



MEMBERSHIP TERMS and CONDITIONS

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MEMBERSHIP SECTION

1. Pre-amble

- 1.1. This document defines the Terms and Conditions upon which the Free, benefits and services, are delivered to members and defines the one calendar month Free Funeral Assist Membership. The information in this agreement includes all benefits, services available to members. Members only enjoy benefits chosen as defined on the Benefit Overview.
- 1.2. Members is given the opportunity and with this Free month's benefit qualify to upgrade to any other Funeral or Health Membership.
- 1.3. The parties to this agreement are:
- 1.4. You (the Member) as on the Greydot R50 Recharge Registration and further referred to as the "Member"; and
- 1.5. Greydot as the applicant and membership fee payer and the Association and Herminix (Pty) Ltd registration number 2012/191099/07, who is the appointed Product Administrator and further referred to as the "Company", with place of business at 63 Rubida street, Die Wilgers, Pretoria, 012 111 0296 / 012 807 1826.
- 1.6. Your Broker House (Pty) Ltd, FSP 46444 is our registered Financial Services Supplier for all our insurance related benefits. Contact Your Broker House (Pty) Ltd for any advice on any insurance related business. Herminix (Pty) Ltd and the Association don't offer or give any Advice on any Insurance related products.
- 1.7. Please take note that some of the benefits are supplied through our-source 3rd party Service Suppliers and each Service Supplier has its own Terms and Conditions and Regulations.

2. Membership Definitions

- 2.1 "Benefits" means the benefits and or services as further specifically described in this agreement and as specified on the Benefit Overview. Consumer Legal and the Administrator have the right to change or add or remove any benefit, without notice.
- 2.2 "Client(s)" means the client also referred to as member, who recharged his Greydot account with R50.00 value on the first month qualify automatically for certain rewards benefits as defined in this agreement. Greydot agreed to pay for the Free benefit.
- 2.3 "Contributions" means the pre-paid one-month membership fee payment that is due by a Greydot on behalf of the member in advance.
- 2.4 "Coverage" means the benefits attached defined in this document and specified on the application and Benefit Overview and for which a paid-up Member alone are eligible.
- 2.5 "Paid-up" means Greydot has paid in advance (pre-paid) for the membership and rewards services benefits and no payment has been rejected or returned. In the event that a member has enjoy benefits which was paid-up at the stage of utilisation and later on the payment is rejected for any reason at all, the member will be legally responsible for the payment of such benefits or services and the Service Supplier will have the full right to take legal action, at client Attorney costs, to recover such payment. If the membership fee was not paid for a specific month, the Company have the right to double deduct the next month or to change the inception date.
- 2.6 "Deductible" means the rewards programme membership fee amount, which must be paid by Greydot, in advance.
- 2.7 "Association" means the Greydot Herminix Association shall constituted a distinct and separate legal entity as a non-profit Association, in accordance with the Association Constitution. Herminix Association Objectives is its members and to assist members where possible, with offering negotiated products, benefits and services to uplift members and to improve members lives. Association benefits may include compulsory embedded insured benefits under a direct group scheme agreement, on behalf of members. The Association is an open Association to all groups of lives and ages. Greydot has outsourced the product management and administration to Herminix (Pty) Ltd a registered company under the Laws of South Africa.

- 2.8 "Member" means a person who has been accepted and who have received this acceptance letter and terms and conditions of a one-month Membership and for who Greydot has paid the Funeral Assist program level membership fee in advance for one calendar month, for the membership level, rewards, benefits and services chosen and as defined on the Benefit Overview and welcome documentation.
- 2.9 "Membership" means a person who has recharge his or her Greydot airtime the first month with at least R50.00 and who was accepted as a member and who are between 18 years and 64 years of age.
- 2.10 "Starting Date" means the date when membership start, also refer to as inception date. Membership work in calendar months and membership fees are paid in advance. Membership will only start the first of the next calendar month if the first payment was received after the 16th of a month. Special Note: The membership starting date will be depended on when the first membership fee is paid, and it may differ from the date of the application. Members qualify to upgrade to any other membership level and will be liable to pay in advance for each membership level.

3. Eligibility

Persons over the age of 18 years up to the age of 65 years who have recharged there Greydot airtime with at least R50.00 on the first month and for who Greydot have paid the prescribed membership Notwithstanding, the afore mentioned, the Company retains the right to investigate and to verify that the eligibility requirements have been met and the Company may, at its sole discretion, refuse an application or terminate the coverage and or membership of a member and his or her Dependents who are not eligible for benefits. If, upon evaluating a membership application, the Company discovers that the eligibility requirements have not been met, its only obligation shall be, to refund the afore-mentioned membership fees, after costs already incurred by the Company and its Services Suppliers have been deducted.

Members qualify to upgrade their membership to any other membership level available.

4. Effective Date

4.1 The "Effective Date" is the date on which the Company approved and accept a person's application for membership. Membership works on full calendar months. Where first membership payment was received after the 16th of any month, membership will start only on the first of the next month.

4.2 This Free benefit is active for one calendar month and is paid by Greydot as the applicant and premium payer

5. Expiration Date

5.1 The membership period shall terminate on the earliest of the following dates:

5.1.1 At the end of the first calendar month for which Greydot has paid.

6. Limits of Liability

6.1 Any claim for any pre-paid and or discount benefit, service, benefits or reward that is not submitted to the Company or the service supplier within 90 days after the benefit became, due shall be denied.

