



**Clientèle**

IFA Perks  
Terms & Conditions  
May 2024



## IFA PERKS PROGRAMME TERMS AND CONDITIONS

### 1. Definitions and purpose of Terms and Conditions:

In these Terms and Conditions the following words and expressions shall have the following meaning: "we", "us" and "our" refers to CBC Rewards (Pty Ltd), registration number 2016/195909/07 including all of our subsidiaries; "you", "your" or "yourself" refers to the person using the website; "website" means the collection of web pages located at [www.Clientele.co.za](http://www.Clientele.co.za) and [www.Clientelemobi.co.za](http://www.Clientelemobi.co.za).

Life Insurance policies are brought to you by Clientele Life Assurance Company Limited, a licensed Life Insurer and authorised FSP, no. 15268.

Non-Life Insurance policies are brought to you by Clientele General Insurance Limited, a licensed non-life insurer and authorised FSP, no.34655

The IFA Perks programme is brought to you by CBC Rewards (Pty) Ltd, which provides non-insurance services and products relating to lifestyle and loyalty benefits.

The non-insurance benefits are not financial products or services and are not regulated by the FAIS Act. You are not afforded the same protections as per the FAIS Act;

Links to third party websites are provided for convenience only and may be discontinued at any time. The fact that we provide a link to a third party website does not mean that we endorse, authorise or sponsor that website nor that we are affiliated to such website's owners or sponsors.

### 2. About the Clientèle Perks Programme:

The IFA Perks programme is a lifestyle and discount programme brought to you by CBC Rewards (Pty) Ltd. It is available to any member/natural person who is over the age of 18 and pays the monthly fee.

IFA Perks Programme benefits will be accessible and redeemable as long as your monthly fee is paid and you have accepted the DebiCheck instruction on your account. All your IFA Perks benefits except the Retail, Fast Food and Travel vouchers will be activated immediately upon acceptance of the DebiCheck instruction. The Retail, Travel and Fast Food vouchers will be available to claim within 24 hours of signing up to the program. Access to these benefits will continue following confirmation of successful payment and DebiCheck of your monthly fee each month. Annual increases are applicable to the fee payable for IFA Perks. You will be provided with 30 days' notice regarding the increase. You can choose to accept or cancel if you are not happy with the increase. In addition to this, the benefits of the programme may be reviewed from time to time. Members will not be entitled to receive access to any benefits where the monthly fee is not paid.

We may, from time to time, run additional promotions within IFA Perks which are valid for a limited period only. Specific Terms and Conditions for these promotions will be available on the website when necessary.

Access to IFA Perks benefits will be determined according to the following

#### Payment types

Payment type	Access to Benefits
Debit order and DebiCheck	Immediately and thereafter with each payment of the monthly fee

CBC Rewards (Pty) Ltd reserves the right to terminate an IFA Perks program(s) with immediate effect if misuse is detected



You have the right to cancel the Clientèle Perks Programme by giving us 31 days' notice. The fee paid during this notice period will not be refunded. If you cancel within the 5-day cooling off period, commencing from the date of sale, if the monthly fee was received, it will be refunded provided no rewards benefits were used.

However, please note that you will not be able to re-activate a cancelled IFA Perks programme. Should you decide to join IFA Perks again, a new plan will be created. For any queries or should you wish to lodge a complaint please contact us on 087 825 1150. Details of the full complaints procedure are contained on [www.clientele.co.za](http://www.clientele.co.za).

The duration of the membership and quantity of benefits may be extended or curtailed at our discretion.

All participants must:

- Be legal residents in the Republic of South Africa;
- Be currently residing in the country at the date of the commencement of membership to IFA Perks programme;
- Be at least 18 years old;
- Be in the possession of a valid South African Identity book;

The IFA Perks programme is offered subject to these Terms and Conditions, and in order to become an IFA Perks member, these terms and conditions must be accepted.

- Errors and omissions may be accepted at our discretion.
- Failure by Clientèle to enforce any of its rights at any stage does not constitute a waiver of those rights.
- We may extend the period of certain benefits at our discretion and members will be informed via In-App message when this occurs.
- Delivery of the free discount vouchers, benefits and coupon/s will be made available via the IFA App. To redeem some benefits you may be required to contact an external third party. Details will be provided on the App.

