



Terms & Conditions of Membership

1. **DEFINITIONS:**

- 1.1. **“Club”** means the ONEclub with correspondence address of 6 Fish Eagle Close, Hemel-en-Aarde Estate, Hermanus, South Africa, 7200;
- 1.2. **“Application for Membership”**: means the process followed by the member to sign up as a Club Member via the website of the club in 3 different tiers i.e. Gold, Platinum and Diamond;
- 1.3. **“Membership”** means the period of time when a Member is contracted to the Club;
- 1.4. **“Membership Term”** means an indefinite period until the membership is terminated by either party in accordance with these terms and conditions;
- 1.5. **“Member”** means a person 18 (eighteen) years and older, who has joined the ONEclub as a member, and for whom, following acceptance to the Club, the Club has agreed to provide benefits and other services to, in accordance with these terms and conditions;
- 1.6. **“Membership Subscription Fee”** means the payment made by the Member to the Club to cover membership costs during the Membership Term;
- 1.7. **“Events”** means the events that the Club organises during the Membership Term;
- 1.8. **“Event Fee”** if applicable will mean the fee charged to Members, guests of Members that are attending with a Member and non-members;
- 1.9. **“Benefits and Specified Service”** means the benefits and services provided by the Club and set out in clause 3 to these Terms and Conditions;
- 1.10. **“Terms and Conditions”**: means the terms and conditions of Membership set out below;
- 1.11. **“Website”**: means the Club’s website <https://www.theoneclub.global/>

2. **AGREEMENT TO THESE TERMS:**

When applying for Membership of the Club, the Member confirms that it has read and agrees to be bound by these Terms and Conditions. Upon membership being accepted by the Club, the Member will be provided with its own copy of the Terms and Conditions and they should be retained for future reference.

3. **SUPPLY OF BENEFITS AND SERVICES:**

- 3.1. The Club shall at its sole discretion provide the following Benefits and Specified Service to the Member:
 - 3.1.1. Free advertisement on the Members Page;
 - 3.1.2. a hyperlink to the website of the Member’s employer from the Website;
 - 3.1.3. Regular email communication promoting new development inventory and forthcoming Events;

- 3.1.4. Opportunity to attend Events upon payment of the Event Fee;
 - 3.1.5. Opportunity to meet and network with likeminded club members;
 - 3.1.6. Opportunity to promote your business and/or employer;
 - 3.1.7. Opportunity to present to other Members about the services of your business and/or employer;
 - 3.1.8. Opportunity to exhibit your business and/or employer at Events
- 3.2. The Specified Service is given to the Member subject to these Terms and Conditions;
 - 3.3. The Club shall use its reasonable endeavours to provide the Specified Service within the advertised times;
 - 3.4. The Club may at any time without notifying the Member make any changes to the Specified Service which are necessary to comply with any safety or other statutory requirements and/or which do not materially affect the nature or quality of the Specified Service;
 - 3.5. Any other changes or additions to the Specified Service or to these Terms will be notified to the Member in writing by the Club in advance of those changes taking place.

4. **OTHER BENEFITS TERMS AND CONDITIONS:**

- 4.1. See **Schedule A** below for detail of the various Rewards and Benefits on offer.

5. **MEMBERSHIP TERM AND PAYMENTS:**

- 5.1. Membership to the ONEClub is for an indefinite period and is subject to payment of the Membership Subscription Fee per debit order for Platinum and Diamond club members. Membership of Gold club members is free;
- 5.2. Members shall pay the Event Fee to attend Events (if applicable). Guests attending with Members shall pay the same Event Fee whilst non-members will be charged the Event Fee plus an additional charge. An Event Fee shall not be refunded if a Member or non-member is unable to attend the Event following the expiry of the Event booking deadline date;
- 5.3. Members shall pay an additional fee, to be agreed between the Club and the Member, for a sponsored hyperlink to appear on the Website;
- 5.4. All subscriptions applicable to the membership of the Member for the provision of the benefits and Events are inclusive of VAT;
- 5.5. **Payment of subscriptions:**
 - 5.5.1. If you join **before the 15th** of the month, you will pay on joining and the rewards and benefits will activate within 3 working days. Your credit card will then be processed on the **28th** of every month for the next month's subscription fee;
 - 5.5.2. If you join **after the 15th** of the month, we will not take any payment and your rewards and benefits will activate within 3 working days. You will enjoy the rewards and benefits for free until the end of the month you joined. Your credit card will then be processed on the **28th** of every month for the next month's subscription fee.

5.6. **Non-Payment of subscriptions** will mean that the benefits and services to the member will be terminated with immediate effect. Membership benefits will only be reinstated once the members monthly subscription amount has been paid. Cognisance needs to be taken that a 7-day period will be applicable to reinstate the benefits;

5.7. **Property Acquisitions and Rewards:**

5.7.1. Member must remain on a specific tier for 12 months after the acquisition of the property, to earn the cashback applicable to that tier;

5.7.2. In the event that the Member wish to earn the higher cashback %, the Member needs to upgrade (and start paying the appropriate subscription amount) before reserving a property to earn that tiers cashback;

5.7.3. With each property acquisition, it will be required that the Member pay an agreed Reservation Fee on signature of the Reservation Agreement.

