

MY-MARKETING™

THE EXTENDED INCENTIVE REBATE AGREEMENT

When the Merchant registered with My-marketing™, the Merchant, agreed to be bound himself to The Extended Incentive Rebate Agreement, which are incorporated and reference per product on The Merchant Catalogue when signs in My-marketing™ Portals, the Merchant confirm its unequivocal acceptance.

BETWEEN

Company Name & Registration Number	
Physical Address (Domicilium)	
Telephone Number	
Contact Person	
Email Address	
Signature(s) (For the referrer who each warrant that s/he is duly authorised to sign)	
Name	
Title	
Date	
Witness Signature(s)	
(hereinafter referred to as the Referrer)	

AND

Company Name & Registration Number	
Physical Address (Domicilium)	
Telephone Number	
Contact Person	
Email Address	
Signature(s) (For Merchants who warrants that s/he is duly authorised to sign)	
Name	
Title	
Date	
Witness Signature(s)	
(hereinafter referred to as a Merchant)	

EFFECTIVE DATE	
THE EXTENDED INCENTIVE REBATE AGREEMENT PRODUCT REFERENCE	
Company Registration Number	My-Marketing Portal (Pty) Ltd with registration number 2020/163383/07
Physical Address (Domicilium)	Bondev Park, Block H, Eldoraigne 0157
Name	
Title	
Date	
Signature(s) (For My-marketing™ who warrants that she/he is duly authorised to sign)	
Witness Signature(s)	
(hereinafter referred to as My-marketing™)	

THE EXTENDED INCENTIVE REBATE AGREEMENT

My-marketing™ helps approved Merchants on My-marketing™ to, hire, order, and obtain the products and services of a variety of service providers and related professionals (collectively referred as, "Merchants"). The Extended Incentive Rebate Agreement outline the terms set forth when using My-marketing™ Websites, Portals, and Services.

1. ACKNOWLEDGEMENT

By signing accepting the tick box on My-marketing™ Merchants will confirm its unequivocal acceptance of The Extended Incentive Rebate Agreement and that this document therefore constitutes as an agreement entered by My-Marketing Portal (Pty) Ltd and Merchants.

2. DEFINITIONS AND INTERPRETATION

For purposes of The Extended Incentive Rebate Agreement, the following definitions and terms and conditions shall have the following meanings:

- 2.1 AFSA means the Arbitration Foundation of Southern Africa, or its successors in title.
- 2.2 Authorisation Device means a payment authorisation code, number or QR Code reader or other device of an agreed type, form and format as specified in the Operational Requirements that has been authorised to read My-marketing™ issued codes and utilisation by the Clients and/or Customers, Merchants to facilitate Transactions hereunder.
- 2.3 Authority means any national, municipal, provincial, other local or administrative government, authority or department, or any agency, tribunal, commission, regulator, self-regulatory body, or other similar body having jurisdiction by Law over the assets, resources, activities, or operations of any of the Parties in any territory that is applicable to The Extended Incentive Rebate Agreement, which may include without limitation, the FSB, SARB and PASA;
- 2.4 Business Day means any day other than a Saturday, a Sunday, or a public holiday in the Republic of South Africa.
- 2.5 Clause means unless otherwise stated herein, references to clauses, sub-clauses, schedules, or paragraphs are references to clauses, sub-clauses, schedules, or paragraphs of The Extended Incentive Rebate Agreement, as the case may be.
- 2.6 Customer and/or Client means a registered KYC person with an approved Wallet functionality from the Payment Manager on My-marketing™.
- 2.7 Confidential Information means any non-public, proprietary information, which has been, or may be obtained directly or indirectly by one Party hereto from the other Party hereto, whether in writing or in electronic format, or pursuant to discussions held between the Parties, or which can be obtained by examination, testing, visual inspection or analyses, including, without limitation a Party's technical know-how, system architecture, data file structures, interface and communications protocols, business processes and technical processes and associated material (including the Operational Requirements) and the information contained therein, the Transaction Data, all information relating to a Party's business activities, security measures or disaster recovery plans, as well as all such Party's trade secrets and The Extended Incentive Rebate Agreement of The Extended Incentive Rebate Agreement, any information identified as confidential, any information in respect of which a Party is under obligation of confidence and any other material which contain or otherwise reflect, or are generated or derived from any such information as is specified in this definition;
- 2.8 Consents means unless specifically otherwise provided, any consent, approval, or The Extended Incentive Rebate Agreement to be provided by a Party in terms of The Extended Incentive Rebate Agreement may not be unreasonably withheld or delayed.
- 2.9 Contra proferentum excluded means no rule of construction that an Agreement shall be interpreted against the Party responsible for its drafting or preparation shall apply to this Extended Incentive Rebate The Extended Incentive Rebate Agreement.
- 2.10 Counterparts means The Extended Incentive Rebate Agreement may be executed in any number of counterparts (including faxed counterparts) and all such counterparts taken together shall be deemed to constitute one and the same instrument.
- 2.11 Days means unless expressly otherwise stated, when any number of days is prescribed in The Extended Incentive Rebate Agreement, same shall be reckoned exclusively of the first and inclusively of the last day, unless the last day falls on a day that is not a Business Day, in which case the last day shall be the next Business Day.
- 2.12 Definitions means where any term is defined within the context of any clause in The Extended Incentive Rebate Agreement, the term so defined, unless it is clear from the clause in question that the term so defined has limited application to the relevant clause, shall bear the meaning ascribed to it for all purposes in terms of The Extended Incentive Rebate Agreement, notwithstanding that the term has not been defined in this clause 2.

