

Terms and Conditions

The following terms and conditions govern the participation of members of the SA Taxi Rewards Proprietary Limited ("SA Taxi Rewards") (in this regard, the reference to SA Taxi Rewards is also a reference to any entity the financial results of which are or are required to be consolidated into SA Taxi Holdings Proprietary Limited's financial statements in terms of SA Taxi Holdings Proprietary Limited's accounting policies from time to time) loyalty program ("loyalty program") (previously known as the Black Elite loyalty program) and the use of the loyalty program cards ("card") issued to the loyalty program members ("you", "member" or "members").

1. 1. General

- 1.1. The card is issued by, and remains the property of, SA Taxi Rewards. It must be returned to SA Taxi Rewards when SA Taxi Rewards requests that you return the card.
- 1.2. SA Taxi Rewards may in certain circumstances and in its sole discretion choose to cancel, withdraw, alter or place the loyalty program with an alternative loyalty scheme at any time.
- 1.3. In order to be a member of the loyalty program you must be a resident of South Africa, aged 18 years or older and be a registered taxi operator in the Republic of South Africa.
- 1.4. The card and/or the benefits of the loyalty program may not be transferred to another person. They may only be redeemed/enjoyed by or on behalf of the member.
- 1.5. In its sole discretion SA Taxi Rewards may in appropriate circumstances decline to issue, or it may withdraw cards, coupons or vouchers relating to a member (including where a member has used the card fraudulently.).
- 1.6. SA Taxi Rewards may in appropriate circumstances and its sole discretion elect to withdraw the membership of the loyalty program by a member. This will include circumstances where:
 - 1.6.1. that member's use of the loyalty program and/or the card violates the rules of the loyalty program and/or perpetuates the commission of fraud, a crime or corruption or if his/her use causes harm to SA Taxi Rewards; and/or
 - 1.6.2. there is any other abuse or attempted abuse of the loyalty program by that member; and/or
 - 1.6.3. the member commits any behavior relating to the card that involves theft, misconduct, abusive or offensive behavior; and/or
 - 1.6.4. the member has intentionally supplied false or misleading information to SA Taxi Rewards and/or its trading partners under the loyalty program.
- 1.7. The card is not a bank, credit, debit, or cheque guarantee card.

2. Applying for the card

- 2.1. You may collect your card at/from SA Taxi Rewards' offices in Johannesburg, Midrand or Durban or at the Midrand or Polokwane SA Taxi Reward's car dealerships or, by prior arrangement with those SA Taxi

centres, at local association or at such other address as SA Taxi Rewards may advise you in writing from time to time. The cards are provided to members subject to the cards being available for issuing.

- 2.2. When applying for the card you must provide us with specific and correct personal and vehicle information. This includes your full name (first, middle and family name), South African identity number, mobile number and the name of the taxi association that you are a member of. You will not be able to redeem your rewards for certain redemption options unless you have provided valid identification details.
- 2.3. You must understand and indicate your preference in terms of the marketing consent questions asked. Your response will be noted and captured on your profile. You may elect to amend these preferences at any time by making contact with us via the channels indicated on your Rewards Card or our website <https://sataxi.co.za/sa-taxi-rewards/>.
- 2.4. You must contact Taxi Rewards if any of your personal information which you have provided to SA Taxi Rewards changes. You must do this by contacting SA Taxi Rewards' customer service centre on 011 592 8760. SA Taxi Rewards is not responsible to you for any loss that happens to you under this loyalty program as a result of your failure to update your personal information.
- 2.5. By applying for and accepting the card you acknowledge that you have read, understood and accepted these terms and conditions. Therefore you do not need to sign these terms and conditions in order for them to be binding on you.

3. Personal information

- 3.1. For the purpose of enabling SA Taxi Rewards to issue the card to you and to enable you to participate in the loyalty program, you agree to provide SA Taxi Rewards with your personal information which is relevant to the loyalty program and which is requested by SA Taxi Rewards. You acknowledge and accept that SA Taxi Rewards will process your personal information within and among entities which are members of its group and – where it is necessary in order to administer the loyalty program – third parties who cooperate with it in administering the loyalty program or provide goods and/or services for the purpose of the loyalty program. SA Taxi Rewards will notify you if new products are added to the loyalty program or if existing/old products are no longer supported by the loyalty program.
- 3.2. You hereby consent for SA Taxi Rewards and all associated companies and subsidiaries to use your personal information for SA Taxi's promotions and marketing activities.