6.2 No benefits, other than a benefit due to a Member under the programme, shall be construed or deemed to be a benefit to which a Member or his or her dependent(s) are entitled, if dependents were added.

6.3 Membership fees received will be regarded as a membership contribution for a full calendar month.

7. Exclusions

7.1 Any exclusions imposed by service suppliers, as per the specific rules and terms of each benefit as specified in the service supplier's documentation, which is included in this agreement.

7.2 In any event were fraud or misrepresentation was involved by the member or any dependants.

8. Communication

- 8.1 The Company's choice of communication is all accepted electronic communication which includes, but not limited thereto, SMS, MMS, USSD and E-mail.
- 8.2 It is the member's responsibility to inform the Administrator, if any communication must be in a hard copy through normal postal services.
- 8.3 By applying for the Membership, the member authorised the Company to communicate to the member in any way acceptable other benefits and offers for the possible benefit of the member. The member must inform the Company if the Member don't want to be informed of new and other benefits.
- 8.4 All communication, personal data and information will be kept Confidential.

9. POPIA

- 9.1. As Association and Company, we support the Protection of Personal Information Act (POPIA), Act 4 of 2013.
- 9.2. Your privacy is of utmost importance to us. We will take the necessary measures to ensure that any and all information, provided by you for the purpose of this application, is processed in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 and further, is stored in a safe and secure manner.
- 9.3. You hereby agree to give honest, accurate and up-to-date Personal Information in order to continue supporting you in accordance with the Association Constitution.
- 9.4. You accept that your Personal Information collected by Us may be used for the following reasons:
 - 9.4.1. to establish and verify your identity in terms of the Applicable Laws;
- 9.5. Unless consented to by yourself, we will not sell, exchange, transfer, rent or otherwise make available your Personal Information (such as your name, address, email address, telephone or fax number) to any other parties and you indemnify Us from any claims resulting from disclosures made with your consent.
- 9.6. You understand that if the Administrator/Insurer has utilised your Personal Information contrary to the Applicable Laws, you have the right to lodge a complaint, with the Company or with the Information Regulator.

SPECIFIC NON-INSURED BENEFITS TERMS AND CONDITIONS SECTION

The ONE-month Free Membership program includes a basket of rewards, discounts, services and benefits which includes, among other, the following specific benefits:

10. Emergency Medical Response and Transportation

10.1. DETAILS ON THE PRODUCT

- 10.1.1. Emergency Medical Response, Stabilisation and Transportation in South Africa.
- 10.1.2. Medical Advisory Services and Trauma Counselling.
- 10.1.3. Minimum annual 10% operational cost increase, subject to utilisation.
- 10.1.4. HFC (Health Finance Corporation) reserve the right to review the subscription fee should the confirmed utilization require such by providing the client with 1 calendar months' notice. Should the re-negotiation fail, either Party will have the option to terminate the agreement with 30 days' notice.
- 10.1.5. Contact Number: 010 109 0429 24h00 per day 365 days per year

10.2. TERMS AND CONDITIONS

All Members should read and understand the terms and conditions applicable to the provision of the benefits and services and pay special attention to all the terms printed in bold. The full text of the terms and conditions are available at HFC offices.

Please contact or call HFC on 0861 194 637 Office hours if anything is not clear.

If the HFC Contact Centre is NOT contacted in the 1st instance, any costs for HFC services incurred will be for the Member's own account.

10.3. PRODUCT DESCRIPTION

10.3.1. Emergency Medical Response, Stabilisation and Transportation

In the event of a medical emergency, as contemplated in this Agreement, HFC shall procure that –
the ER24 contact centre, or any other suitable service provider engaged by written agreement between the parties, will immediately dispatch an appropriate road or air ambulance which is staffed by their appropriately qualified emergency medical care practitioners. Once at the scene of the incident, lifesaving support will be provided to the patient and where relevant, the patient will be stabilised before transfer is provided to the closest most appropriate medical facility / as per client customised requirements;

a team of medical professionals will prioritize a transfer of the patient based on medical conditions, the degree of urgency, the patient's state and fitness to travel. Other considerations include but are not limited to airport availability, weather conditions and distance to be covered as assessed by the attending doctor. The emergency medical centre contact centre and operational team will determine whether transport will be provided by medically equipped helicopter, regular scheduled flight or road.

11. Medical Advisory services and Trauma Counselling

The following services are available to the registered members and children and supplied by Health Finance Corporation.

The territory covered includes South Africa, Swaziland and Lesotho.

Our doctors and medical team will be available 24hrs. All calls received are managed by an expert nurse or paramedic.

11.1. Medical advisory services for the registered members Member and children

24hr telephonic medical advice – Members can call at any time for advice or information regarding general medical and health issues.:

- Emergency First Aid advice
- Symptom assessment and referral
- Information about chronic conditions, prescribed medication and drug database
- Health counselling
- Stress Management
- Medical travel information
- Substance abuse and poison information
- Generic medical advice

11.2. Trauma Counselling for registered members Member and children.

- A 24-Hour Trauma Counselling line is available in the event of any traumatic event such as hijacking, burglary, motor accident, the loss of a loved one, school bullying, suicide, diagnosis of a chronic or life-threatening medical condition, etc.
- An uninterrupted, confidential and professional telephonic counselling facility is available to customers every day of the year. Should the counsellor determine a need for additional face-to-face counselling, the member will be directed to an appropriate trauma counselling centre.