6. **WARRANTIES AND LIABILITY:**

6.1. The Club warrants to the Member that the Benefits and Specified Service will be provided using reasonable care and skill as far as reasonably possible. Where the Club uses the service of any agent or third party (such as Estate Agents and speakers at events and/or webinars) the Club does not give any warranty, guarantee or indemnity in that respect;

6.2. Except in cases of death or personal injury caused by the Club's negligence, the Club shall not be liable to the Member by reason of any representation (unless fraudulent or negligent) for any loss of profit or any indirect, special or consequential loss, damage costs, expenses or other claims (whether caused by the negligence of the Club or its agents or otherwise) which arise out of or in connection with the provision of the Benefits and Specified Service and the entire liability of the Club under or in connection with the Membership or Specified Service shall not exceed twice the Membership Fee for that Membership Term, except as expressly provided in these Terms and Conditions. This warranty is in lieu of all other terms, conditions and warranties, expressed or implied statutory or otherwise and any other liabilities whatsoever and howsoever arising;

6.3. The Club shall not be liable to the Member or be deemed to be in breach of these Terms and Conditions by reason of any delay in performing, or any failure to perform, any of the Club's obligations in relation to the Specified Service, if the delay or failure is due to any cause beyond the Club's reasonable control, and time shall not be of the essence. In respect of an event cancelled by the Club for any reason whatsoever, liability shall be limited to refunding the Event Fee;

7. **TERMINATION OF MEMBERSHIP:**

7.1. The Member may terminate the Membership by giving written notice to the Club and stop paying its subscription fee. If notice is given during the Membership Term, the Member will not be refunded the Membership Subscription Fee for the Term applicable;

7.2. Either party may at any time terminate the Membership by immediate written notice if the other commits any material breach of these Terms and Conditions or goes into liquidation, becomes bankrupt, makes a voluntary arrangement with its creditors or has a receiver or administrator appointed;

7.3. Upon termination of the Membership for whatever reason all sums owed by the Member to the Club (if applicable) shall become due and payable by the Member with immediate effect;

8. **INSOLVENCY OF THE MEMBER:**

8.1. This clause applies in the following circumstances:

8.1.1. The Member makes a voluntary arrangement with its creditors or (being an individual or firm) becomes bankrupt or (being a company) becomes subject to an administration order or goes into liquidation (otherwise than for the purposes of amalgamation or reconstruction);

8.1.2. An encumbrance takes possession, or a receiver is appointed, of any of the property or assets of the Members;

8.1.3. The Member ceases, or threatens to cease, to carry on business;

8.1.4. The Club reasonably believes that any of the above events is about to happen and notifies the Member accordingly; or

8.2. If this clause applies then, without limiting any other right or remedy available to the Club, the Club may cancel the Membership, including access to its Website, benefits and attendance at Events.

9. **GENERAL:**

9.1. Membership allows the Member to access certain areas of the Website. If a Member decides to cancel their Membership, access will stop;

9.2. If you enter your details in any enquiry form or contact form you are giving your express permission for your details to be added to our data base for contact and marketing purposes. Your details maybe provided to a third party, see Clause 8.4 below;

9.3. The Club understands that email marketing is a useful tool, however, Members are politely asked to keep email marketing to other Members to a minimum and to include an 'opt-out' facility on every email. The Club reserves the right to suspend the Member's access to the Website in the event of complaints from other Members, and such complaints would constitute a breach of these Terms and Conditions

9.4. Members and attendees at an Event acknowledge and accept that the Club reserves the right to publish email contact details of the attendees at each Event. The contact details may be provided to other attendees, the speaker, the venue, nominated charities or other worthy causes (as determined by the Club from time to time). If you would prefer that your contact details are not published, please let us know by contacting us at info@theoneclub.global;

9.5. As a Member of the Club, the Member agrees to conduct themselves in a professional and business-like manner, treating other members with respect at all times. If the Club should receive a complaint about any Member's behaviour, it reserves the right to suspend Membership. Such complaints would constitute a breach of these Terms and Conditions;

9.6. Membership of the Club is at the sole discretion of the Club and it reserves the right to refuse Membership;

9.7. Our website uses cookies to monitor browsing preferences. If you do allow cookies to be used, certain personal information may be stored by us. We will never share your personal details with third parties;

10. **CONFIDENTIALITY:**

- 10.1. Each party undertakes that it shall not at any time disclose to any person any confidential information concerning the business, affairs, customers, clients or suppliers of the other party, except as permitted by below;
- 10.2. Each party may disclose the other party's confidential information:
- 10.2.1. to its employees, officers, representatives, subcontractors or advisers who need to know such information for the purposes of carrying out the party's obligations under these Terms and Conditions. Each party shall ensure that its employees, officers, representatives, subcontractors or advisers to whom it discloses the other party's confidential information comply with this clause; and
- 10.2.2. as may be required by law, a court of competent jurisdiction or any governmental or regulatory authority;
- 10.3. Neither party shall use the other party's confidential information for any purpose other than to perform its obligations under these Terms and Conditions;

11. **OTHER TERMS OF MEMBERSHIP:**

- 11.1. **Notices** – Any notice to the Club is to be sent by email to info@theoneclub.global. Notices to the Member will be sent to the email address of the member when he/she joined the Club, unless the Club is otherwise informed in writing. The provisions of this clause shall not apply to the service of any proceedings or documents in any legal action;
- 11.2. **Severance** – If any provision or part-provision of these Terms and Conditions is or becomes invalid, illegal or unenforceable, it shall be deemed modified to the minimum extent necessary to make it valid, legal and enforceable. If such modification is not possible, the relevant provision or part-provision shall be deemed deleted. Any modification to or deletion of a provision or part-provision under this clause shall not affect the validity and enforceability of the rest of the Terms and Conditions;
- 11.3. **Waiver** – No failure or delay by either party in exercising any of its rights under these Terms and Conditions shall be deemed to be a waiver of that right, and no waiver by either party of any breach of these Terms and Conditions by the other shall be considered as a waiver of any subsequent breach of the same or any other provision;
- 11.4. **Entire agreement** – These Terms and Conditions constitute the entire agreement between the parties and supersedes and extinguishes all previous agreements, promises, assurances, warranties, representations and understandings between them, whether written or oral, relating to its subject matter;
- 11.4.1. Each party agrees that it shall have no remedies in respect of any statement, representation, assurance or warranty (whether made innocently or negligently) that is not set out in this agreement;
- 11.4.2. Each party agrees that it shall have no claim for innocent or negligent misrepresentation based on any statement in these Terms and Conditions.
- 11.5. **Variation** – No variation of Membership shall be effective unless it is in writing and signed by the parties (or their authorised representatives);

- 11.6. **Force majeure** – Neither party shall be in breach of these Terms and Conditions nor liable for delay in performing, or failure to perform, any of its obligations under these Terms and Conditions if such delay or failure result from events, circumstances or causes beyond its reasonable control;
- 11.7. **Third parties** – No one other than a party to these Terms and Conditions shall have any right to enforce any of its terms;
- 11.8. **Governing law** – These Terms and Conditions, and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it or its subject matter or formation shall be governed by and construed in accordance with the law of South Africa;
- 11.9. **Jurisdiction** – Each party irrevocably agrees that the courts of South Africa shall have exclusive jurisdiction to settle any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with these Terms and Conditions or its subject matter or formation.

