



**PPS Insurance Company Limited, registration number 2001/017730/06 (PPS)
Terms and conditions of the PPS competitions and promotional offers 1 July 2019 to 30 September
2019 (Terms)**

Important clauses, which may limit our responsibility; place an obligation on you to indemnify us; involve an acknowledgment of any fact; or involve some risk for you, will be in bold and italics. You must pay special attention to these clauses.

1. PPS Credit Card and payment solutions promotions and competitions

1.1 PPS is offering its members exciting promotions and competitions between 1 July 2019 and 30 September 2019, as follows:

1.1.1 the “three months zero fees” promotion on PPS Credit Cards (**PPS Credit Cards**) (**Fee Promotion**);

1.1.2 the “win any dream you desire” competition, where you stand the chance to win your dream, up to a maximum value of R100 000.00 (**Win a Dream Competition**); and

1.1.3 the “ditch your device” campaign, where you will enjoy the first six months of your point-of-sale device rental free (fees to be paid by PPS) (**Desktop Device Promotion**).

1.2 The minimum requirements which must be met for the competition and promotions set out above are:

1.2.1 you must be at least 18 years old;

1.2.2 you must be a resident of the Republic of South Africa;

1.2.3 you must be a PPS member;

1.2.4 you must not be an employee of any entity within the PPS Group.

2. **Fee Promotion**

2.1 The Fee Promotion starts on 1 July 2019 and ends on 30 September 2019 (**Fee Promotion Period**).

2.2 To qualify for the Fee Promotion, **in addition to meeting all of the requirements set out in clause 1.2:**

2.2.1 you must apply for a PPS Credit Card (**PPS Credit Card**) during the Fee Promotion Period (defined in clause 2.1 below) – **please note that you must be a new applicant for a PPS Credit Card. The Fee Promotion does not apply to existing PPS Credit Card holders;**

2.2.2 your PPS Credit Card account must be in “good standing”. Your account is regarded as being in “good standing” if (i) it is open, active and not in arrears for more than one month; and (ii) you are not in breach of your agreement with Standard Bank (as defined at clause 1.3 below) in respect of your PPS Credit Card.

2.3 The Standard Bank of South Africa Limited, registration number 1962/000738/06 (**Standard Bank**) is the issuer and provider of the PPS Credit Card and will assess all PPS Credit Card applications in accordance with its own credit assessment policies and rules. PPS therefore cannot guarantee that any application for a PPS Credit Card will be successful. If your application is declined, please contact Standard Bank or your credit bureau to find out what could be affecting your credit record. It is not the responsibility of PPS or Standard Bank to find out what could be affecting your credit record.

2.4 If you meet the criteria set out at clause 1.2, once you receive your PPS Credit Card, you will **NOT** have to pay the card fee of R169.00 per month, for the first three months from the date on which you receive your PPS Credit Card. **Please note that all other fees, charges, interest and amounts which you owe to Standard Bank in respect of your PPS Credit Card account must be paid by you.**

2.5 **Please note that once this period has expired, you must pay the card fee of R169.00 per month.**

3. **Win a Dream Competition**

3.1 The Win a Dream Competition starts on 1 July 2019 and ends on 30 September 2019 **(Competition Period)**.

3.2 To qualify for the Win a Dream Competition, **in addition to meeting all of the requirements set out in clause 1.2:**

3.2.1 you must be an existing PPS Credit Card holder during the Competition Period (defined in clause 3.1 below);

3.2.2 your PPS Credit Card account must be in “good standing”. Your account is regarded as being in “good standing” if (i) it is open, active and not in arrears for more than one month; and (ii) you are not in breach of your agreement with Standard Bank (as defined at clause 1.3 below) in respect of your PPS Credit Card;

3.2.3 swipe or use your PPS Credit Card for online purchases during the Competition Period and each time you spend R6000.00, you will get one entry into the draw to win any dream you desire, to a maximum value of R100 000.00. ***Please note that card transaction reversals or requests will reduce the value of your spend and will not be counted towards an entry into the Win a Dream Competition.***

3.3 Only existing holders of a PPS Credit Card at the start of the Competition Period may enter the Win a Dream Competition.

