

The Access Bank Loyalty Rewards Campaign

Terms and Conditions:

- All persons (“Participants”) entering the Access Bank Loyalty Rewards platform (“Promotion”) agree that the Promotion rules, as set out in these Terms and Conditions (“Terms and Conditions”), shall apply and are binding on them.
- TLC Marketing Worldwide (Pty) Ltd (“TLC”) and Access Bank South Africa Limited are collectively referred to as the “Promoters” in respect of the Promotion for purposes of these Terms and Conditions.
- The campaign commences on 1st August 2021 00h01 and ends on 31st July 2024 23h59 all days inclusive.

Nature of the Rewards:

- These Terms and Conditions cover the rewards that we source for you from our partners. The Promoters of these rewards are Access Bank South Africa Limited and its registered address at Building No.3, Inanda Greens Business Park, 54 Wierda Rd W, Wierda Valley, Sandton, 2196 and TLC Marketing Worldwide Proprietary, a private company duly incorporated in accordance with the laws of the Republic of South Africa with its registered address at 1st Floor, Block F; 150 Linden Road, Strathavon, Sandton, 2196 (“TLC”).
- By accessing these rewards, you agree to be bound by these Terms and Conditions and you consent to us sharing your personal data with: affiliates (means, in relation to TLC Marketing Worldwide, any entity Controlling, Controlled by or under common Control with TLC Marketing Worldwide from time to time) and suppliers for purposes of this reward. These Terms and Conditions apply in addition to the Terms and Conditions applicable to Access Bank. If there is a conflict between the Terms and Conditions applicable to the account or service and these Terms and Conditions, these Terms and Conditions will apply insofar as the rewards are concerned.

Qualifying Criteria:

- You are a permanent resident and/or citizen of the Republic of South Africa.
- You have a valid identity number.
- You are 18 years and older.
- Participants will qualify for three guaranteed rewards when they open a new Access Bank account and perform a minimum of 7 transactions per month. All qualifying customers will be sent an SMS with the USSD string and unique code to allow them access to the redemption platform and select their three rewards.

Reward Offers:

Qualifying participants will receive 3 guaranteed rewards from the list below:

- R100 Bus Voucher (Intercity) AND
- R25 Fast Food Voucher (Wimpy OR Nando’s OR Steers) AND
- 150MB MTN Data Voucher

How to Redeem the Access Bank Rewards:

- All qualifying customers will be sent an SMS with the USSD string and unique code to allow them access to the redemption platform.
- To claim the Access Bank Loyalty Rewards Dial *120*853# and enter the unique code that will be sent to the customer.
- Participants will receive 3 guaranteed rewards
- For all queries and complaints, customers can contact the TLC Marketing center via email: accessbanksa@tlcrewards.com or call +27 11 020 0977

Rewards Descriptions and Conditions:

- Each Access Bank customer will be entitled to three guaranteed rewards monthly based on the qualifying criteria mentioned above when they open a new Access Bank account.

a) The Reward Terms of use: R100 off Intercity Bus Voucher

- Customer to contact the national Intercity contact center on 087 150 1895 for telephonic bookings and quote their voucher code, upon the finalizing of the ticket payment, the amount of the voucher code will be deducted from the total fare due. (PLEASE NOTE: CUSTOMERS CAN NOT REDEEM TICKET VIA SHOPRITE OR CHECKERS)
- Only one Intercity voucher may be used per customer.
- The voucher may not be exchanged for cash nor is it transferrable or refundable.
- The voucher code may only be applied for a return trip.
- Existing Intercity promo codes or offers may not be used in conjunction with the voucher or applied toward the same trip.
- The voucher may only be used within the Republic of South Africa and excludes-cross boarder trips.
- Voucher validity is one (1) month from date of redemption.
- Refer to www.intercity.co.za for full passenger T&Cs.

Intercity Standard Terms and Conditions for Passengers

- Tickets are not transferable and are valid for use only by the persons to whom they are issued and for the date and time shown thereon.
- It is the passengers' responsibility to ensure that the correct information is shown on the ticket.
- Any alteration to a ticket will render it invalid. Any change of trip requires the issue of a replacement ticket.
- Positive identification may be requested when boarding the coach.
- All fares are subject to change without notice. Intercity Xpress will only be bound by the fare charged upon the purchase ticket.
- Intercity Xpress reserves the right of admission to any of its coaches. Upon the exercising of such discretion with reference to a bona fide ticket holder by Intercity Xpress as and when it may deem necessary, such a ticket holder would be reimbursed in full.
- Passengers are required to be at the departure points 30 minutes before the departure time shown on the ticket. Any seat not filled within 10 minutes prior to the scheduled departure time, will be offered for sale to standby passengers on a first come first served basis.
- Tickets that are cancelled shall be refunded into a banking account within 15 working days, but provided that the same is done at least 6 hours before departure. Tickets that are cancelled and need to be refunded are subject to a 20% cancellation fee.
- Cancellations done after the departure time will be refunded provided cancellation is due to death or hospitalization of the person in whose name the ticket has been issued and is subject to a 20% cancellation fee.
- An alternative booking (the rebooking) may be done for the next available seat on the same route as the initial ticket for tickets that want to be cancelled after this period provided that it is 3 hours prior to departure and is subject to a 20% rebooking fee.

