

# Membership Terms and Conditions

## 1. Introduction

- 1.1. These Terms and Conditions apply to the Prime Advantage Membership Programme, which offers the Participant access to exclusive benefits.
- 1.2. The Programme is managed by the Programme Operator, a separate entity from the Insurer and Prime SA, unless otherwise stated in writing.

## 2. Definitions

- 2.1. **Benefits:** Rewards, vouchers, or partner offers available to You as part of the Programme, subject to these Terms and Conditions.
- 2.2. **Insurer:** Santam Structured Insurance Limited (Registration Number: 1952/000436/06, FSP Number: 1027).
- 2.3. **Membership Programme:** The optional, paid membership section of the Programme, managed by the Programme Operator.
- 2.4. **Participant:**
- 2.5. **Prime:** Prime Meridian Direct t/a Prime South Africa (Pty) Ltd (Registration Number: 2004/032998/07, FSP Number: 41040).
- 2.6. **Programme Operator:** PrimaryAsset Specialist Consulting (Pty) Ltd t/a Advantage Rewards (Registration Number: 2002/030583/07).

## 3. Parties and Responsibilities

- 3.1. **Insurer:** The Insurer is responsible for all aspects of the insurance contract, including cover, premium collection, claims, excess, benefits, exclusions, underwriting decisions, policy servicing, cancellations, and complaints related to the insurance policy.
- 3.2. **Prime:** Prime acts as the financial intermediary and facilitator between the Insurer, the Programme Operator, and the Participant, ensuring smooth communication and compliance with applicable regulatory requirements.
- 3.3. **Programme Operator:** The Programme Operator is solely responsible for administering the Membership Programme, including managing benefits, membership fees, and fair use policies.



## 4. Eligibility and Fair Use Verification

- 4.1. The Programme Operator may implement fair use limits, verification checks, and transaction validation to ensure equitable delivery of benefits. This includes:
  - 4.1.1. Device, account, and identity verification.
  - 4.1.2. Proof of receipt or transaction for certain rewards.
  - 4.1.3. Limits on the frequency or value of redemptions.
- 4.2. Participants may be excluded from the Programme where permitted by law or according to these terms and conditions, including cases of fraud, abuse, or attempted manipulation of the Programme.

## 5. Membership Information

- 5.1. Membership benefits are detailed in the Benefit Schedule which is accessible via the app, website, or portal.
- 5.2. Active members retain access to benefits, provided membership fees are paid and Membership rules are adhered to.
- 5.3. Membership may be offered as:
  - 5.3.1. An upgrade to an insurance policy; or as
  - 5.3.2. A standalone product, allowing Participants to remain members even if uninsured, subject to the Programme Operator's published rules.
- 5.4. Benefits are subject to availability and may be substituted with a reasonably equivalent reward of comparable value if a benefit becomes unavailable.

## 6. Benefit Categories

- 6.1. Benefits are pre-specified and guaranteed to active members, subject to Membership rules, caps, and verification.
- 6.2. Benefits may include:
  - 6.2.1. **Grocery Discount Coupons:** Discounts on selected staple grocery items from recognised retailers, limited to defined usage per month.
  - 6.2.2. **Lifestyle Discounts:** Discounts on services such as e-hailing, each subject to a monthly cap.
- 6.3. Details regarding benefit values, caps, usage limits, and qualifying rules are outlined in the Membership Benefit Schedule which is accessible via the app or portal. Updates to these details will be communicated as per clause 8.
- 6.4. Membership is a separate programme administered by the Programme Operator.



## 7. Payment of Membership Fee

- 7.1. Benefits are only active when the Participant pays the membership fee to the Programme Operator.
- 7.2. The membership fee and date for the debit order is reflected on the policy schedule.
- 7.3. The membership fee will be debited from the Participant's account. If the Participant has an active insurance policy, the membership fee and insurance premium will be raised together.
- 7.4. If the due date falls on a weekend or public holiday, the Participant authorises the Prime to collect the premium on the preceding business day.
- 7.5. If a premium is not received on the due date the Participant must make payment via electronic funds transfer.

## 8. Changes to the Programme and Terms

- 8.1. The Programme Operator reserves the right to amend the Membership Benefit Schedule to ensure sustainability, compliance, and operational effectiveness.
- 8.2. Reasonable notice of material changes will be provided via communication channels such as the app, portal, website, email, SMS, or WhatsApp.
- 8.3. The membership fee may be adjusted with prior notice, as mentioned above.
- 8.4. Updated benefit information and effective dates will be published through the app, website, or portal.
- 8.5. Continued participation in the Programme after the effective date of changes constitutes acceptance of the updated Terms and Conditions.

## 9. Fraud, Abuse, and Enforcement

- 9.1. Any attempt to manipulate payments or membership benefits may result in suspension or termination of participation.
- 9.2. Rewards allocated due to error, fraud, duplication, or misuse may be reversed by the Programme Operator, acting fairly and based on system records.
- 9.3. The Programme Operator may require verification, including identity checks and transaction validation, to prevent fraud and ensure the integrity of Membership benefits.