- 2.13 Effective Date means the date stipulated as such on the cover sheet hereof or by accepting the tick box on My-marketing™ it will confirm its unequivocal acceptance of The Extended Incentive Rebate Agreement.
- 2.14 Enactments References means to any Law shall be deemed to include references to such Law as re-enacted, amended or extended from time to time.
- 2.15 Extended Incentive Rebate Programme means the item or items offered for sale by the Merchant as an Extended Incentive Rebate to My-Marketing™ for sharing of responsibilities of product marketing and creation across communities, it manages to leverage the abilities of a variety of individuals for a more effective marketing strategy while providing contributors with a share as a sale incentive within My-Marketing™. (T&C apply)
- 2.16 Headings and sub-headings are inserted for information purposes only and shall not be used in the interpretation of The Extended Incentive Rebate Agreement.
- 2.9 IIN means the NATIONAL ISSUER IDENTIFIER NUMBER 971051 issued to Eradicate Poverty Technology (Pty) Ltd and for the purpose of The Extended Incentive Rebate Agreement it will be the account number issued in My-marketing™ Portal or Systems as a unique identifier number to its users.
- 2.10 Intellectual Property means patents, registered designs, trademarks (whether registered or otherwise), copyright, trade secret rights, database rights, design rights, service marks, rights to claim something as its confidential information and other similar intellectual property rights, including in other jurisdictions, that grant similar rights as the foregoing;
- 2.11 Law means any statute, regulation, by law, ordinance or subordinate legislation in force from time to time to which a party is subject, which may include the Banks Act 94 of 1990, the Financial Advisory and Intermediary Services Act 37 of 2002 and/or the National Payment Systems Act 78 of 1998; the common law as applicable to the Parties from time to time; any binding court order, judgement, or decree; any applicable industry code, direction, policy, rule or standard enforceable by law, including the criteria stipulated by any Authority; in any territory that is applicable to The Extended Incentive Rebate Agreement.
- 2.12 Minimum Payment Manager Commission and an Extended Incentive Rebates will be applicable on each product on My-marketing™ as agreed in the Schedule Section A (Transaction Fee and Extended Incentive Rebates) of The Extended Incentive Rebate Agreement. All products Extended Incentive Rebates can be set higher than the minimum by Merchants itself on its My-marketing™ Website or Portal by accepting the tick box when loaded or edit an item in the catalogue that will confirm its unequivocal acceptance of The Extended Incentive Rebate Agreement.
- 2.13 My-marketing™ means My-Marketing Portal (Pty) Ltd with registration number 2020/163383/07, trademark or any other trademarks or Merchant's trademark associate with it.
- 2.14 Operational Requirements means My-marketing™ specifications and requirements, procedures, standards, rules and protocols applicable to the authorisation devices and the Payment Manager Systems used to procure proper interoperability between Merchants and My-marketing™ and Customer / client so as to enable the submission, communication, processing, authorisation, recording and reconciliation of such transactions in a secure, prompt and efficient manner, and the handling of errors, returns and other problems (as may be amended from time to time), including the requirements of compliance with the applicable Performance Standards and Security Standards;
- 2.15 Parties means Party and/or either one of My-marketing™, Clients and/or Customers, Merchants, and the Payment Manager.
- 2.16 PASA means the Payments Association of South Africa.
- 2.17 Performance Standards means the agreed minimum levels of performance for the Payment Manager to enable the processing of transactions in a prompt and efficient manner being as set out in Section C of the Schedule or by accepting the tick box on My-marketing™ will confirm its unequivocal acceptance of The Extended Incentive Rebate Agreement unless otherwise agreed to in writing.
- 2.18 Personnel means any director, employee, agent, consultant, contractor, sub-contractor, or other representative of an entity.
- 2.19 Payments Manager/s appointed by My-marketing™ means is BXChange iMali (Pty) Ltd with registration 2018/438947/07 (also see <https://www.my-imali.com/>) will operate computerised systems which enables it to facilitate electronic payment transactions on behalf of third parties and wishes to enable such transactions between the Client and Merchants.
- 2.20 Payment Manager Systems means the computer backend systems, devices and communications infrastructure utilised by the Payments Manager to process, authorise, and record transactions and manage the accounts, including all components thereof provided by My-marketing™.
- 2.21 Payment Manager and or Managers as needed from time to time being fully registered as a System Providers with PASA and The