SCHEDULE A

GROCERY AND PRODUCT DISCOUNT BENEFIT (SHOPRITE/ CHECKERS)

1. BENEFIT SUMMARY

Members will receive access to 100 (*one hundred*) dissimilar grocery and product discount coupons, per month, to be redeemed at any Shoprite/ Checkers outlets nationwide.

2. BENEFIT TERMS AND CONDITIONS

- 2.1 The member agrees that the coupons are as per the list of options provided by The One Club Rewards, whose program is managed by Direct Rewards, at their discretion, which selection may have an impact on the aggregate discount value.
- 2.2 The One Club Rewards warrants that all discount coupons made available in terms of this Benefit are digitally redeemable at all applicable outlets.
- 2.3 One coupon per product.

3. SERVICE DELIVERY AND QUERY HANDLING

Direct Rewards, on behalf of The One Club Rewards, shall solely be responsible for addressing and resolving all of the member queries and/ or concerns related to this Benefit and undertakes to do so in strict accordance with industry best practice.

GROCERY AND PRODUCT DISCOUNT BENEFIT (PICK N PAY)

1. BENEFIT SUMMARY

Members will receive access to 100 (*one hundred*) dissimilar grocery and product discount coupons, per month, to be redeemed at any Pick n Pay outlet nationwide.

2. BENEFIT TERMS AND CONDITIONS

2.1 The member agrees that the coupons are as per the list of options provided by The One Club Rewards, whose program is managed by Direct Rewards, at their discretion, which selection may have an impact on the aggregate discount value.

2.2 The One Club Rewards warrants that all discount coupons made available in terms of this Benefit are digitally redeemable at all applicable outlets.

3. SERVICE DELIVERY AND QUERY HANDLING

Direct Rewards, on behalf of The One Club Rewards, shall solely be responsible for addressing and resolving all of the member queries and/ or concerns related to this Benefit and undertakes to do so in strict accordance with industry best practice.

GROCERY AND PRODUCT DISCOUNT BENEFIT (DISCHEM)

1. BENEFIT SUMMARY

Members will receive access to 100 (*one hundred*) dissimilar grocery and product discount coupons, per month, to be redeemed at any Dis-Chem outlet nationwide.

2. BENEFIT TERMS AND CONDITIONS

2.1 The member agrees that the coupons are as per the list of options provided by The One Club Rewards, whose program is managed by Direct Rewards, at their discretion, which selection may have an impact on the aggregate discount value.

2.2 The One Club Rewards warrants that all discount coupons made available in terms of this Benefit are digitally redeemable at all applicable outlets.

3. SERVICE DELIVERY AND QUERY HANDLING

Direct Rewards, on behalf of The One Club Rewards, shall solely be responsible for addressing and resolving all of the member queries and/ or concerns related to this Benefit and undertakes to do so in strict accordance with industry best practice.

EDGARS VOUCHER DISCOUNT BENEFIT

1. BENEFIT SUMMARY

Members will have access to “Edgars, Beaver Canoe, Legit and Style vouchers/ gift card discount benefit”, whereby the member shall be eligible to purchase Edgars, Beaver Canoe, Legit and Style store gift cards from within the mobisite at a fixed discounted price.

2. BENEFIT TERMS AND CONDITIONS

2.1 The One Club Rewards, managed by Direct Rewards, undertakes to issue such requisite quantity of electronic Edgars vouchers/ gift cards (i.e., Edgars, Beaver Canoe, Legit and Style) to the Customer as it may request at a cost equal to 15% (Fifteen percent) less than the value of the applicable voucher.

2.2 The One Club Rewards warrants that:

2.2.1 Vouchers/ gift cards may be redeemed at any service desk of an Edgars, Beaver Canoe, Legit and Style outlet/s nationwide; and

2.2.2 purchased vouchers will remain valid for redemption for a period of up to 12 (twelve) months from the date of purchase/ activation thereof by the Customer.

3. SERVICE DELIVERY AND QUERY HANDLING

Direct Rewards, on behalf of The One Club Rewards, shall solely be responsible for addressing and resolving all of the member queries and/ or concerns related to this Benefit and undertakes to do so in strict accordance with industry best practice.

TRAVEL BENEFIT – FLYSAFAIR

1. BENEFIT SUMMARY

The One Club Rewards, managed by Direct Rewards, undertakes to provide the member with access to a “travel discount benefit”, which entails members being eligible for cashback on Safair tickets from Direct Rewards.

2. BENEFIT TERMS AND CONDITIONS

2.1 Direct Rewards, on behalf of The One Club undertakes to offer a rebate to members of R150 per month for a valid return flight ticket;

2.2 Subject to such exclusions and qualification criteria as detailed in this clause 2.2, Direct Rewards on behalf of The One Club Rewards warrants that:

2.2.1 clients/ members will be allowed to redeem 2 return flight tickets per month;

2.2.2 bus tickets can be to, and from, any destination serviced by Safair

2.2.3 flown air tickets will remain valid for redemption up to 48 hours after, the date and time of travel.