11. Herminix eCoupons Shoprite Checkers

Save up to R750 on your monthly grocery's by using our grocery discount coupons on a range of groceries which are redeemable at selected Shoprite, Checkers and Checkers Hyper stores.

You just need to go on our website and go to the rewards button. Register with your mobile number and claim your eCoupons.

<https://v2.sacoupons.co.za/public/hmxCheckers>

Show the eCoupons to the cashier and claim your discount on every product.

If you are also a Shoprite/Checkers Xtra Savings Loyalty member and a product eCoupon are offered on the Shoprite/Checker loyalty program, you will be able to claim both the savings.

Special Note: The eCoupons is not one eCoupon but is eCoupons on a range of specific grocery items which may be changed every month.

This benefit is supplied through Herminix (Pty) Ltd in collaboration with SA Coupons.

Should a member run into a problem redeeming coupons in-store or have any query whatsoever please sms 'hmx' to 30172. or Email assistance info@berelo.com or email geoffa@mochilagroup.com

12. Herminix eCoupons Pick n Pay

Save up to R750 on your monthly grocery's by using our grocery discount coupons on a range of groceries which are redeemable at selected Pic n Pay stores.

You just need to go on our website and go to the rewards button. Register with your mobile number and claim your eCoupons.

<https://v2.sacoupons.co.za/public/hmxPicknPay>

Show the eCoupons to the cashier and claim your discount on every product.

Special Note: The eCoupons is not one eCoupon but is eCoupons on a range of specific grocery items which may be changed every month.

This benefit is supplied through Herminix (Pty) Ltd in collaboration with SA Coupons.

Should a member run into a problem redeeming coupons in-store or have any query whatsoever please sms 'hmx' to 30172. or Email assistance info@berelo.com or email geoffa@mochilagroup.com

13. Herminix eCoupons Dischem

Save up to R750 on your monthly shopping by using our shopping eCoupons on a range of groceries which are redeemable at selected Dischem outlets.

You just need to go on our website and go to the rewards button. Register with your mobile number and claim your eCoupons.

<https://v2.sacoupons.co.za/public/hmxDis-Chem>

Show the eCoupons to the cashier and claim your discount on every product.

Special Note: The eCoupons is not one eCoupon but is eCoupons on a range of specific shopping items which may be changed every month.

This benefit is supplied through Herminix (Pty) Ltd in collaboration with SA Coupons.

Should a member run into a problem redeeming coupons in-store or have any query whatsoever please sms 'hmx' to 30172. or Email assistance info@berelo.com or email geoffa@mochilagroup.com

14. Legal Advice

Members can access legal assistance through the 24-hr call centre 010 1100 474 for assistance with matters concerning general South African law such as civil, criminal, labour, conveyancing, tax, financial

advice and family law. This includes incidents regarding divorce and maintenance, debt collecting, advice on disputes with employers, property transfers and deceased estates for example.

- 14.1. Consumer Legal Team of Lawyers will provide telephonic advice on all matters relating to:
 - 14.1.1. All Criminal Matters
 - 14.1.2. All Civil Matters
 - 14.1.3. All Labour Matters
- 14.2. Where needed the client service centre will refer members to see one of our panel Lawyers, face to face and the first consultation will be free of charge.
- 14.3. This service is available 24 hours a day, 365 days a year.
- 14.4. Send out standard legal documents, for example templates relating to the Small Claims Court (including guidelines as to whether a matter falls within the jurisdiction of the Small Claims Court), domestic workers' agreements or documents on maintenance claims, wills and testaments and many more.

15. Bail Assist

- 15.1. Lawyers are available on 010 1100 474 at any time to post bail in South Africa up to R6000 for minor offences. All paperwork is managed with the arresting officer.
- 15.2. The following crimes are excluded from the bail benefits:
 - 15.2.1. Murder or Attempted Murder
 - 15.2.2. Rape, Child Abuse and Child Pornography
 - 15.2.3. Assault with Grievous bodily harm
 - 15.2.4. Armed robbery or robbery
 - 15.2.5. Dealing in Drugs
 - 15.2.6. Treason, sabotage or subversion
 - 15.2.7. Assaulting of another human
- 15.3. Members must within 24-hours submit the receipt for the bail to Consumer Legal. If this is not done no further service will be active until the receipt was submitted or the money was repaid.

16. 3rd Party Accident Claims

- 16.1. Consumer Legal together with its panel of Lawyers will investigate any 3rd party claim, accident claims, Road Accident Fund and related claims free of charge.
- 16.2. If found that the member has a legitimate claim will the Panel of Lawyers represent the member on a no cost no win basis.
- 16.3. The case will be a separate agreement between the member and the Lawyer.