## 10. Errors, Reversals, and Substitutions

- 10.1. In the event of a system error, the Programme Operator reserves the right to correct the error, including reversing an incorrect benefit and allocating an appropriate replacement.
- 10.2. If a benefit becomes unavailable, the Programme Operator may substitute it with a similar reward of comparable value.



- 10.3. The Programme Operator is not liable for delays caused by third-party systems, banking delays, supplier delays, or events beyond its reasonable control.
- 10.4. Participating merchants, benefit categories, qualifying items, and benefit caps may change from time to time.
- 10.5. Benefits remain subject to partner participation and operational availability.

## 11. Opt-Out, and Cancellation, and Termination

- 11.1. Membership may be cancelled at any time by phone call or in writing and will take effect at midnight, before the Participant's next debit date.
- 11.2. The Programme Operator reserves the right to suspend or terminate the Programme or a Participant's access for compliance, legal, operational, or risk-related reasons, providing reasonable notice where feasible.

## 12. Data Protection and POPIA

- 12.1. The Programme Operator and Prime process personal information in accordance with the Protection of Personal Information Act (POPIA) and the Privacy Notice published at: [Privacy-policy](#).
- 12.2. Personal information is processed for purposes including Programme administration, redemption fulfilment, Membership management, fraud prevention, auditing, and Programme communications.
- 12.3. Marketing communications are handled separately and require appropriate consent or another lawful basis where permitted. Participants may opt out of marketing communications at any time without affecting their receipt of Programme administration communications.
- 12.4. The Programme Operator may share necessary information with suppliers solely to fulfil rewards, ensuring compliance with confidentiality and data protection obligations.
- 12.5. Participants have rights of access, correction, objection, and deletion as outlined in the Privacy Notice, subject to record-keeping obligations.

## 13. Consumer Protection Act Considerations

- 13.1. The Membership Programme is not intended to be operated or marketed as a public promotional competition.
- 13.2. If Prime or the Programme Operator conducts any public promotional competition in the future, it will be governed by separate, competition-specific terms and conditions, including entry rules, allocation rules, and required disclosures.



- 13.3. The Programme Operator will ensure that all Programme communications are clear, non-misleading, and disclose material limitations, caps, and conditions in compliance with consumer protection requirements.

## 14. Inducement Prohibition and Programme Positioning

Benefits under the Programme are provided in accordance with predetermined and transparent rules and do not constitute discretionary gifts, inducements, or incentives offered to Participants at the time of marketing, sale, or inception of an insurance policy to influence the decision to purchase cover.

## 15. Complaints and Disputes

15.1. Questions and disputes related to the Programme may be directed to Prime or the Programme Operator via:

- Email: [complaints@prime.co.za](mailto:complaints@prime.co.za)
- Telephone: 011 745 7800

15.2. Where applicable, unresolved complaints may be escalated to The Consumer Goods & Services Ombud via:

- Email: [info@cgsso.org.za](mailto:info@cgsso.org.za)
- Whatsapp: 081 335 3005
- Telephone (Call): 0860 000 272

## 16. Governing Law

These Terms and Conditions are governed by the laws of the Republic of South Africa.

## 17. Important Notices

- 17.1. Rewards are subject to availability, caps, and eligibility rules as specified in the reward description.
- 17.2. The insurer and Programme Operator may require verification for certain benefits to protect customers and prevent fraud.



# Membership Benefit Schedule

## Membership Overview

Membership benefits applicable to active Participants are set out in this Schedule.

This Schedule must be read together with the main Terms and Conditions, including the clauses relating to eligibility, verification, fraud prevention, billing, amendments, and cancellations.

## A. Grocery Discount Coupons

### 1. Benefit Description:

- 1.1. Discount coupons apply only to grocery items specified by the Programme Operator.
- 1.2. Approximately 100 qualifying items may be included at any given time.
- 1.3. Up to 100 coupons may be redeemed up to 5 times per month, subject to applicable per-item and per-transaction limits.

### 2. Caps and Limits:

- 2.1. Monthly usage cap: 5 redemptions of up to 100 coupons each.
- 2.2. Per redemption cap set by the Programme Operator.
- 2.3. Qualifying item lists may change from time to time.

### 3. Operational Requirements:

- 3.1. Redemption requires app verification (e.g., barcode, QR code, or code).
- 3.2. Redemption must occur through approved Programme channels, including app verification functionality.



## B. Lifestyle Discounts

### 4. Benefit Description:

E-hailing discounts of up to 15% per month may be available, subject to applicable caps.

### 5. Caps and Limits:

5.1. Monthly caps per benefit category are determined by the Programme Operator.

5.2. Participating merchants, exclusions, and qualifying rules are published through the app or portal.

### 6. Operational Requirements:

6.1. Redemption via app code, QR code, or partner integration.

6.2. Transaction proof may be requested.

6.3. Anti-fraud checks apply.