3. SERVICE DELIVERY AND QUERY HANDLING

Direct Rewards, on behalf of The One Club Rewards, shall solely be responsible for addressing and resolving all of the member queries and/ or concerns related to this Benefit and undertakes to do so in strict accordance with industry best practice.

TRAVEL DISCOUNT BENEFIT – BUS TICKETS

1. BENEFIT SUMMARY

The One Club Rewards, managed by Direct Rewards undertakes to provide the member with access to a “travel discount benefit”, which entails members being eligible to purchase select bus tickets from Just Go at a fixed discounted price.

2. BENEFIT TERMS AND CONDITIONS

2.1 Direct Rewards, on behalf of The One Club undertakes to offer bus tickets to members at a discount up to 5% less than the standard charge for the applicable bus ticket;

- 2.2 Subject to such exclusions and qualification criteria as detailed in this clause 2.2, Direct Rewards on behalf of The One Club Rewards warrants that:
- 2.2.1 members will be allowed to purchase unlimited number of bus tickets per month;
 - 2.2.2 bus tickets can be to, and from, any destination within the borders of South Africa to which the selected bus service travels;
 - 2.2.3 bus tickets are to be booked via the Just Go website; www.justgo.co.za, customer service helpdesk whereafter the customer will receive a ticket electronically; and
 - 2.2.4 purchased bus tickets will remain valid for redemption up to, and including, the date and time of travel.
- 2.3 All bus ticket bookings are subject to Just Go standard booking terms and conditions (a copy of which is available the service provider's website).

3. SERVICE DELIVERY AND QUERY HANDLING

Direct Rewards, on behalf of The One Club Rewards, shall solely be responsible for addressing and resolving all of the member queries and/ or concerns related to this Benefit and undertakes to do so in strict accordance with industry best practice.

FAST FOOD BENEFIT

1. BENEFIT SUMMARY

The One Club Rewards, managed by Direct Rewards undertakes to provide the Customer with access to a "fast-food benefit", to its members, which entails the Member being eligible to conditional discount vouchers from Direct Rewards at prescribed fast-food outlets.

2. BENEFIT TERMS AND CONDITIONS

- 2.1. The "**Fast Food Benefit**" entitles the member, to a conditional discount voucher on their next fast-food meal purchased from a participating store, provided that you:
- 2.1.1. Spend R250 (two hundred and fifty Rand) or more, excluding the delivery fee, to qualify for a R50 (fifty Rand) voucher;
 - 2.1.2. spend R150 (one hundred and fifty Rand) or more, excluding the delivery fee, to qualify for a R30 (thirty Rand) voucher;
 - 2.1.3. spend R100 (one hundred Rand) or more, excluding the delivery fee, to qualify for a R15 (fifteen Rand) voucher; and
- 2.2. member to submit claim within 24 (twenty-four) hours from visiting the participating outlet or ordering through the respective fast-food application (e.g.: the Steers App).
- 2.3. For the Steers mobile application voucher redemptions, member will need to adhere to the Steers mobile application terms and conditions.
- 2.4. Member will also need to enter the voucher number on the Steers app before selecting the payment method.
- 2.5. **To qualify for a voucher reissue, member will need to purchase food to the value of R100 (one hundred Rand) or more, excluding member voucher spend.**
- 2.6. All claim submissions will be vetted and approved by Direct Rewards based on the above criteria.

- 2.7. The refund will be calculated as per the qualifying criteria and the amount spent on the bill, up to a maximum of R50.00 (fifty Rand), R30.00 (thirty Rand) and R15.00 (fifteen Rand) in terms of clause 2.1.
- 2.8. Member claim will be processed within 3 (three) to 5 (Five) Business Days.
- 2.9. The Fast-Food Benefit:
- 2.9.1. can only be redeemed at participating outlets. We shall be entitled, in our sole and absolute discretion, to amend the list of outlets from time to time. **Whilst every effort will be made to ensure that all listed outlets are trading, The One Club and Direct Rewards shall not be held liable in the event of any restaurant closures;**
 - 2.9.2. member voucher is valid for 1 (one) use only.
 - 2.9.3. member cannot use 2 (two) vouchers for one purchase.
 - 2.9.4. member is limited to 4 (four) claims per subscription month.
 - 2.9.5. member must redeem within 30days from date of voucher issue.
 - 2.9.6. is based on the outlet's standard prices;
 - 2.9.7. shall not be applicable with any special offers, promotions, other discount vouchers or loyalty programs;
 - 2.9.8. applies to individual line items on the menu whereby only 1 (one) discount applies; and
 - 2.9.9. applies to meals that include drinks.

DINING BENEFIT

1. BENEFIT SUMMARY

The One Club Rewards, managed by Direct Rewards undertakes to provide the member with access to a "dining benefit", which entails the member being eligible to receive a rebate of up to R 120 (one hundred and twenty Rand) on the second most expensive meal purchased by the relevant clients/members from a select list of more than 2000 (two thousand) participating restaurants and/or dining establishments throughout South Africa. To a maximum of R1 200 per member per month.

2. BENEFIT TERMS AND CONDITIONS

- 2.1. Direct Rewards, on behalf of The One Club undertakes to provide the member with a list via the mobisite, of at least, 2 000 (two thousand) restaurants and / or dining establishments throughout South Africa that form part of this dining Benefit.
- 2.2. Provided that an applicable member's dining spend qualifies for a rebate in terms of this clause, Direct Rewards undertakes to:
- 2.2.1. procure such payment to the Customer of either: (a) the total value of the second most expensive meal purchased by an applicable client/member from a participating restaurant and/or dining establishment, including VAT; or (b) R120 (one hundred and twenty Rand), including VAT, whichever equates to the lower amount;
 - 2.2.2. confirm to the member that the dining spend was "approved" or "declined" for purposes of such payment within a maximum of 5 (five) Business Days post such member having forwarded a photo of his/her applicable dining slip to Direct Rewards and/or its relevant subcontracted service provider; and