Use of IFA Perks is subject to the Clientèle Privacy Policy which can be found on [www.clientele.co.za](http://www.clientele.co.za)

1. Free discount voucher terms and conditions:

The free discount vouchers can be redeemed from the following categories:

- Fast Food
  - Entertainment
  - Retail
  - Travel
- These discount vouchers are available on the IFA App.
  - Only one discount voucher per category can be redeemed per member, per month. This means that you can redeem a maximum of 4 discount vouchers across the discount voucher categories each month.



- The Retail vouchers will be made available after first monthly payment has been received.
- Discount vouchers will be available from the between the first and last day of the month. If you don't redeem your discount vouchers in the month they will be lost.
- New vouchers will be loaded on the first day of each month.
- The discount voucher options per category may change from time to time.
- The discount voucher categories may change from time to time.
- Each discount voucher is only valid for 30 days from date of redemption in the IFA App.
- The discount voucher is not transferable and cannot be exchanged for cash.
- The use of the discount vouchers are subject to the retailer's terms and conditions as detailed on the voucher.

## **2. Free discount voucher benefit procedure for utilisation:**

Digital Discount Vouchers:

- Open the Google Play or Apple App Store on your Smartphone.
- Search for the IFA App and download. The download is at your own cost.
- To redeem your free discount voucher, Login or Register if you are a first time user of the IFA App.
- Utilisation of the App is FREE to use on all major SA networks.
- Please note that the IFA Perks programme may take between 24 and 48 hours to activate on the IFA App. You will have immediate access to the IFA Perks programme and continue to have access provided the monthly fee is successfully paid every month.
- Select your free discount voucher from the category list by following the prompts.
- Follow the redemption process stipulated on the discount voucher terms and conditions to redeem.
- The use of these vouchers are subject to participating partner Terms and Conditions as listed on the discount voucher, please refer to the IFA App for their specific Terms and Conditions

The IFA App may at times be unavailable due to routine maintenance

## **3. Digital Coupons benefit terms and conditions:**

- The coupons are only redeemable at selected retailers within South Africa, which are available on the IFA App. These may change from time to time.
- The coupons cannot be exchanged for cash. The coupons are only valid until the stipulated expiry date and whilst stocks last.
- The member is limited 100 grocery and 100 Health & Beauty coupons per month.
- Each digital coupon is redeemable via the IFA App up to 5 times per month.
- The items that have coupons applied may change at our discretion.

## **4. Digital Coupons benefit procedure for utilisation:**

Digital Coupons:

- Open the Google Play or Apple App Store on your Smartphone.
- Search for the IFA App and download. The download is at your own cost.
- To redeem your coupons, Login or Register if you are a first time user of the IFA App.
- Utilisation of the App is FREE to use on all major SA networks.
- Please note that the IFA Perks programme may take between 24 and 48 hours to activate on the IFA App. You will have immediate access to the IFA Perks programme and continue to have access provided the monthly fee is successfully paid every month.
- Select your coupons from the relevant retailer by following the prompts.
- Show the coupon code(s) at the till along with the product you wish to redeem the discount on.
- The IFA App may at times be unavailable due to routine maintenance.



Dis-Chem wiCode Coupons:

- Select the coupons you wish to use when shopping at Dis-Chem.
- You will receive a single wiCode that contains all the selected coupons added to your basket.
- The wiCode will be a single 7-digit number, which can be accessed in My Wallet – Coupons.
- Once the items have been scanned, inform the cashier that you have coupons and give your wiCode to the cashier at the till after your items have been scanned.
- A wiCode will remain valid for 24 hours only, where after it will expire and you will need to request a new coupon. If it expires, you will have been deemed to have used one (one of five) of your coupons per product.
- You can redeem each coupon up to five times each month.