17. Garnishee Order Investigations

- 17.1. Consumer Legal Team will investigate any current and up to 3 years old Paid-Up Garnishee Order Free of Charge. Members need to submit all relevant documentation to qualify for the free advice.
- 17.2. If founded that the Garnishee Order is illegal acquired or issued or over inflated will Consumer Legal offer the member different options at discounted rates, to stop and clear up the Garnishee Order and where possible to retrieve any or all money deducted by the specific Garnishee Order.
- 17.3. The following documentation must be submitted to admin@clpa.co.za :
 - 17.3.1. Payslip showing the Order deducting.
 - 17.3.2. Copy of the Order
 - 17.3.3. Copy of ID
 - 17.3.4. Any other documents or communication with the creditor.
- 17.4. The case will be a separate agreement between the member and the Lawyer.

18. Bad Credit listing Investigation and Clearing Services at Discounted rates

- 18.2. Consumer Legal will investigate all bad credit listing and will assist the members, at discounted rates, to clear their names from all Credit Listing Companies.

- 18.3. We have found that many loan and credit agreements was approved without following all legal procedures and ash such is these accounts totally illegal. We have also found that many credit agreements overcharge clients.
- 18.4. Consumer Legal will investigate all credit and or loan agreements at discounted rates and will assist clients to rectify any overcharging and or to cancel any illegal contracts.
- 18.5. For procedural errors on credit agreements, the following documentation must be submitted to admin@clpa.co.za :
 - 18.5.1. Original Agreements / copy
 - 18.5.2. Breakdown statement from inception.
 - 18.5.3. Copy of ID
- 18.6. The case will be a separate agreement between the member and the Lawyer.

19. Educational Savings – Free Benefit

This benefit is included as a free benefit under all Membership Levels.

19.1. CTU College

19.2. Members and their families qualify for a discretionary up to 10% discount for study courses done through CTU Collage. CTU Training Solutions offer more than 980 study courses to our members, online and through their Campuses in South Africa.

19.2.1. For more information on CTU please look at

<https://www.youtube.com/watch?v=amtfgcaZ2s>

19.2.2. Members can contact CTU directly: Elriette Terblance, +2712 631 6688, mobile 081 455

9476, elrietteT@ctutraining.co.za or Tertius van Wyngaardt, tertiusvw@ctutraining.co.za or

Members can send an email to study@hmx.co.za or call our offices for more information.

19.3. Growhouse e-learning

19.3.1. Members qualify for 15% discount on all E-Learning courses offered by Growhouse

19.3.2. For more information on our Growhouse e-Learning inhouse and accredited courses at discounted rates.

19.3.3. Contact our Administrator Herminix on +2712 485 4023 or send an email to

michelle@smartcover.co.za and we will contact you. Or visit our website

www.growhouse.global

19.3.4. Important Note: Members need to contact the Administrator for a Discount Coupon.

20. Regenerative Medicine and Stem Cell Cell-based Treatment Discounts

- 20.1. Members qualify for a discretionary 10% discount for Regenerative Medicine and Stem Cell, Cell-based Treatment through the Stem Med Doctors Network.
- 20.2. Various illnesses and injuries can be cured with Regenerative Medicine and Stem Cell, Cell-based Treatment such as Diabetic 1 and accident-related injuries.
- 20.3. Regenerative Medicine and Stem Cell, Cell-based Treatment cure the illness or injury which is different from modern medicine which only treat the symptoms. In many cases an injury can be cured without an operation.
- 20.4. The Stem Med Doctors Network will send all registered members communication on the illnesses and injuries which can be cured with Regenerative Medicine and Stem Cell, Cell-based Treatment.
- 20.5. Call our offices during office hours on 012 111 0296 for more information.

21. Motor & Household Insurance

- 21.1. Members qualify for special rates on their personal and business motor & Household Short-Term Insurance.
- 21.2. To qualify for the benefit, must members send their current policy schedules to admin@hmx.co.za or can call Your Broker House (Pty) Ltd, FSP 46444 on 012 111 0296 / 012 807 1826 for assistance.
- 21.3. Members can save up to 40% on their current premiums.

21.4. Members with no Brokers servicing them, can appoint Your Broker House (Pty) Ltd our Financial Service Supplier as their Broker. Just send an email to admin@hmx.co.za or WhatsApp us and Your Broker House will call you back.

22. Consumer Protection

It is hereby noted that this agreement falls under the Consumer Protection Act of South Africa. In the event of any dispute and where such possible dispute cannot be solved between the company and the Client, the client has the right to turn to the Consumer Ombudsman to solve the situation.

Consumer Ombudsman contact details: National Consumer Commission (NCC)

Contact Details: Share Call: 0860 26 67 86, Fax: 0861 51 52 59, e-mail: ncc@thedti.gov.za ,

Website: www.nccsa.org.za

23. Complaints

The company has a complaint procedure in place. In the event of any complains, contact the Herminix Customer Solutions (Pty) Ltd directly in writing stating clearly the complaint before contacting the Consumer Ombud. Herminix Customer Service department will investigate the complaint and will communicate back to the Member within 5 working days. In the event that the complaint is against a service supplier, might there be a delay and may take the investigation up to 30 days.

Send any complaint in writing to: Postal Address: 63 Rubida street, Die Wilgers, Pretoria, 0184. Email Address: complaints@hmx.co.za Telephone number: 012 111 0296 / 012 807 1826

Exodec Group Guard Risk Embedded Insured Funeral Benefits Section

Greydot and Herminix (Pty) Ltd has a signed agreement with Your Broker House as our registered Financial Service Supplier, FSP 46444 where the membership include funeral assist benefits.