- 2.3. The Parties agree that this dining Benefit is subject to the following conditions:
- 2.3.1. The member must be dining or requesting online delivery with at least 1 (one) other person;
 - 2.3.2. no less than 2 (two) meals and 2 (two) drinks are purchased on your subscription;
 - 2.3.3. The member is at least 18 (eighteen) years of age;
 - 2.3.4. the Dining Benefit can only be redeemed at participating restaurants which can be found on the Mobisite Platform. We shall be entitled, in our sole and absolute discretion, to amend the list of restaurants from time to time. Whilst every effort will be made to ensure that all listed restaurants are trading, Direct Rewards and the One Club shall not be held liable in the event of any restaurant closures;
 - 2.3.5. the Dining Benefit is based on the relevant restaurant's standard prices and cannot be used with any special offers, promotions, other discount vouchers or other loyalty programs;
 - 2.3.6. the Dining Benefit cannot be used when purchasing takeaways;
 - 2.3.7. you may only use the Dining Benefit once per restaurant per day;
 - 2.3.8. the Dining Benefit does not apply to desserts, extras, toppings, sides (e.g., build your burger, extras on pizza etc.);
 - 2.3.9. the refund applies to individual line items on the menu whereby only 1 (one) discount applies;
 - 2.3.10. the Dining Benefit can be used for courses that include drinks, provided it is not a special; and
 - 2.3.11. a maximum of 2 (two) subscriptions may be used per table, provided they are under different names and each member must claim separately;
 - 2.3.12. Dining Benefit may not be used within 3 hours of a previous claim.
 - 2.3.13. Dining Benefit may not be used at any restaurant at which the Member is employed.
- 2.4. The refund will be calculated on the second most expensive meal on the bill, up to a maximum of R120.00 (one hundred and twenty Rand). Your claim may be verified with the relevant restaurant to ensure validity.
- 2.5. Your claim will be processed within 5 (five) Working Days (defined as Mondays to Fridays, excluding South African public holidays).
- 2.6. Your refund will be calculated as follows:
- 2.6.1. Member 1: 2nd most expensive meal on the bill up to a maximum of R120 (one hundred and twenty Rand); and
 - 2.6.2. Member 2: 4th most expensive meal on the bill up to a maximum of R120 (one hundred and twenty Rand).
- 2.7. Claims:
- 2.7.1. must be submitted *via* the mobile application within 24 hours after sit down dining or after delivery of the member's online order;
 - 2.7.2. will be deposited into the bank account in the name of the member only; and
 - 2.7.3. must include a complete and legible claim submission.
 - 2.7.4. must include the original restaurant receipt clearly displaying the restaurant name, receipt number, date, and time (credit card receipts not accepted) in the form of a clear photo and will not be processed if the details on receipt (restaurant name, date) do not match member "claim" or if the time of payment is more than 24 (twenty-four) hours from members "claim" time.

- 2.8. Member's subscription is non-transferable.
- 2.9. At Direct Rewards' discretion, we may request proof of payment to be submitted along with any *pro forma* invoices that are submitted e.g., credit card slip, Zapper, Snap scan receipt or cash receipt.
- 2.10. Payments will not be processed if the details on any receipt (restaurant name or date) does not match the authorisation or if the time of payment is over 5 (five) hours from the relevant authorisation time. Backdated authorisations will not be allowed by Direct Rewards under any circumstances.
- 2.11. Any member who fails to adhere to, or attempts to circumvent, the applicable Terms or abuse the Dining Benefits may result in the termination of their eligibility to receive the Dining Benefits in the future. Direct Rewards shall not be held liable for any losses should a subscriber be denied access to the Dining Benefits on the basis of this clause.
- 2.12. You may not deduct, withhold, bank exchange, commission or set-off any amounts from amounts which are owed to us, without our prior written consent.

3. SERVICE DELIVERY AND QUERY HANDLING

Direct Rewards, on behalf of The One Club Rewards, shall solely be responsible for addressing and resolving all of the member queries and/ or concerns related to this Benefit and undertakes to do so in strict accordance with industry best practice.

CAR HIRE DISCOUNT BENEFIT – WOODFORD CAR RENTAL

1. BENEFIT SUMMARY

The One Club Rewards, managed by Direct Rewards undertakes to provide the Customer with access to a "car hire discount benefit", for its clients/ members, which entails clients/ members being eligible to hire cars from Woodford Car Hire, at a discounted rate via online booking.

2. BENEFIT TERMS AND CONDITIONS

- 2.1 Direct Rewards, on behalf of The One Club undertakes to offer discount to Gold members of 10% (ten percent), and for Platinum and Diamond members of 20% (twenty percent) on Woodford Car Hires' standard charge for the applicable car hire/rental;
- 2.2 Subject to such exclusions and qualification criteria as detailed in this clause 2.2, Direct Rewards warrants that:
 - 2.2.1 Members need to request discount voucher via the mobile app or Direct Rewards platform.
 - 2.2.2 members will be allowed to book an unlimited number of car hire/rentals;
 - 2.2.3 Car rentals can be from, any destination within the borders of South Africa to which Woodford Car Hire provides services;
 - 2.2.4 Car rentals are to be booked via the Woodford Car Hire website whereafter the customer will receive a ticket electronically; and
- 2.3 All bus ticket bookings are subject to Woodford Car Hire standard booking terms and conditions (a copy of which is available the service provider's website).

3. SERVICE DELIVERY AND QUERY HANDLING

Direct Rewards, on behalf of The One Club Rewards, shall solely be responsible for addressing and resolving all of the member queries and/ or concerns related to this Benefit and undertakes to do so in strict accordance with industry best practice.

E-HAILING DISCOUNT BENEFIT – BOLT

1. BENEFIT SUMMARY

The One Club Rewards, managed by Direct Rewards undertakes to provide the members with access to a “e-hailing discount benefit”, which entails clients/ members being eligible to book e-hailing rides with Bolt, at a discounted rate of 15% (Fifteen percent) on 2 (Two) rides via the Bolt app.

