6 Providing communications in respect of ValueBuddy and regulatory matters that may affect clients; and in connection with and to comply with legal and regulatory requirements or when it is otherwise allowed by law.
- 14.3.2 According to Section 10 of POPI Personal Information may only be processed if certain conditions are met which are listed below along with supporting information for ValueBuddy processing of Personal Information:
 - 14.3.2.1 Client and/or Beneficiary consent to the processing – consent is obtained from clients during the introductory, appointment and needs analysis stage of our relationship;
 - 14.3.2.2 The processing is necessary – in order to conduct an accurate analysis of the Beneficiaries' needs certain Personal information is required;
 - 14.3.2.3 Processing complies with an obligation imposed by law on the ValueBuddy;
 - 14.3.2.4 Processing is necessary for pursuing the legitimate interests of the ValueBuddy or of a third party to whom information is supplied.
- 14.4 Disclosure of personal information:
 - 14.4.1 We may disclose Beneficiaries' Personal Information to our providers whose services or products clients / Beneficiaries elect to use. We have agreements in place to ensure that they comply with confidentiality and privacy conditions.
 - 14.4.2 We may also share Beneficiaries Personal Information with, and obtain information about Beneficiaries from third parties for the reasons already discussed in the paragraph above.
 - 14.4.3 We may also disclose Beneficiaries' information where We have a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect our rights.
- 14.5 Safeguarding clients information:
 - 14.5.1 It is a requirement of POPI to adequately protect the Personal Information We hold and to avoid unauthorised access and use of Your Personal Information. We will continuously review our security controls and processes to ensure that Your Personal Information is secure.
 - 14.5.2 The following procedures are in place in order to protect Your Personal Information. This list is not exhaustive:
 - 14.5.2.1 **THE INFORMATION OFFICER** is responsible for the compliance with the conditions of the lawful processing of Personal Information and other provisions of POPI;
 - 14.5.2.2 **THIS POLICY** has been put in place throughout ValueBuddy and training on this policy and the POPI Act takes place annually;
 - 14.5.2.3 **EMPLOYMENT CONTRACTS** containing clauses pertaining to POPI have been drafted;



"You`re never fully dressed without a smile"

- 14.5.2.4 Our archived Beneficiary information is stored at either an offsite third party provider or safely in our own offices;
- 14.5.2.5 All electronic files are **BACKED UP BY AN AUTHORISED IT PROVIDER** who is also responsible for system security, which protects third party access and physical threats;
- 14.5.2.6 **A SECURITY INCIDENT MANAGEMENT REGISTER** is kept to log any security incidents and to report on and manage said incidents;
- 14.5.2.7 **A PROCEDURE MANUAL** has been drafted and to ensure all employees follow ValueBuddy's Professional Procedures to ensure Beneficiary information is processed accurately and securely; and
- 14.5.2.8 **CONSENT** to process Beneficiary information is obtained from a Beneficiary (or a person who has been given authorisation from the Beneficiary to provide the Beneficiary's Personal Information) during the introductory, appointment and needs analysis stage of the relationship.
- 14.5.2.9 An **INFORMATION DISPOSAL MANUAL** has been drafted and to ensure the proper destruction of personal information that is printed for whatsoever reason.

Access and correction of personal information

- 14.6 14.6.1 Beneficiary have the right to access the Personal Information We hold about them. Beneficiary also have the right to ask Us to update, correct or delete their Personal Information on reasonable grounds. Once a Beneficiary objects to the processing of their Personal Information, ValueBuddy may no longer process said Personal Information. We will take all reasonable steps to confirm our Beneficiaries' identity before providing details of their Personal Information or making changes to their Personal Information. The details of our Information Officer and head office are as follows:
 - 14.6.1.1 Office details
 - 14.6.1.1.1 Telephone number for POPI and Admin: 011 594 1300.
 - 14.6.1.1.2 Telephone number for benefit redemption / usage: 083 9000 534.
 - 14.6.1.1.3 Postal address: 4th floor, Combined HQ, 4 Bridal Close, Tygerfalls
 - 14.6.1.1.4 Physical address: 4th floor, Combined HQ, 4 Bridal Close, Tygerfalls
 - 14.6.1.1.5 E-mail address: value@valuebuddy.co.za
 - 14.6.1.1.6 Website: www.valuebuddy.co.za
 - 14.6.2 Amendments to this policy
 - 14.6.2.1 Amendments to this Policy will take place on an ad hoc basis or at least once a year. Clients and Beneficiaries are advised to check our website periodically to inform themselves of any changes. Where material changes take place clients and Beneficiaries will be notified directly.