By signing this document, you consent and agree that SA Taxi Rewards may obtain information regarding you and the operation of your minibus taxi from any third party who may have access to, generate or store that information, including, among others, telematics data transmitted by a tracking device in your motor vehicle which records your taxi's movement, driver behavior and/or location, any other information relating to your motor vehicle's use, your credit behavior and/or shopping habits relating to your motor vehicle.

4. Earning Rewards

- 4.1. Cards (as designated by SA Taxi Rewards from time to time according to SA Taxi Rewards' rules from time to time) may only be used by swiping them after having paid for a qualifying purchase at designated

retail centres in South Africa which participate in the loyalty program and, then, only in relation to qualifying purchases as notified to the member by SA Taxi Rewards in writing from time to time.

4.2. If you receive a card but you have not provided SA Taxi Rewards your personal details so that any loyalty points may be allocated to, and redeemed by, you, then your user profile in the loyalty program will nevertheless still accumulate loyalty credits, but you will only be able to redeem and (therefore use) your accrued credits once you will have provided SA Taxi Rewards the relevant details as requested by SA Taxi Rewards. You may provide those details by contacting the SA Taxi Rewards' customer service Centre on 011 592 8760 with the card number and update all details. The details which you must provide for this purpose are as we stipulate in 2.2 above, or any other/further information as SA Taxi Rewards may require from time to time to successfully/efficiently administer the program for your benefit and/or for security purposes.

4.3. The member or his/her authorized representative must (and it is his/her responsibility to) present their card to the proprietor of the trader who or whose goods and/or services are supported by the loyalty program so that, that card is swiped in order for any loyalty rewards to be earned in terms of the program.

4.3.1. The loyalty program is made up of 3 tiers into which a member would be classified depending on his/her SA Taxi product holding. We explain the tiers below and calculate them every 6 months. In order to enjoy the benefits per each tier you must meet the qualifying criteria below on or before the date on which we calculate the tier level.

4.4. SA Taxi Rewards

4.4.1. As contemplated in 1.3, any registered taxi owner in the Republic of South Africa is eligible to join the loyalty program.

4.4.2. From time to time SA Taxi Rewards will advise the member writing (including by making the relevant information available on the SA Taxi Rewards website (<https://sataxi.co.za/sa-taxi-rewards/>) of the benefits applicable to SA Taxi Rewards Current from time to time. The benefits will depend on the availability of the goods and/or services that apply to the applicable benefits and as advised to SA Taxi Rewards from time to time by SA Taxi Rewards' suppliers in terms of the loyalty program. You may also request this information from SA Taxi Rewards.

4.5. SA Taxi Rewards Plus

4.5.1. To qualify for SA Taxi Rewards Plus:

4.5.1.1. your taxi must have been insured by the GuardRisk Khusela taxi insurance policy (or its replacement, as notified to you by SA Taxi Rewards or its nominee from time to time) for at least 6 months or longer;

4.5.1.2. your insurance premiums in terms of the GuardRisk Khusela taxi insurance policy (or its replacement, as notified to you in writing by SA Taxi Rewards or its nominee from time to time) must be up to date;

4.5.1.3. for at least 6 months one or more of your taxis must be financed by (You received funding to purchase it from, and signed a credit agreement with) a SA Taxi entity;

4.5.1.4. your taxi (as contemplated in 4.5.1.3) is insured by the GuardRisk Khusela taxi insurance policy (or its replacement, as notified to you by SA Taxi Rewards or its nominee from time to time); and

4.5.1.5. your instalments in terms of the credit agreement contemplated in 4.5.1.3 must be up to date.

4.5.2. From time to time SA Taxi Rewards will advise the member in writing (including by making the relevant information available on the SA Taxi Rewards website (<https://sataxi.co.za/sa-taxi-rewards/>) of the benefits applicable to SA Taxi Rewards Plus from time to time. The benefits will depend on the availability of the goods and/or services that apply to the applicable benefits and as advised to SA Taxi Rewards from time to time by SA Taxi Rewards' suppliers in terms of the loyalty program. You may also request this information from SA Taxi Rewards.