## 5. Dining

- The Dining Cashback Benefit entitles the active member only to a refund (cashback) on the second most expensive meal purchased, provided:
  - no less than 2 meals and 2 drinks are physically ordered and paid for by the active member from the qualifying restaurant; and
  - the claims are submitted with the restaurant receipt and proof of payment; and
  - the active member has not exceeded the utilization limit of R1000.00 (one thousand Rand) per month; and
  - the active member is at least 18 years of age.
- The cashback amount will be calculated as the second most expensive meal purchased by the active member on the bill, up to a maximum of R100.00 (one hundred Rand). Claims will be verified with the restaurant to ensure validity.
- The cashback claim will be processed within 5 working days, unless otherwise specified. Over the December holiday period, claims will incur additional processing time.
- Crave reserves the right to adjust the processing period to which claims are processed.
- Any claims submitted with incomplete information, restaurant receipt or proof of payment missing, unclear receipt, or consisting of meals or restaurants that do not qualify, will be delayed or declined.
- Cashback refunds are processed by Crave and not the restaurant. Accordingly, please refer all benefit queries to Crave.
- The Dining Cashback Benefit:
  - is valid for a specified list of restaurants only. Crave shall be entitled, in their sole and absolute discretion, to amend the list of restaurants from time to time. Crave shall endeavour to promptly update this list as and when we are made aware of any changes. Whilst every effort will be made to ensure that all listed restaurants are trading, Crave will not be held liable in the event of any restaurant closures; and
  - is applicable to the restaurant's standard prices only; and

- cannot be used in conjunction with any special offers, promotions, discount vouchers or loyalty programs; and
- may be used in conjunction with Uber One; and
- may be used for takeaway and delivery where available, provided at least 2 meals and 2 drinks are purchased; and
- may only be used once per restaurant per day; and
- does not apply to desserts, toppings, sides, “build your burger”, sharable platters, extras on burgers/ pizzas etc.; and
- applies to courses that include drinks, provided it is not a special; and
- applies to individual line items on the menu whereby one line item is the equivalent of one meal; and
- may not be used within 3 hours of a previous claim; and
- may not be used at any restaurant at which the member or their immediate family are employed.
- A maximum of two memberships may be used per table, provided they are for different members. Each member must claim separately. In the case of two claims submitted, the first claim submitted and processed will attract the bigger cashback. The cashback amount will be calculated as follows:
  - a) Membership 1: 2nd most expensive meal on the bill up to max R100.00 (one hundred Rand), with a minimum of 4 drinks; and
  - b) Membership 2: 4th most expensive meal on the bill up to max R100.00 (one hundred Rand), with a minimum of 4 drinks.
- Cashback claims:
- must include all of the following in the claim submission:
  - the original restaurant receipt, which must clearly display the following details: restaurant name, receipt number, receipt total, receipt date, receipt time, and meals ordered. Pro -forma invoices are not accepted; and
  - proof of payment, which can consist of: cash receipt, debit card or credit card slip, Snapscan or Zapper receipt. At Crave’s discretion, Crave may request for additional proof of payment to be submitted along with any claims that are submitted e.g. front-of-card used or a bank statement. Failure to produce additional proof of payment will result in the claim being declined.
- must be submitted within 24 hours of the restaurant visit; and
- will not be processed if the details on the receipt (restaurant name, date, and time) do not match the claim details.
- Membership is non-transferable and the benefit may only be utilised by the active member.
- Crave accepts no responsibility for the quality of service and/or meals at restaurants. Furthermore, Crave will not become involved in any non-Crave related disputes between members and restaurants.
- Crave processes and terms & conditions may be amended from time-to-time.
- Failure to adhere to, or any attempt to circumvent the Crave terms & conditions, will result in eligibility to use the benefit being suspended or terminated. Crave will not be liable for any membership fee refunds or unpaid claims whatsoever in the case of any suspension or termination. Furthermore, if any



instances of fraud are uncovered, Crave reserves the right to institute criminal proceedings against anyone suspected of committing fraud.

## **6. Boston Connect**

- This voucher/ coupon code is valid for six (6) months from date of issue.
- This voucher/ coupon code can be utilised by any member of your family.
- This voucher/Coupon code is valid for one course only and covers the cost of the full course.
- There is a limit of 3 Boston Connect voucher/coupons that you as an IFA Perks member can request in each calendar month.
- The voucher/coupon is valued at around R1500, which covers the full cost of the course that you select.
- The use of this voucher / coupon is subject to the Boston Connect Terms and conditions, please refer to their website for full Terms and Conditions.
- The voucher is not redeemable for cash and cannot be transferred or on sold.