Members will receive when they recharge their Greydot airtime the first month with R50.00 or more a R5,000 funeral assist benefit as an embedded benefit under the Your Broker House Funeral Scheme. Greydot will be the payer and applicant on behalf of the Member.

By accepting the membership terms and conditions and the Association Constitution, the member confirms the following was accepted by the member on his own free will. The member has accepted that:

- a. The Association and Herminix (Pty) Ltd as the Association appointed membership Administrator are mandated and authorised to sign on behalf of all its members.
- b. The member has accepted the POPIA declaration of the Administrator.
- c. Accept the Terms and Conditions, limitations and waiting periods which may apply.
- d. Greydot has paid for one month on behalf of the member.
- e. The Member qualify to upgrade to any other funeral assist membership level and this free month will form part of any waiting period if the member does upgrade to another level of membership.

The Funeral Scheme are Administered by Exodec 229 (Pty) Ltd Registration number 2016/486897/07, FSP 43212 and underwritten by Guard Risk Life Limited, Registration number 1999/013922/06, FSP 76.

The embedded funeral assist benefits have its own terms and conditions. The Master Policy can be obtained from Exodec 229 (Pty) Ltd at info@exodecgroup.co.za

General Terms and Conditions: Funeral Plan

1. POPIA
 - a. Your privacy is of utmost importance to us. We will take the necessary measures to ensure that any and all information, provided by you for the purpose of this application, is processed in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 and further, is stored in a safe and secure manner. You hereby agree to give honest, accurate and up-to-date Personal Information in order to process and accept this application.
 - b. You accept that your Personal Information collected by Us may be used for the following reasons:
 - i. to establish and verify your identity in terms of the Applicable Laws;
 - ii. to enable Us to proceed to issue the Policy should we accept this application;
 - c. Unless consented to by yourself, we will not sell, exchange, transfer, rent or otherwise make available your Personal Information (such as your name, address, email address, telephone or fax number) to any other parties and you indemnify Us from any claims resulting from disclosures made with your consent.
 - d. You understand that if the Administrator/Insurer has utilised your Personal Information contrary to the Applicable Laws, you have the right to lodge a complaint, with Guardrisk or with the Information Regulator.
2. Funeral Benefit Administrator:
 - a. Exodec 229 (Pty) Ltd, FSP43212
 - b. Email: info@exodecgroup.co.za
 - c. Compliance: Leona Prinsloo – email: lprinsloo@mweb.co.za
3. Insurer:

Funeral benefit is underwritten by Guardrisk Life Limited, a licensed life insurer and authorised financial service supplier, Registration number 1999/013922/06 and FSP 76.
4. Intermediary:

The registered Intermediary are Your Broker House (Pty) Ltd, FSP 46444 with address 63 Rubida street, Die Wilgers, Pretoria, 0184. Contact number 012 807 1826. Email deon@ybhinsure.co.za
5. Membership:

- a. The maximum entry age for a member is 95 years of age. Benefits will stay in force for as long as the members are paid monthly.
- b. Children:
 - i. We cover biological or legally adopted children up to the age of 21 years. Cover will cease on the day before their 22nd birthday.
 - ii. Children aged 22 or older will be covered up to age 26 if they are studying full-time at a recognised school or tertiary institution. This is subject to the provision of satisfactory evidence (annually).
 - iii. Unmarried mentally/physically disabled Children who are totally dependent on the Main Member will be covered for as long as the policy is in force. This is subject to the provision of satisfactory evidence.
 - iv. Should a new Child be born to the Main Member, the Main Member has 60 days to update his application/nomination form. If the documentation is not updated the child will not be covered for benefits.
- c. If the Main Member ceases to be a member of the funeral scheme (dies, withdraws or retires) cover will cease immediately for the Main Member and all their Dependents. Should the Spouse elect to take over the policy of an existing Main Member due to the Main Member's Death, this must be done within 30 days of the Death and application/nominations form and monthly membership schedule must be updated accordingly.

6. Cover Options

Members cover amounts will be according to the membership option they have chosen and as specified on the benefit Certificate.

| Type of Option | R5 000 |
|-----------------------|--------|
| Single Person 18 – 65 | yes |

7. Waiting Periods:

- a. There is 3 months waiting period for natural death from the commencement date for members with inception date before age of 65.
- b. There is 6 months waiting period for natural death from the commencement date for members with inception date after age of 65.
- c. There is 12 months waiting period for suicide from the commencement date for all members.
- d. There is no waiting period for accidental deaths under condition that the first month's premium was paid.

8. Upgrade of membership

- a. Members may upgrade or downgrade between membership options with one calendar month notice.
- b. Where a member upgrade to a higher option, will the normal waiting period apply on the amount between the old option and the new option. Example: Upgrade from R10,000 to R30,000. the difference between the old option and the new options is R20,000. The normal waiting period will apply only on the R20,000 difference.

9. Increases

- a. The Underwriter reserves the right to increase the underwriting premium with one calendar month written notice.
- b. The underwriting premium will only be increased where the claims are more than 70% of the underwriting risk premium in total.