2. BENEFIT TERMS AND CONDITIONS

- 2.1. Direct Rewards, on behalf of The One Club undertakes to offer discount rates to clients/ members at a cost equal to 15% (fifteen percent) less than Bolt’s standard charge for 2 (two) rides;
- 2.2. Subject to such exclusions and qualification criteria as detailed in this clause 2.2, Direct Rewards warrants that:
 - 2.2.1. Members need to request a discount voucher code via the Direct Rewards platform.
 - 2.2.2. clients/ members will be allowed to book two rides per month;
 - 2.2.3. Trips/ rides can be from, any destination within the borders of South Africa to which Bolt provides services;
 - 2.2.4. Trips/ rides are to be booked via the Bolt app whereafter the customer will receive confirmation electronically; and
 - 2.2.5. All e-hailing bookings are subject to Bolt’s standard booking terms and conditions (a copy of which is available the service provider’s website).

3. SERVICE DELIVERY AND QUERY HANDLING

Direct Rewards, on behalf of The One Club Rewards, shall solely be responsible for addressing and resolving all of the member queries and/ or concerns related to this Benefit and undertakes to do so in strict accordance with industry best practice.

SECURITY HYPERSTORE DISCOUNT VOUCHER BENEFIT

1. BENEFIT SUMMARY

The One Club Rewards, managed by Direct Rewards undertakes to provide the Customer with access to SECURITY HYPERSTORE discount benefit”, whereby the member shall be eligible to obtain a discount of 5% off purchase/s from SECURITY HYPERSTORE.

These discount vouchers are available from the mobisite.

2. BENEFIT TERMS AND CONDITIONS

- 2.1 Direct Rewards, on behalf of The One Club undertakes to issue such requisite quantity of electronic SECURITY HYPERSTORE discount vouchers to the Customer as agreed.

- 2.2 Direct Rewards warrants that:
- 2.2.1 Members need to request discount voucher via the mobisite.
 - 2.2.2 Vouchers may be redeemed online at SECURITY HYPERSTORE
- 2.3 All purchases are subject to SECURITY HYPERSTORE's standard terms and conditions (a copy of which is available the service provider's website).

3. SERVICE DELIVERY AND QUERY HANDLING

Direct Rewards, on behalf of The One Club Rewards, shall solely be responsible for addressing and resolving all of the member queries and/ or concerns related to this Benefit and undertakes to do so in strict accordance with industry best practice.

BABY GOODS DISCOUNT VOUCHER BENEFIT

1. BENEFIT SUMMARY

The One Club Rewards, managed by Direct Rewards undertakes to provide the Customer with access to "A – Zee Babys World discount vouchers benefit", whereby the member shall be eligible to obtain a discount of 15% (Fifteen Percent) on purchase/s from A – Zee Baby World. These discount vouchers are available from the mobisite.

2. BENEFIT TERMS AND CONDITIONS

- 2.1 Direct Rewards, on behalf of The One Club undertakes to issue such requisite quantity of electronic A – Zee Babys World discount vouchers to the Customer as agreed.
- 2.2 Direct Rewards, on behalf of The One Club warrants that:
- 2.2.1 Members need to request discount voucher via mobisite platform.
 - 2.2.2 Vouchers may be redeemed online at <https://azbaby.co.za> .
- 2.3 All purchases are subject to A – Zee Babys World standard sales terms and conditions (a copy of which is available the service provider's website).

3. SERVICE DELIVERY AND QUERY HANDLING

Direct Rewards, on behalf of The One Club Rewards, shall solely be responsible for addressing and resolving all of the member queries and/ or concerns related to this Benefit and undertakes to do so in strict accordance with industry best practice.

TRAVEL BENEFIT

1. BENEFIT SUMMARY

The One Club Rewards, managed by Direct Rewards undertakes to provide the member with 'discounted flight bookings on domestic and international flights', whereby the member shall be eligible to obtain a discount of 'R150 off domestic flights', and 'R300 off international flights' when booking via Travelstart. These discount vouchers are available from within the mobisite.

2. BENEFIT TERMS AND CONDITIONS

- 2.1 Direct Rewards, on behalf of The One Club undertakes to issue an electronic Travelstart discount voucher to the member as agreed.
- 2.2 Direct Rewards warrants that:
 - 2.2.1 Members need to request discount voucher via the One Club Rewards platform.
 - 2.2.2 Booking of tickets are done via Travelstart booking platforms.
 - 2.2.3 Discount on domestic flights is R150 off return domestic flights.
 - 2.2.4 Discount on international flights is R300 off return international flights.
 - 2.2.5 Number of redemptions are limited to 4 per member per month.
- 2.3 The Parties specifically record that the Customer may provide this Benefit to its clients/ members upon such terms and conditions as it may determine in its sole discretion, on the condition that any variation to the Benefit terms and conditions have been approved by Direct Rewards in writing.
- 2.4 All purchases are subject to Travelstart standard booking terms and conditions (a copy of which is available the service provider's website).

3. SERVICE DELIVERY AND QUERY HANDLING

Direct Rewards, on behalf of The One Club Rewards, shall solely be responsible for addressing and resolving all of the member queries and/ or concerns related to this Benefit and undertakes to do so in strict accordance with industry best practice.

TRAVEL BENEFIT – SL TRAVEL

1. BENEFIT SUMMARY

The One Club Rewards, managed by Direct Rewards undertakes to provide the member with “discount voucher of up to 25% (twenty five percent) off a standard holiday package”, when booking with SL Travel. These discount vouchers are available from within the mobisite.