3.4 Once you meet the criteria set out in clause 3.2, you will be entered into the lucky draw.

3.5 One entrant will win their “dream”, to a maximum value of R100 000.00 (**Prize**). The “dream” proposed by the winner must be deemed to be socially ethical, as decided by PPS in its sole discretion.

- 3.6 The winner will be selected based on qualifying transactions and contacted during the month of October 2019 and announced by the 31 October.
- 3.7 The Prize will be made possible by no later than 30 November 2019, depending on the complexity of the “dream”.
- 3.8 PPS will notify the winner and will, with the consent of the winner, showcase them on PPS’s social media platforms.
- 3.9 The winner will be notified via email or telephone on or before [●].
- 3.10 PPS reserves the right to contact an alternative person if the winner/s initially selected are uncontactable or unable to be reached by 13 October 2019.
- 3.11 In addition to the above, Talk Radio 702 and Cape Talk 567 AM will be running a campaign in terms of which ten entrants stand the chance to win R3 000.00 between 1st July and 12th July both Talk Radio 702 and Cape Talk 567, by visiting the respective radio station website and providing details about their dream.
- 3.12 PPS and/or the respective radio station will select the best dream of the day, which will be announced live on radio. The radio station will provide details on how funds will be paid to winners.
- 3.13 The format of the Win a Dream Competition may be subject to change based on recommendations by the respective radio station.

4. **Desktop Device Promotion**

- 4.1 The Desktop Device Promotion starts on 1 July 2019 and ends on 30 September 2019 (**Device Promotion Period**).
- 4.2 **To qualify for the Desktop Device Promotion, you must meet the requirements set out in clause 1.2 AND** you must apply to Standard Bank for a merchant facility during the Device Promotion Period. This promotion is limited to the Desktop Point of Sale Device.

- 4.3 Standard Bank is the provider of the Desktop POS device and the merchant facility which accompanies it. Standard Bank will assess all merchant applications in accordance with its own vetting requirements and may decline any merchant facility in its discretion. PPS therefore cannot guarantee that any application for a merchant facility will be successful. If Standard Bank approves your application, you will need to enter into a merchant agreement with Standard Bank.
- 4.4 Once you meet all of the requirements set out in clauses 4.2 and 4.3, PPS will pay the first six months' of your Desktop POS device rental fees to Standard Bank, including the once-off administration fee. This will not include your merchant commission rates or any fees which Standard Bank may charge for additional or value-added services or products, which you must pay directly to Standard Bank.
- 4.5 Please note that once this period has expired, you must pay the Desktop POS device rental fees as per pricing guide available through this link: <https://www.pps.co.za/index.php/card-payments/payment-solutions>

5. GENERAL

- 5.1 By entering into the Competition or participating in either of the Promotions, you understand and agree that you are bound by these Terms and any other terms and conditions which may be prescribed by PPS and or Standard Bank in respect of the Competition and/or the Promotions from time to time.
- 5.2 ***PPS and/or Standard Bank will need to process your personal information to validate your entry and/or participation in the Competition and Promotions and if you are a Prize winner, to make the Prize available to you. By participating in the Competition and/or Promotions, you consent to PPS and/or Standard Bank processing your personal information for this purpose. If you do not consent to PPS and/or Standard Bank processing your personal information, please do not participate in the Competition or Promotions.***
- 5.3 ***No entry will be considered to be valid until a validation process has taken place.***
- 5.4 ***PPS and Standard Bank assume no risk and/or liability whatsoever for the failure of any technical element in the Competition or Promotions which may result in an entrant's entry not being successfully submitted and/or (where applicable) a Prize winner not***

successfully receiving or taking up a Prize. Once a Prize winner accepts a Prize, such Prize winner accepts such Prize at his/her own risk.