- No more than one rebooking will be allowed per ticket issued. Any increase in the cost/price of the ticket will be for the account of the passenger, payable immediately on making the rebooking.
- All rebooked tickets cannot be refunded.
- If a passenger misses the bus, no rebooking or refund will be granted.

b) The Reward Terms of use: R25 Fast Food Voucher (Wimpy)

- To redeem visit any Wimpy Nationwide.
- Customer to present WiCode voucher code at the Wimpy point of sale upon making a purchase.
- The voucher amount will be offset against any purchase.
- Should the value of the purchase be lower than the voucher amount, you will not receive any cash back
- Should the value of the purchase be higher than the voucher value, then the difference can be paid for in cash/card.
- The offer is for one time use only.
- Only one voucher may be used per customer.
- The voucher is non-transferrable and may not be refunded nor exchanged for cash.
- Voucher validity is one (1) month from date of redemption.
- Patrons may only use the voucher at Wimpy restaurants within the Republic of South Africa.

c) The Reward Terms of use: R25 Fast Food Voucher (Nando's)

- To redeem visit any Nando's Nationwide.
- Customer to present WiCode voucher code at the Nando's point of sale upon making a purchase.
- The voucher amount will be offset against any purchase.
- Should the value of the purchase be lower than the voucher amount, you will not receive any cash back
- Should the value of the purchase be higher than the voucher value, then the difference can be paid for in cash/card.
- The offer is for one time use only.
- Only one voucher may be used per customer.
- The voucher is non-transferrable and may not be refunded nor exchanged for cash.
- Voucher validity is one (1) month from date of redemption.
- Patrons may only use the voucher at Nando's restaurants within the Republic of South Africa.

d) The Reward Terms of use: R25 Fast Food Voucher (Steers)

- Customer to present WiCode voucher code at the Steers point of sale upon making a purchase.
- The voucher amount will be offset against any purchase.
- Should the value of the purchase be lower than the voucher amount, you will not receive any cash back
- Should the value of the purchase be higher than the voucher value, then the difference can be paid for in cash/card.
- The offer is for one time use only.
- Only one voucher may be used per customer.
- The voucher is non-transferrable and may not be refunded nor exchanged for cash.
- Voucher validity is one (1) month from date of redemption.
- Patrons may only use the voucher at Steers restaurants within the Republic of South Africa.
- Refer to Steers website www.steers.co.za for full T&Cs.

e) The Reward Terms of use: 150MB MTN Data

- To redeem the 150MB DATA, dial *141*PIN# (Pin provided in SMS). Follow the prompts on the USSD for the data / airtime to be loaded onto your mobile phone.
The voucher is valid for one (1) month after the date the reward pin is received

Restrictions:

- Prizes cannot be redeemed for cash in part or whole and are non-refundable, non-transferable, and non-exchangeable and the organizer's reserve the right to substitute any prize with another prize of similar or equal value.
- The organizers do not guarantee any buy-back of any of the prizes given away in the promotion.
- Rewards cannot be exchanged or swapped.
- Rewards can be retracted if products are returned to the store or group.
- Participants will not be allowed to redeem the same reward in the same month

Contacting Us:

- For queries participants can directly contact TLC Marketing on between 08h30 – 16h30, Monday – Friday or via email on accessbanksa@tlcrewards.com or call +27 11 020 0977. Not available on Weekends and Public Holidays

General Terms:

- Without detracting in any way from the Promotion Terms and Conditions, the following general provisions shall be applicable to these Rules.
- The Promoter/s of this Promotion are the Organisers. The Organisers will interpret the Terms and Conditions in their sole discretion and reserve the right to amend the Terms and Conditions at any time in accordance with the provisions contained in these Rules.
- By entering and participating in the Promotion, you agree that the Organisers may collect and process your personal information for purposes of this Promotion.
- The Organisers, their directors, members, partners, employees, agents, consultants, any other person who directly or indirectly controls or is controlled by them or any supplier of goods and services in connection with this Promotion and their spouses, life partners, parents, children, siblings, business partners or associates are not eligible to participate in or enter this Promotion.
- IN THE EVENT OF A DISPUTE, THE DECISION OF THE ORGANISERS WILL BE FINAL AND BINDING AND NO CORRESPONDENCE WILL BE ENTERED INTO IN THIS REGARD AND FOR FURTHER CLARITY, THE ORGANISERS SHALL BE ENTITLED TO DEAL WITH SUCH DISPUTES (OR ANY FAILURE BY ENTRANTS TO FOLLOW THE RULES) IN THEIR SOLE DISCRETION, INCLUDING THAT THE ORGANISERS SHALL BE ENTITLED, IN ADDITION TO ANY OTHER RIGHTS WHICH THE ORGANISERS MAY HAVE IN TERMS OF THESE RULES, TO IMMEDIATELY DISQUALIFY ENTRANTS FROM THIS PROMOTION. BY ENTERING THE PROMOTION AND/OR ACCEPTING ANY PRIZE, THE ENTRANTS, USERS AND/OR WINNERS HEREBY INDEMNIFY, RELEASE AND HOLD HARMLESS THE ORGANISERS (INCLUDING THEIR SUBSIDIARIES, HOLDING COMPANIES AND AFFILIATES), THEIR DIRECTORS, EMPLOYEES, AGENTS, SUPPLIERS AND CONTRACTORS (THE "ORGANISER PARTIES")
- FROM AND AGAINST ANY ACTIONS, CLAIMS AND/OR LIABILITY FOR INJURY, LOSS, DAMAGE, EXPENSE, CLAIM OR DAMAGES OF ANY KIND RESULTING IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, FROM PARTICIPATION IN THE PROMOTION, AND/OR THE USE, ACCEPTANCE OR POSSESSION OF A PRIZE, AND/OR PARTICIPATION (OR NON-PARTICIPATION) IN A PRIZE-RELATED ACTIVITY.
- Entrants who, in the Organisers' sole determination, act unlawfully, fraudulently, in breach of these Rules and/or Terms and Conditions or otherwise dishonestly may be disqualified from participating in the Promotion and shall not be eligible to win any prize.
- Access Bank and TLC Marketing Worldwide are not responsible for any reward misrepresentation (written or verbal) on warranties by anyone / group other than TLC Marketing Worldwide
- ADDITIONAL TO ANY OTHER RIGHTS CONTAINED IN THE COMPETITION RULES, THE ORGANISERS RESERVE THE RIGHT TO TERMINATE THE PROMOTION AT ANY TIME WITH IMMEDIATE EFFECT. IF THIS IS THE CASE, THE ORGANISERS WILL PROVIDE A NOTICE ON THE WEBSITE AND IT SHALL BE

THE RESPONSIBILITY OF ENTRANTS TO REVIEW SUCH WEBSITE IN THIS RESPECT. IN SUCH EVENT, ALL ENTRANTS HEREBY WAIVE ANY RIGHTS WHICH THEY MAY HAVE AGAINST ANY OF THE ORGANISER PARTIES AND ACKNOWLEDGE THAT THEY WILL HAVE NO RECOURSE OR CLAIM OF ANY NATURE AGAINST THE ORGANISER PARTIES.

- THE PROMOTERS ARE NOT LIABLE FOR ANY TECHNICAL FAILURE THAT MAY RESULT IN AN ENTRY NOT BEING SUCCESSFULLY SUBMITTED. ANY PRIZE IS ACCEPTED BY A WINNER AT HIS/HER OWN RISK AND THE ORGANISERS ARE NOT LIABLE, AT ANY TIME, FOR ANY DEFECT IN THE PRIZE.
- The duration of this Promotion may also be extended or curtailed at the sole discretion of the Promoters. If this is the case, the Organisers will provide notice of this on the Website. All Promotion queries must be directed to TLC Marketing Call Centre on accessbanksa@tlcrewards.com or call 08:30 to 16:30 Monday – Friday. Not available on Weekends and Public Holidays.
- A copy of the Competition rules is available at no cost to the Participants and can be downloaded in printable form on the redemption reward site.

EXCLUSIONS AND OTHER IMPORTANT TERMS:

- Nothing in these Terms and Conditions is intended to, or must be understood to, unlawfully restrict, limit or avoid any rights or obligations, as the case may be, created for either the participant or the Promoter in terms of the Consumer Protection Act, 68 of 2008 ("CPA").
- By entering the Programme in accordance with its terms, Participants acknowledge that the Programme will be managed in accordance with the provisions of the CPA. Qualifying participants undertake to expeditiously do all things necessary to enable the Promoters to comply with their obligations under the CPA including, but not limited to providing such personal information as may be required in order to facilitate handing over the reward.
- These Terms and Conditions shall be governed by the laws of the Republic of South Africa.