2. BENEFIT TERMS AND CONDITIONS

- 2.1 Direct Rewards, on behalf of The One Club undertakes to issue such requisite quantity of electronic discount vouchers to the member as agreed.
- 2.2 Direct Rewards warrants that:
 - 2.2.1 Members need to request discount voucher via the mobile app or Direct Rewards platform.
 - 2.2.2 Booking of holiday packages must be done by contacting SL Travel.
 - 2.2.3 A discount of 25% is applicable when booking a standard holiday package with SL Travel.
 - 2.2.4 Vouchers are limited to one per member.
 - 2.2.5 Only one voucher may be redeemed per transaction.
 - 2.2.6 No change will be given for any discount vouchers.
 - 2.2.7 Vouchers cannot be exchanged for cash equivalent.
- 2.3 All purchases are subject to SL Travel's standard booking terms and conditions (a copy of which is available on the service provider's website).

3. SERVICE DELIVERY AND QUERY HANDLING

Direct Rewards, on behalf of The One Club Rewards, shall solely be responsible for addressing and resolving all of the member queries and/ or concerns related to this Benefit and undertakes to do so in strict accordance with industry best practice.

DISCOUNTED EDUCATION PACKAGES – TORQUE IT

1. BENEFIT SUMMARY

The One Club Rewards, managed by Direct Rewards undertakes to provide the member with two 'discounted education packages', when booking via TORQUE IT. These discount vouchers are available from within the mobisite

2. BENEFIT TERMS AND CONDITIONS

2.1 Direct Rewards, on behalf of The One Club undertakes to issue such requisite quantity of electronic discount vouchers to the member as agreed.

2.2 Direct Rewards warrants that:

2.2.1 Discount of 30% for Gold Members and 50% for Platinum and Diamond members, off Microsoft Applications valued between R1 500 to R5 000 is applicable.

2.2.2 Discount of 20% for Gold Members and 30% for Platinum and Diamond members, off CompTia courses valued between R1 500 to R11 000 is applicable.

2.2.3 Vouchers are limited to one per course.

2.3 All course bookings are subject to TORQUE IT standard booking terms and conditions (a copy of which is available the service provider's website).

3. SERVICE DELIVERY AND QUERY HANDLING

Direct Rewards, on behalf of The One Club Rewards, shall solely be responsible for addressing and resolving all of the member queries and/ or concerns related to this Benefit and undertakes to do so in strict accordance with industry best practice.

DISCOUNTED EDUCATION PACKAGES – LEAD ACADEMY

1. BENEFIT SUMMARY

The One Club Rewards, managed by Direct Rewards undertakes to provide the member with a 'discounted education package', when booking via Lead Academy. These discount vouchers are available from within the mobisite.

2. BENEFIT TERMS AND CONDITIONS

2.1 Direct Rewards, on behalf of The One Club undertakes to issue such requisite quantity of electronic discount vouchers to the member as agreed.

- 2.2 Direct Rewards, on behalf of The One Club warrants that:
- 2.2.1 Discount of 50% on E-learning programs is applicable to Platinum and Diamond members.
 - 2.2.2 Vouchers are limited to one per course.
- 2.3 All lesson bookings are subject to LEAD ACADEMY standard booking terms and conditions (a copy of which is available the service provider’s website).

3. SERVICE DELIVERY AND QUERY HANDLING

Direct Rewards, on behalf of The One Club Rewards, shall solely be responsible for addressing and resolving all of the member queries and/ or concerns related to this Benefit and undertakes to do so in strict accordance with industry best practice.

GIFTING DISCOUNT VOUCHER BENEFIT

1. BENEFIT SUMMARY

The One Club Rewards, managed by Direct Rewards undertakes to provide the member with access to “Netflorist discount vouchers benefit”, whereby the member shall be eligible to obtain a discount of R100 (One Hundred Rand) on purchase/s of R450 or more from Netflorist. These discount vouchers are available from the mobisite.

2. BENEFIT TERMS AND CONDITIONS

- 2.1. Direct Rewards, on behalf of The One Club undertakes to issue such requisite quantity of electronic Netflorist discount vouchers to the member as agreed.
- 2.2. Direct Rewards, on behalf of The One Club warrants that:
 - 2.2.1. Members need to request discount voucher via mobisite platform.
 - 2.2.2. Vouchers may be redeemed online at www.netflorist.co.za.
- 2.3. All purchases are subject to Netflorist standard sales terms and conditions (a copy of which is available the service provider’s website).

3. SERVICE DELIVERY AND QUERY HANDLING

Direct Rewards, on behalf of The One Club Rewards, shall solely be responsible for addressing and resolving all of the member queries and/ or concerns related to this Benefit and undertakes to do so in strict accordance with industry best practice.

WELLNESS BENEFIT – MANGWANANI SPA

1. BENEFIT SUMMARY

The One Club Rewards, managed by Direct Rewards undertakes to provide the member with a ‘discount voucher of R100 off a standard package’, and ‘a reduced rate of R899 for a Half Day Spa Package’ for its client/ members, when booking with Mangwanani. These discount vouchers are available from within the mobisite platform.

2. BENEFIT TERMS AND CONDITIONS

- 2.1. Direct Rewards, on behalf of The One Club undertakes to issue such requisite quantity of electronic discount vouchers to the Customer as agreed.
- 2.2. Direct Rewards, on behalf of The One Club warrants that:
 - 2.2.1. Members need to request discount voucher via the mobile app or Direct Rewards platform.
 - 2.2.2. Booking of tickets is done via Mangwanani online platform only.
 - 2.2.3. A discount of R100 off is applicable when booking a standard package at any Mangwanani Spa across the country.
 - 2.2.4. Vouchers are limited to one per customer.
 - 2.2.5. Only one voucher may be redeemed per transaction.
 - 2.2.6. No change will be given for any discount vouchers.
 - 2.2.7. Vouchers cannot be exchanged for cash equivalent.
 - 2.2.8. The number of redemptions is limited to one per member per month.
- 2.3. All purchases are subject to Mangwanani Spa standard booking terms and conditions (a copy of which is available on the service provider's website).

3. SERVICE DELIVERY AND QUERY HANDLING

Direct Rewards, on behalf of The One Club Rewards, shall solely be responsible for addressing and resolving all of the member queries and/ or concerns related to this Benefit and undertakes to do so in strict accordance with industry best practice.