5.5 *PPS and Standard Bank assume no liability whatsoever for any direct or indirect loss, harm or damage arising from an entrant's participation in the Competition or Promotions and/or any Prize awarded in the Competition or for any loss or damage, howsoever arising. All persons, whilst participating in this Competition, indemnify and hold PPS and Standard Bank and their respective affiliates, officers, agents and service providers harmless from and against any loss, damage, harm or injury (whether arising from negligence or otherwise) which may be sustained as a result of any claim, costs, expense, loss or damages which may be made by the entrant or any third party.*

PPS CREDIT CARD REWARDS TERMS AND

1. General

PPS has contracted with Standard Bank South Africa to provide PPS members with a credit card. The PPS Credit Card is a co-branded PPS Credit card underpinned by Mastercard Worldwide Standard Bank will be responsible for the operational aspects of running the credit card program. This includes:

- Card Applications & Credit Vetting
- Customer Onboarding
- Card Production & Distribution
- General Support
- Lost / Stolen Card support
- Account Closures
- Transaction / Fraud monitoring

PPS will be responsible for administering the PPS Rewards program.

In order to facilitate the rewards program, PPS has partnered with wiGroup who own and run the technology behind the PPS Rewards App.

All PPS Credit Card holders who download the PPS Rewards Mobile Application (Rewards App) qualify for the PPS Rewards Program.

PPS Rewards is only available to members who have downloaded the Rewards App which is available from the Google Play or Apple store.

Reward points are only accumulated after the Rewards App has been downloaded and the user has registered on the Rewards App. Users that do not download the app but spend on their card will not

earn points until they have downloaded the Rewards App.

2. Earn Rate

Members earn 1 point for every R5 they spend. These points are uploaded on the app weekly. Once the member reaches a certain level / goal determined by points, digital money is automatically deposited into the member's digital wallet within the app.

<i>Points Accumulated</i>	<i>Virtual Money in wallet*</i>
2000	R60.00
5200	R110.00
9200	R180.00

**These values are subject to yearly review*

The money in the digital wallet can be used at specific retailers or used towards purchasing a Profit- Share Booster. Once all three levels / goals have been reached the member will start the loop again and repeat the process.

There is no limit to how many times a member can loop the wheel.

All members with the Rewards App will be able to redeem points at selected retailers which are visible within the PPS Rewards App.

All available retailers are subject to change and will be visible within the PPS Rewards App.

If a primary member has applied for a spouse card, then all transactions performed with the spouse card are counted towards the points accumulated by the primary member.

Once a member has a positive balance in their digital wallet they may choose to redeem these points at a retailer, or if the member has an existing PPS Profit-Share Account they can redeem their points towards purchasing a Profit-Share Booster.

For all redemptions a 4-digit PIN code which was created during registration needs to be entered. All QR codes (Quick Reference Codes) are referred to as a "wiCode"

Members who do not have a PPS product that is eligible for profit share will not be able to participate in the PPS Profit-Share Booster program. They will only be able to participate in retail redemptions. All Standard Bank or Mastercard benefits are, however, still accessible.

Members who have a PPS product that is eligible for profit share can participate in the PPS Rewards program and will be in a position to redeem points towards their Profit-Share Accounts.

All reward values allocated towards a member's Profit-Share Account are not immediately deposited in the Profit-Share Account. These values are accumulated and are paid into the Profit-Share Account as a bonus allocation and this is made once per year in line with current profit-share payment schedules.

The first bonus allocation will be made in the financial year ending in March 2020. Once redemption of points has been made towards your Profit-Share Account, that amount is subject to the normal Profit-Share Account rules as contained in the PPS Provider Policy Rules.

Points, or wallet balance value, do not expire, but are subject to review on a yearly basis.

Rewards points and virtual money can never be exchanged for cash.

PPS can change these terms at any time.

We will tell you about these changes in advance, by SMS, email or any other form of communication that we may use. You may not change any of these terms.