	South African Reserve Bank, currently being bank as specified in Section D 0 of the Schedule	3.	<u>INTRODUCTION AND THE EXTENDED INCENTIVE REBATE AGREEMENT</u>
2.22	Product means the item offered for sale.	3.1	My-marketing™ is a company that procures and provides technology services between Merchants, the producer of goods, the retailer, services provider, and the consumer.
2.23	Merchants means an approved KYC Merchant of My-marketing™, with a physical or with an online catalogue, store or stores, retail outlet or outlets or individual who supply products and catalogue with My-marketing™ and has agreed to accept My-marketing™ appointed Payment Manager Payment Services at which the capability to process Transactions has been implemented with an Extended Incentive Rebate.	3.2	My-marketing™ also offers business services set out in My Shopping under the Client's private My-marketing™ Portal as well as for Merchants' customer base.
2.24	Merchants Account means a merchant account offered by the appointed Payment Manager maintained for payments to accept and facilitate the sale The Extended Incentive Rebate Agreement between the Clients and/or Customers and Merchants, currently being as specified in Section D 0 of the Schedule.	3.3	Merchants is a retailer that manages and controls retail outlet or outlets, products, and services.
2.25	"My Community" means the contributors you directly share the responsibilities of product marketing; the variety of contributors share the commission rebate for a more effective marketing strategy within My-marketing™.	3.4	Merchants will operate under The Extended Incentive Rebate Agreement with My-marketing™.
2.26	Product means any type of goods or services made available in the catalogue by Merchants or Service Providers on My-marketing™. Each product will have its own Extended Incentive Rebate offering, captured, loaded, or edit by Merchants, who need to accept the tick box on its offering to My-marketing™ that will confirm its unequivocal acceptance of Extended Incentive Rebate.	3.5	Merchants is prepared to enable such transactions on the terms contained in The Extended Incentive Rebate Agreement and My-marketing™ has agreed to such terms.
2.27	Rebate Incentive means either a rebate, refund, reward, or commission as an incentive on a sale purchased by a Client as offered by Merchants to My-Marketing™ retrospectively (on an amount for a product, bill, or direct payment) as a marketing sale incentive.	4.	<u>TERM</u>
2.28	References to persons means references to persons shall include natural and juristic persons and references to either Party shall include such Party's successors or permitted assigns.	4.1	The Extended Incentive Rebate Agreement shall commence on its Effective Date and shall continue be of force and effect until terminated in accordance with it.
2.29	References to The Extended Incentive Rebate Agreement means unless otherwise stated herein supplemented, substituted, or replaced from time to time.	4.2	The Extended Incentive Rebate Agreement may be terminated by either Party as of the date specified in the notice of termination by giving the other Party at least 3 (three) months advance written notice thereto.
2.30	Referral or Lead means the electronic lead, as a link or QR Code that link you directly to share the responsibilities of product marketing within My-Marketing™. With respect to any entity, may hereinafter be referred to as, 'MY', 'ME', 'YOU', Client, Customer, or any other entity controlling, controlled by or under common Control with such entity referred to as My Community.	4.3	The Payment Manager shall have the right to immediately suspend its processing of Transactions by way of a written notice thereto:
2.31	SARB means the South African Reserve Bank.	4.4	if such processing is or becomes unlawful, including to the extent necessary if any of the licences, authorisations, permissions, or consents require in Law by either Party to permit such processing is not granted or is insufficient or terminates without being renewed.
2.32	Security Standards means the generally accepted industry standards applicable to the securing of the submission, communication, processing, authorisation, recording and reconciliation of payment transactions.	4.5	if Transaction Amounts or Transaction Fees that are due to it remain unpaid; or
2.33	Selling Online or use of the Catalogue means Merchants can use My-marketing™ to sell their products. To setup your My-marketing™ sales channel you need to comply with My-marketing™ as a Merchants and The Extended Incentive Rebate Agreement, KYC, and Policy.	4.6	in the event of material non-compliance by Merchants with the Operational Requirements, or an actual or threatened security breach or fraud impacting the Transactions.