10. Exclusions

- a. The Insurer will not pay any Funeral Benefit or any Extended Family Benefit if death was directly or indirectly caused, resulting from or in connection with any of the following:

- i. active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
 - ii. the deceased's deliberate exposure to exceptional danger, except in an attempt by the deceased to save a human life.
- b. Suicide will be excluded for the first 12 months from the Commencement Date.
- c. The Insurer will have no liability for a Claim Event if Death for any Insured is directly or indirectly caused by or attributable to natural causes during any applicable waiting period, unless proof is supplied to the Insurer of previous cover for such Insured in the 31 (thirty-one) Day period prior to the Commencement Date of this Policy, and where such similar cover with the alternate insurer was replaced with this Policy and where the waiting period on such prior policy had already expired.
- d. Claims due to Accidental Death will not be subjected to a Waiting Period, on condition that the first premium is paid.
- e. When taking up a higher benefit the normal applicable Waiting Period for natural death will apply to the increased amount not the current benefit cover enjoyed.
- f. When taking over existing affiliation schemes Guardrisk Life Limited will require proof of membership for the Waiting Period for natural death to be waived, if not available the full Waiting Period for natural death will apply.

11. Premiums

- a. Premiums must be paid for the month and the 12 months premium payment history must show that all payments were made monthly.
- b. 2 Premiums missed in a cycle of 12 months will result in the lapsing of the policy.

All Risk Premiums are payable monthly to the Insurer in the month in which the premium is received and for which it is due.

12. Claim Requirements

- a. All Risk Premiums are payable monthly to the Insurer in the month in which the premium is received and for which it is due.
- b. Should Insurance in respect of a Main Member, his Spouse, his Child or Extended Family Member cease due to the non-payment of premiums, membership may be reinstated. If reinstatement occurs within 2 (two) months from the date of cessation of cover, no Waiting Period for natural death will be imposed on any Insured life. If reinstatement occurs after 2 (two) months from the date of cessation of cover, the full Waiting Period for natural death will restart from zero. No Insurance cover will be provided during the period between cessation of cover and the date of reinstatement.

13. Claim Requirements

- a. Exodec/Guardrisk Life Limited must be notified of Funeral Claims within 6 months of an Insured's death. Even if all the required information is not yet available, it must still be notified of the potential Claim.

Claims are paid within 48-hours after all documentation have been received by the Insurer.

The following information is required to process a Claim (standard claims package):

- b. Main member
 - i. Fully completed, signed and stamped claim form.
 - ii. Certified Copy of the deceased's identity document.
 - iii. Certified Copy of the death certificate.
 - iv. A copy of the DHA1663 Registration of Death Form.
 - v. Certified Copy of the beneficiary identity document
 - vi. Beneficiaries banking details and proof of residence

- vii. If the cause of death is unnatural – a completed police report is required.
- viii. Proof of claim payment received by beneficiary – if claim paid out prior to submission of this documentation.
- c. Spouse's and Children's funeral benefit.
 - i. Fully completed, signed and stamped claim form.
 - ii. Certified Copy of Main Member's Identity Document.
 - iii. Certified Copy of the deceased's identity document or birth certificate.
 - iv. Certified Copy of the Death Certificate.
 - v. If no identity document or birth certificate – a copy of the clinic card or a hospital file is required.
 - vi. A copy of the DHA1663 Registration of Death Form.
 - vii. Certified Copy of the marriage certificate, or a copy of the Lobola letter or affidavits confirming person was life partner (partner and from both persons' parents/siblings), state duration.
- d. Certified Copy of the beneficiary identity document.
- e. Copy of the premium schedule.
- f. Beneficiaries banking details and proof of residence.
- g. If the cause of death is unnatural – a completed police report is required.
- h. If Child is between 22 & 25 years old - we require a certified copy of a letter from the educational facility confirming the Child is registered and the course / grade that they are registered for.

Non-underwritten Benefits – Deceased Support Benefit Section

- 14. Repatriation of mortal remains benefit (a non-underwritten benefit)
 - a. Repatriation of Mortal remains within South Africa, Namibia, Lesotho, Swaziland, Botswana, Mozambique and Zimbabwe. When a member's death occurs more than 100km from their normal place of residence/place of burial, the deceased will be transported to the place of burial irrespective of where the death occurred, or where the burial will take place, provided that the repatriation is within the defined territory.
 - b. The repatriation limit is a maximum of R10,000 per event with an annual limit of R20,000 per year per plan.
 - c. The Removal from place of death (anywhere in South Africa) minimum of 20km to a maximum of R900 per claim.
 - d. Storage to a maximum amount of R1,000 will be covered at daily rate of maximum of R150.00 per day.
 - e. Allowance for one family member to travel with the deceased free of charge.
 - f. Only approved contracted service providers are used. If members use their own suppliers, will they be liable for all costs and accounts.
- 15. Other benefits include:
 - a. 24-hour call centre.
 - b. Assistance with all documentation necessary.
 - c. Embalming.
 - d. Assistance with clearance.
 - e. Referral to a pathologist if an autopsy is required.
 - f. Referral to a reputable undertaker.
 - g. Advice on how to apply for death certificate and border crossing documentation.
 - h. Referral to counselling services for support and advice.
- 16. Exodec Assist 24-hour call centre no: 0861 55 5515.
Quote following: Exodec Funeral Plan, Scheme Name, Policy reference number.