MOVIE BENEFIT

1. BENEFIT SUMMARY

The One Club Rewards, managed by Direct Rewards undertakes to provide the Customer with access to a "movie benefit", which entails the Customer being eligible to purchase 2 (two) dimensional Nu Metro movie vouchers from Direct Rewards at a fixed discounted price.

2. BENEFIT TERMS AND CONDITIONS

- 2.1. Direct Rewards, on behalf of The One Club undertakes to provide Nu Metro 2D movie tickets to members at up to 50% of the retail value. (Dependent on the client tier)
- 2.2. Subject to such exclusions and qualification criteria as detailed in this clause, Direct Rewards, on behalf of The One Club warrants that:
 - 2.2.1. Vouchers need to be purchased via the mobisite.
 - 2.2.2. Vouchers can be redeemed to watch any 2D movie at participating Nu Metro branches;
 - 2.2.3. Vouchers may be redeemed by members via the Nu Metro ticketing platforms (online or at the cinema).

3. SERVICE DELIVERY AND QUERY HANDLING

Direct Rewards, on behalf of The One Club Rewards, shall solely be responsible for addressing and resolving all of the member queries and/ or concerns related to this Benefit and undertakes to do so in strict accordance with industry best practice.

DAYS OUT BENEFIT - VARIOUS

1. BENEFIT SUMMARY

The One Club Rewards, managed by Direct Rewards undertakes to provide the Customer with access to a “Days Out Benefit” when booking an outdoor experience with Acrobranch, Impact Adventures, Shark and Safari or other available experiences. These discount vouchers are available from within the mobisite.

2. BENEFIT TERMS AND CONDITIONS

2.1 Direct Rewards, on behalf of The One Club undertakes to issue such requisite quantity of electronic discount vouchers to the Customer as agreed.

2.2 Direct Rewards, on behalf of The One Club warrants that:

2.2.1 Discount of 20% off all courses at any Acrobranch in South Africa, is applicable to eligible members.

2.2.2 Discount of 2 for 1 saving on any outdoor experience up to R550 with Impact Adventures

2.2.3 25% off Full Day Shark Cage Diving in Gansbaai (Self-drive package only)

2.2.4 Vouchers are limited to one per course/ experience.

3. SERVICE DELIVERY AND QUERY HANDLING

Direct Rewards, on behalf of The One Club Rewards, shall solely be responsible for addressing and resolving all of the member queries and/ or concerns related to this Benefit and undertakes to do so in strict accordance with industry best practice.

ASSISTANCE SERVICES

BENEFIT SUMMARY

1. Direct Rewards Assist undertakes to provide the One Club Members with Assistance Services whereby:

1.1. The Member may require various forms of medical assistance during a medical emergency from time to time.

1.2. Medical assistance may be provided to the Member in their time of need and when claimed in accordance with their Benefit Limits within a Benefit Period and as per the Policy Wording of their level of Cover.

1.3. The Member is advised to contact a medical centre in the instance that they require medical resources and/or medication.

2. General Introduction, Interpretation and Terms

This document must be read in conjunction with the document entitled General Introduction, Interpretation and Terms and the Policy Wording, for the applicable cover level, which forms an integral part of this document.

2.1. Definitions

- 2.1.1. “*Emergency Medical Response*” shall mean medical treatment administered in response to a Medical Emergency that of necessity requires immediate emergency medical intervention.
- 2.1.2. “*Emergency Medical Transportation*” shall mean the removal of the Member pursuant to an Emergency Medical Response either by road or air, as the case may be, in accordance with the criteria applicable for the selected form of transport.
- 2.1.3. “*Medical Emergency*” shall mean a sudden and reasonably unforeseeable Claim that poses an immediate risk to the health and physical well-being of a Member as determined by the Triage.
- 2.1.4. “*Secondary Telephonic Medical Triage*” shall mean the system that will include a series of questions to evaluate the Member’s condition over the phone to determine the appropriate course of action to be followed. This process will involve either sending out the appropriate medical service provider or providing relevant medical advice telephonically.)
- 2.1.5. “*Triage*” shall mean the assessment of urgency of a Claim pursuant to recording certain information from the Member in order to decide whether an Emergency Medical Response is necessary, alternatively, whether the Claim may be mitigated by means of a Secondary Telephonic Medical Triage.

3. The Benefit

- 3.1. The Direct Rewards Assist Services Centre retains the right to use the most reasonable and cost-effective solution.
- 3.2. Any shortfall between actual cost and the allowance included in the individual benefits must be settled by the Member with the relevant Service Provider.

4. Limitation of Liability and Indemnity

- 4.1. The Direct Rewards Assist Services Centre, One Invest Global or Service Provider who renders the Service pursuant to the Benefits hereunder will not be held liable for any liability whatsoever for any damage, loss, or injury caused to the Member and / or their assets during the Service delivery, alternatively, due to the lack of the Service being rendered, alternatively, due to the fact that the Service was not properly rendered.

5. The Service

- 5.1. Emergency Medical Response & Evacuation
- 5.2. Repatriation of Mortal Remains,
- 5.3. Legal Assistance,
- 5.4. Health Advice,
- 5.5. HIV/AIDS & Covid-19 Counselling,
- 5.6. Funeral Assistance, Bereavement Services and claims assistance. 6.7. Airtime

6. Wills Benefit

Benefit Description	Benefit Detail	Redemption Mechanism
Free Wills provided to all members	Free Wills consultation. Free preparation of Will. Free courier of Will within SA. Free storage of Will in secure vault	Request via call centre or customer service desk (Email/WhatsApp).

7. Debt Counselling

Benefit Description	Benefit Detail	Redemption Mechanism
Debt Counselling provided to all members	First Debt Counselling session will be Free for all qualifying members	Request via call centre or customer service desk (Email/WhatsApp).