2.34	Substantive Provisions means if any provision in a definition is a substantive provision conferring rights or imposing obligations on either Party, effect shall be given to it as if it were a substantive provision in The Extended Incentive Rebate Agreement notwithstanding that it is only contained in this clause 2.	4.7	in each case, until such problem has been adequately addressed.
2.35	The Extended Incentive Rebate Agreement means this agreement and its schedules (including their attachments and appendices (if any)) and any other documents expressly incorporated into it, between various Actors, Clients and/or Customers, Confidential Information, Cooperation Partners, Integration Partners, Licensees, Portals, Merchants Websites as amended from time to time in accordance with the terms thereof, and the accepting the tick box it will confirm its unequivocal acceptance of it.	5.	<u>IMPLEMENTATION</u>
2.36	Transaction means a payment related transaction of an agreed type involving an Authorisation Device, QR Code, that is submitted to My-marketing™ via the Payment Manager Systems from Customer to Merchants for processing, currently including the transaction types.	5.1	The Parties shall use their reasonable commercial endeavours to procure that My-marketing™ are able to interoperate properly and effectively in compliance with the Operational Requirements such that transaction processing can commence within mutually agreed timeframes.
2.37	Transaction Amount means the Total Transaction Amount including VAT, the total cost of the Transaction, minus the Extended Incentive Rebate offered by Merchants and all transactions as billed by the Payment Manager.	5.2	Merchants will be responsible for and undertakes to –
2.38	Transaction Data means the data pertaining to the Transactions that is submitted or generated while processing such Transactions.	5.3	establish the necessary network links / Cell phone with data or Wi-Fi connectivity to enable communication between My-marketing™, The Payment Manager Systems and Merchants.
2.39	Transaction Fees means the fees agreed to be payable under The Extended Incentive Rebate Agreement by Merchants with respect to the Transactions.	5.4	implement and configure in compliance with the Operational Requirements the components of My-marketing™ to enable the processing of Transactions, including with respect to the process, format, and content of the Transaction Data to be provided; and
2.40	VAT Exempted means all products exempted from VAT as amended.	5.5	make available to My-marketing™ the necessary interfaces and assist in implementing and testing the implementation of transaction processing capabilities to ensure compliance with the Operational Requirements.
2.41	VAT means value added tax payable in terms of the Value-Added Tax Act, No. 89 of 1991, as amended.	6.	<u>OPERATIONS</u>
		6.1	Compliance with Law. My-marketing™ and The Payments Manager warrants and represents that it is duly authorised and has all such licences, authorisations, permissions and consents as may be required under Law to authorise My-marketing™ and The Payment Manager System Provider to process the Transactions and Transaction Data as contemplated.
		6.2	Merchants Appointment hereby appoints My-marketing™ for the term of The Extended Incentive Rebate Agreement for all purposes under applicable Law to perform the transactions, including The Payment Manager as a payment service provider, system operator, agent and representative if and to the extent required by applicable Law, and My-marketing™ accepts such appointment on the terms of The Extended Incentive Rebate Agreement.
		6.3	The Parties will, during the continuance of The Extended Incentive Rebate Agreement, use commercially reasonable efforts to procure that Transactions can be performed at the Stores, outlets, and its hardware requirement during Trading Hours.
		7.	<u>THE PAYMENT MANAGER APPOINTED BY MY-MARKETING™</u>
		7.1	My-marketing™ will appoint The Payment Manager as a payment services provider for purposes of the payment services, including the collection of money on behalf of Merchants under My-marketing™ daily Merchant's collections and transactions.
		7.2	The Payment Manager services are services enabling My-marketing™ Users (Customer and/or Clients of Merchants, hereinafter referred to as 'Users'), by using My-marketing™ smartphone portal, to scan QR Codes placed on emails, invoices, other media or electronic displays of Merchants or published on