17. Disclosure Notice: Long-term Insurance Policyholder Protection Rules 2017 (PPRs) Financial Advisory and Intermediary Services (FAIS) General Code of Conduct 2003

Your Intermediary

- i. Business Name: Your Broker House (Pty) Ltd
- ii. Registration number: 2015/119517/07
- iii. Physical address: 63 Rubida street, Die Wilgers, Pretoria, 0184
- iv. Postal address: 63 Rubida street, Die Wilgers, Pretoria, 0194
- v. Telephone: 012 807 1826
- vi. Website: www.ybhinsure.co.za
- vii. FAIS registration: (FSP No): 436444
- viii. In terms of the FSP license, Your Broker House (Pty) Ltd, is authorised to give Intermediary Services and Advice for products under:
 - 1. CATEGORY I
 - 2. Long-term Insurance: Category A
 - 3. Long-term Insurance: Category B1
 - 4. Long-term Insurance: Category B2
 - 5. Long-term Insurance: Category B1-A
 - 6. Long-term Insurance: Category B2-A

Without in any way limiting and subject to the other provisions of the Services Agreement/Mandate, Your Broker House (Pty) Ltd FSP46444 accepts responsibility for the lawful actions of their representatives (as defined in the Financial Advisory and Intermediary Service Act) in rendering financial services within the course and scope of their employment. Some representatives may be rendering services under supervision and will inform You accordingly.

Legal and contractual relationship with the Insurer: Contract in Place
 Professional Indemnity and/or Fidelity Cover: Your Broker House (Pty) Ltd has a Professional Indemnity in place.
 Claims Procedure including prescription period: Deon Zeelie Tel: 012 806 6533 Email: deon@ybhinsure.co.za
 Complaints Procedures: Contact Person: Deon Zeelie Tel: 012 807 1826 deon@ybhinsure.co.za
 Compliance Officer: Warren Neal – Askari Compliance Solutions
 warrenn@askaricompliance.com

Conflict of Interest: Exodec has a conflict-of-interest management policy in place and are available from on@ybhinsure.co.za.

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| <p>Your Funeral Administrator</p> <p>Business Name: Exodec 229 (Pty) Ltd</p> <p>Registration number: 2016/486897/07</p> <p>Physical address: 1st Flr Royal Palms Building, Cnr Loch Street & Pierneef Blvd, Meyerton, 1961</p> <p>Postal address: PO Box 934, Meyerton, 1960</p> <p>Telephone: 016 362 0334</p> <p>Website: www.exodecgroup.co.za</p> <p>FAIS registration (FSP No): 43212</p> | <p>In terms of the FSP license, Exodec 229 (Pty) Ltd, is authorised to give Intermediary Services and Advice for products under: CATEGORY I, II, IV,]:</p> <ul style="list-style-type: none"> • [Long-term Insurance: Category A] • [Friendly Society Benefits] • [Long-term Insurance: Category B1] • [Long-term Insurance: Category B2] • [Long-term Insurance: Category B1-A] • [Long-term Insurance: Category B2-A] • [Long-term Insurance: Category IV] |
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Without in any way limiting and subject to the other provisions of the Services Agreement/Mandate, Exodec 229 (Pty) Ltd FSP43212 accepts responsibility for the lawful actions of their representatives (as defined in the Financial Advisory and Intermediary Service Act) in rendering financial services within the course and scope of their employment. Some representatives may be rendering services under supervision and will inform You accordingly.

Legal and contractual relationship with the Insurer: Contract in Place
 Professional Indemnity and/or Fidelity Cover: Exodec 229 (Pty) Ltd has a Professional Indemnity. Cover and a Fidelity Guarantee Cover in place.
 Claims Procedure including prescription period: Sanah Kwapeng Tel: 016 362 0334 or Cell: 071 600 1927
 Email: claims@exodecgroup.co.za
 Complaints Procedures: Contact Person: Marieta Pretorius Tel: 016 362 0334 or Cell: 076 768 2691 or Email: info@exodecgroup.co.za
 Compliance Officer: Leona Prinsloo Tel: 012 664 6257 Email: lprinsloo@mweb.co.za

Conflict of Interest: Exodec has a conflict-of-interest management policy in place and is available to clients on the website.
 Professional Indemnity and/or Fidelity Cover: Guardrisk Life Limited has a Professional Indemnity Cover and Fidelity Guarantee Cover in place.

Compliance Details

Complaints Details

Telephone: +27-11-669-1104 0860 333 361
 Fax Number: +27-11-675-3826
 Email: compliance@guardrisk.co.za complaints@guardrisk.co.za
 Website: www.guardrisk.co.za

Conflict of Interest : Guardrisk Life Limited has a conflict of interest management policy in place and is available to clients on the website.

Policy Wording - A copy of the policy wording can be obtained from Exodec 229 (Pty) Ltd

Fees Commission fee: 0% Binder fees: 9%
 Policy details Type of Policy: Funeral Class of Business Risk covered: R50 000 Policy Benefits: Death

The Administrator directly or indirectly holds more than 10% of the relevant product supplier's shares or has any equivalent substantial financial interest in the Insurer.

Premiums Your premium obligations

Monthly Premium: As per the policy agreement Due date and frequency: Monthly

Manner of payment of premium: Direct deposit

Consequence of non-payment: Cover will cease and no further benefits will be in force.

Details of any premium increases, including the frequency and basis thereof: Annually upon the Review Date.