## **7. Ivy Academy**

- This voucher/ coupon code is valid for six (6) months from date of issue.
- This voucher/ coupon code can be utilised by any member of your family.
- This voucher/Coupon code is valid for one course only and covers the cost of the full course.
- There is a limit of 3 Ivy Academy voucher/coupons that you as an IFA Perks member can request in each calendar month.
- The voucher/coupon is valued at around R1500, which covers the full cost of the course that you select.
- The use of this voucher / coupon is subject to the Ivy Academy Terms and conditions, please refer to their website for full Terms and Conditions.
- The voucher is not redeemable for cash and cannot be transferred or on sold.

## **8. Mobile**

- IFA Perks programme members will get up to 25% discount on data and airtime purchases.
- For full Mobile terms and conditions visit the Mobile section.

## **9. Clientèle Insurance Product**

- The Insurance product discount benefit will only be available on the following products for IFA Perks:
  - Clientèle Funeral Dignity Plan
  - Clientèle Ultimate Dignity Plan
  - Clientèle Standard Legal Plan
  - Clientèle Classic Legal Plan
  - Clientèle Extended Family Legal Plan
  - Clientèle H.E.L.P Plan
  - Clientèle Ultimate H.E.L.P Plan
  - Clientèle Premium H.E.L.P Plan
  - Clientèle Accidental H.E.L.P Plan
- In order to qualify for the discounted insurance product benefit, your IFA Perks programme must be active.
- The discount applicable will be:
  - 20% off your policy premiums if the subsequent insurance product is purchased through the IFA website or the IFA App.
  - 10% off your policy premiums if the subsequent product is purchased through any other sales channel.
- The discounted rate will only be valid on your insurance product while your IFA Perks plan remains active.
- Should your IFA Perks plan be inactive in anyway, your insurance policy rate will be recalculated to the original rate without the discount.

## 10. FlySafair

- The FlySafair travel cash back benefit is managed by Direct Rewards on behalf of CBC Rewards (Pty) Ltd.
- Travel cash back claims are processed by CBC Rewards (Pty) Ltd and not FlySafair. All benefit queries and questions should be referred to IFA Rewards by calling 087 825 1152 or emailing [ifa@directrewards.co.za](mailto:ifa@directrewards.co.za)
- The FlySafair travel cash back benefit entitles you as a Perks Member to a refund provided that:
  - You are at least 18 years of age; and
  - You are an active IFA Perks Member;
  - You are a registered IFA App user;
  - You book, pay, and upload a copy of your Boarding Pass within 24 hours after departure;
  - The boarding pass must be in the name of the Clientèle Perks member.
- Membership is not transferable.
- The value of the travel cash back rebate is fixed at R100 only.
- The travel cash back rebate offer can be used in conjunction with any other FlySafair offering in the marketplace.
- The number of travel cash back rebates is limited to ONE FlySafair ticket per member per month.
- Eligibility for a travel cash back rebate is dependent upon the member booking & Flying on either a return or a One-Way FlySafair ticket in a month.
- The travel cash back rebate will be paid directly into the member's bank account subject to the Member's Boarding Pass and a claim submission in the IFA App within 24 hours after departure. The claim submission must clearly show the Member's Mobile number, Email Address, Flight Number, Departure Airport, Departure date / Time, Arrival Date/Time and Flight Price.
- CBC Rewards (Pty) Ltd and Direct Rewards are in no way affiliated to the airline and accept no responsibility for a change in itinerary, cancellation of flights, delayed flights, lost baggage or any other claims relating to the flight. Furthermore, CBC Rewards (Pty) Ltd and Direct Rewards will not become involved in any disputes between Members and the airline.
- CBC Rewards (Pty) Ltd and/or Direct Rewards may amend its terms and conditions from time-to-time

## 11. Complaints and Query Resolution



If you have an IFA Perks query or complaint please contact us on 087 825 1152 or email on [ifa@directrewards.co.za](mailto:ifa@directrewards.co.za). The Contact Centre operating hours are Monday to Friday: 8am to 5pm and Saturdays from 08h00 to 13h00, Sundays and Public Holidays: Closed.

## **12. Application**

Changes to these terms and conditions may be made at our discretion. The updated terms and conditions can be viewed on the website.