4.6. SA Taxi Rewards Prestige

4.6.1. To qualify:

4.6.1.1. for at least 6 months one or more of your taxis must be financed by (You received funding to purchase it from, and signed a credit agreement with) a SA Taxi entity;

4.6.1.2. your instalments in terms of the credit agreement contemplated in 4.5.1.3 must be up to date;

4.6.1.3. your taxi (as contemplated in 4.6.1.1) must have been insured by the GuardRisk Khusela taxi insurance policy (or its replacement, as notified to you by SA Taxi Rewards or its nominee from time to time); and

4.6.1.4. you must have an operational (working) telematics device in your taxi (as contemplated in 4.6.1.1).

4.6.2. From time to time SA Taxi Rewards will advise the member in writing (including by making the relevant information available on the SA Taxi Rewards website (<https://sataxi.co.za/sa-taxi-rewards/>)) of the benefits applicable to SA Taxi Rewards Prestige from time to time. The benefits will depend on the availability of the goods and/or services that apply to the applicable benefits and as advised to SA Taxi Rewards from time to time by SA Taxi Rewards' suppliers in terms of the loyalty program. You may also request this information from SA Taxi Rewards.

5. Spend / Redeem Rewards

5.1 There is no expiration date for accumulated loyalty credits, however, SA Taxi Rewards reserves the right to cancel the loyalty card if you do not use it for a period exceeding 12 months.

5.2 You may only use/redeem any vouchers and cash-back benefits at places indicated to you by SA Taxi Rewards.

5.3 In order to spend your loyalty credits that are available in your loyalty card by making a purchase, they (the loyalty credits) must be equivalent to R20 in value.

5.4 Besides other places (shops etc.) that we may advise you of from time to time (in writing or on our website), you may use your loyalty credits as part/full payment for goods and/or (if applicable) services purchased at the SA taxi Autoparts store or to pay your insurance premiums under your GuardRisk minibus taxi short term insurance premium or to pay your monthly instalments or other amounts which you must pay in terms of the credit agreement. If the price of the purchase exceeds this value, you must pay the balance when you perform the purchase using accepted payment methods e.g. cash or debit/credit card or EFT.

5.5 For purchases at SA Taxi AutoParts (TAP):

5.5.1 you may not spend more than R500 per day at TAP if you pay with your loyalty card;

5.5.2 TAP may request proof of your identity for any transaction for which you intend to use your loyalty card. For identification you may use your South African identity document, your

driver's license or valid passport. The balance of your loyalty credits will always appear on your receipt after a successful transaction; and

- 5.5.3 Reward vouchers can be used towards purchases at TAP to the value mentioned on the reward voucher. The Reward voucher SMS must be presented at the time of purchase.
- 5.6 Where a partner voucher is issued to a customer; the voucher value and expiration date will be included in the Voucher SMS sent to the customer.
- 5.7 Reward vouchers issued are non-cancellable and non-refundable and cannot be exchanged for cashback, cash, or other rewards.
- 5.8 If the price of the purchase is less than the value of the reward vouchers, you will not receive any change/difference/balance in cash.
- 5.9 If you spend any cashback benefit at any supplier who participates in this loyalty program, SA Taxi Rewards will immediately deduct your cashback balance from your loyalty card account so that you will have less loyalty credits.
- 5.10 Refunds of cashback may be considered on a case-by-case basis and not automatically processed. We will notify you of our decision in writing.

6. Lost/Stolen cards

- 6.1. If the card assigned to you is lost or stolen you must contact SA Taxi Rewards call centre on 011 592 8760 and request a replacement card.
- 6.2. You agree to provide SA Taxi Rewards all of your relevant and applicable personal information which it requests from you when you collect your replacement card.

7. Variation

- 7.1. SA Taxi Rewards may in its sole discretion amend and/or replace these terms and conditions without first consulting you. If it amends and/or replaces these terms and conditions, SA Taxi Rewards will notify you in writing, including by posting notifications on its website, by e-mail or by other written notice
- 7.2. When you use the card after SA Taxi Rewards will have amended and/or replaced, such use will be your acceptance of the terms and conditions as amended and/or replaced.
- 7.3. The amended and/or replacement terms and conditions, as amended, varied or supplemented from time to time will replace any earlier terms and conditions issued by SA Taxi Rewards.