Cooling Off Rights - If any of the information reflected above and below was given to You orally, this disclosure notice serves to provide You with the information in writing. Should You not be satisfied with the Policy, You are entitled to a period up to 31 days from the date of receipt of the Policy within which You may cancel Your Policy in writing at no cost provided no Claim has arisen or any benefit paid. Cover will cease upon cancellation of the Policy. All premiums paid by the Policyholder to the Insurer up to the date of receipt of the cancellation notice will be refunded to the Policyholder.

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| <p>The Insurer Business Name: Guardrisk Life Limited Registration number: 1999/013922/06 Physical address: The Marc, Tower 2, 129 Rivonia Road, Sandton, 2196 Postal address: PO Box 786015, Sandton, 2146 Telephone: +27-11-669-1000 Email: info@guardrisk.co.za Web: www.guardrisk.co.za FALS registration (FSP No): FSP 76</p> | <p>In terms of the FSP license, Guardrisk Life Limited is authorised to give advice and render financial services for products under: CATEGORY I:</p> <ul style="list-style-type: none"> • Long-term Insurance: Category A • Long-term Insurance: Category B1 • Long-term Insurance: Category B1-A • Long-term Insurance: Category B2 • Long-term Insurance: Category B2-A • Long-term Insurance: Category C |
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Processing of Personal Information

Your privacy is of utmost importance to Us. We will take the necessary measures to ensure that any and all information, including Personal Information (as defined in the Protection of Personal Information Act 4 of 2013) provided by You or which is collected from You is processed in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 and further, is stored in a safe and secure manner.

You hereby agree to give honest, accurate and up-to-date Personal Information and to maintain and update such information when necessary.

You accept that Your Personal Information collected by Us may be used for the following reasons:

- to establish and verify Your identity in terms of the Applicable Laws;
- to enable Us to fulfil Our obligations in terms of this Policy;
- to enable Us to take the necessary measures to prevent any suspicious or fraudulent activity in terms of the Applicable Laws; and
- reporting to the relevant Regulatory Authority/Body, in terms of the Applicable Laws.

We may share Your information for further processing, with the following third parties, which third parties have an obligation to keep Your Personal Information secure and confidential:

- Payment processing service providers, merchants, banks and other persons that assist with the processing of Your payment instructions;
- Law enforcement and fraud prevention agencies and other persons tasked with the prevention and prosecution of crime;
- Regulatory authorities, industry ombudsmen, governmental departments, local and international tax authorities, and other persons that We, in accordance with the Applicable Laws, are required to share Your Personal Information with;
- Credit Bureaus;
- Our service providers, agents and sub-contractors that We have contracted with, to offer and provide products and services to any Policyholder in respect of this Policy; and
- Persons to whom We cede Our rights or delegate Our authority to, in terms of this Policy.

You acknowledge that any Personal Information supplied to Us in terms of this Policy is provided according to the Applicable Laws.

Unless consented to by Yourself, We will not sell, exchange, transfer, rent or otherwise make available Your Personal Information (such as Your name, address, email address, telephone or fax number) to any other parties and You indemnify Us from any claims resulting from disclosures made with Your consent.

You understand that if we have utilized Your Personal Information contrary to the Applicable Laws, You have the right to lodge a complaint with Guardrisk within 10 (ten) days. Should Guardrisk not resolve the complaint to Your satisfaction, You have the right to escalate the complaint to the Information Regulator.

Other matters of importance - You will be informed of any material changes to the information about the Intermediary, Insurer and or Underwriting Manager provided above.

If We fail to resolve Your complaint satisfactorily, You may submit Your complaint to the **Ombudsman of Long-Term Insurance**.

You will always be given a reason for the repudiation of Your claim.

If the Insurer wishes to cancel Your policy, the Insurer will give you **31 days** written notice, to Your last known address.

You will always be entitled to a copy of Your policy at no extra charge.

Warning - Do not sign any blank or partially completed application form. Complete all forms in ink. Keep notes of what is said to You and all documents handed to You. Where applicable, call recordings will be made available to You within 7(seven) days of request. Don't be pressurised to buy the product. Failure to provide correct or full relevant information may influence an Insurer on any claims arising from Your contract of insurance.

Waiver of Rights -

No insurer and/or intermediary may request or induce in any manner a client to waiver any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

Particulars of the Long-Term Insurance Ombudsman
(For claims/service-related matters)

Postal address: Private Bag X45, Claremont, Cape Town, 7700

Telephone: +27-21- 657- 5000 / 0860 103 236

Fax number: +27-21- 674- 0951

Email address: info@ombud.co.za

Particulars of the Financial Sector Conduct Authority

Postal address: PO Box 35655, Menlo Park, 0102

Telephone: +27-12- 428-8000

Fax number: +27- 12- 347- 0221

Email address: info@fscsca.zo.za

Particulars of the FAIS Ombudsman
(For product/advice related matters)

PO Box 74571, Lynnwood Ridge, 0040

+27- 12- 470- 9080

+27- 12- 348- 3447

info@faisombud.co.za

Particulars of the Information Regulator

(For complaints relating to the use of Personal Information)

PO Box 31533, Braamfontein, Johannesburg, 2017

+27- 10- 023- 5200

+27- 82- 746- 4173

complaints.IR@justice.gov.za