



FOR PROFESSIONALS
SINCE 1941

PPS CREDIT CARD REWARDS TERMS AND CONDITIONS

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.

3. Standard Bank and Mastercard Benefits

All Standard Bank or Mastercard benefits are subject to the terms of those providers which can be viewed on the various providers' websites. A link to each of the websites can be found below:

Lifestyle Benefits

Mastercard Buy 1 Get 1

<https://www.mastercard.co.za/en-za/consumers/find-card-products/platinum/travel/buy-one-get-one.html>

12Gb AlwaysOn Wifi

<https://www.alwayson.co.za/mastercard/>

Wine of the Month

<https://www.wineofthemonth.co.za/content/7-terms-and-conditions>

2 X International Lounge Access

<https://airport.mastercard.com/en>

MyUS shipping discounts

<https://www.myus.com/welcome/mastercardpremium/>

Legacy Lifestyle Benefits

<https://www.legacylifestyle.co.za/mastercard/>

Travel Benefits

Hertz Car Rentals

https://www.hertz.com/rentacar/hertzlink/index.jsp?targetPage=Mastercard_Premium_ME.xml

Flight Discounts with Emirates

<http://www.leisuredesk.co.za/>

Discounts on Flights with Cleartrip

<https://me.cleartrip.com/>

Careem taxi rides in the Middle East and North Africa

<https://www.mastercard.ae/en-ae/consumers/find-card-products/platinum/travel/careem-benefit.html>

Insurance Benefits

Purchase Protection

<https://www.mastercard.co.za/en-za/consumers/find-card-products/platinum/insurance/purchase-protection.html>

ATM Robbery Insurance

<https://www.mastercard.co.za/en-za/consumers/find-card-products/platinum/insurance/atm-robbery-insurance.html>

Basic Travel Insurance

<https://www.standardbank.co.za/standing/South%20Africa/PDF/Pricing%202017/Automatic%20Travel%20Insurance.pdf>

4. Uber Terms and Conditions

The Uber benefit is subject to the following terms:

The promotional code can be used by eligible new and existing Uber users.

The promotional code must be entered before requesting the trip.

The promotion code will automatically be applied to an existing Uber App that the user has installed on their mobile device. Requesting of the promotional code can only be done through the PPS Rewards App.

The promotion code allocated to the user will entitle the user to a discount of up to fifty (50) South African Rands on each of four trips originating from or completing at Cape Town International Airport, OR Tambo International Airport, Lanseria International Airport, Port Elizabeth International Airport and King Shaka International Airport.

Promotional Code shall not exceed two hundred (200) South African Rands.

The Promotional Code will be valid during the term of this promotion and the trip must be taken during this term. (1 November 2018 – 31 December 2019)

The entire redeemable value of the Promotion Code must be used on the journey and any unused portion will be forfeited. If the journey cost exceeds the total value of the Promotional Code then the remaining balance will be the sole responsibility of the user.

The Promotional Code cannot be combined with any other codes or promotions.

The code cannot be transferred, duplicated or sold and has no cash value.

Successful redemption of the code is subject to the availability of Uber partner-drivers at the time of requesting.

Access to and use of the Uber application will be subject to the standard terms and conditions applicable to all riders who use the Uber platform