- behalf of Merchants, to make payments to Merchants for goods or services sold by Merchants. ("Transactions").
- 7.3 My-marketing™ services are provided to assist Merchants in processing wallet, (EFT, debit card, credit card transactions where applicable) and other recognized payment methods to facilitate payments from My-marketing™ Merchant's wallet account to Merchants nominated bank account, less the transaction, Extended Incentive Rebate, or discount rates due to My-marketing™.
- 7.4 Any dispute whatsoever relating to Merchant's goods or services remains between Merchants and the User.
- 7.5 Use of the smartphone application by a My-marketing™ user will transmit the amount requested by himself from his own personal bank account to his own wallet account issued by My-marketing™ to him by initiate a request for top-up authorisation. The Payment Manager will submit the request to the User's bank to top-up the user wallet account that will be notified, via My-marketing™ of whether the transaction has been approved or declined.
- 7.6 On purchasing goods by the user with his My-marketing™ portal My-marketing™ will submit the request via The Payment Manager to the users Wallet Account, and both the User and Merchants will be notified, via My-marketing™, of whether the transaction has been approved or declined.
8. **THE PAYMENTS MANAGER RESPONSIBILITIES.**
- 8.1 The Payments Manager will be responsible for and undertakes to;
- 8.2 procure the set up and management of Accounts for Customers and/or Clients on My-marketing™ and the issue wallets.
- 8.3 provide Merchants with ad hoc statistical depersonalised data and reports on transactions.
- 8.4 handle all Authorisation Device and Account queries of Clients and/or Customers through a telephonic helpdesk which is always manned by an adequate number of suitably trained and skilled staff and available to Clients and/or Customers during Trading Hours.
- 8.5 procure the processing and recording of all Transactions submitted to the Payment Manager Systems in compliance with the Operational Requirements.
- 8.6 protect the integrity of the Payment Manager Systems, the Accounts, and the Transaction Data.
- 8.7 render technical support to address problems and queries regarding the Payment Manager Systems.
- 8.8 My-marketing™ shall;
- 8.9 provide suitable training to Merchants on www.my-marketing.co.za from time to time as to enable such Personnel to train Merchants in-Store staff and provide first level support to provide such staff.
- 8.10 designate an individual to whom all communications concerning The Extended Incentive Rebate Agreement may be addressed and who will be authorised to render all decisions and approvals required in respect of it; and
- 8.11 ensure that it is lawfully able to provide and be responsible for the accuracy and completeness of the information, documentation and materials provided by it to Merchants.
- 8.12 My-marketing™ services are set out on <https://www.my-marketing.co.za/> and include additional functionality and services related to the payment services, such as transaction and data history, support, digital loyalty, rebates, and marketing opportunities.
- 8.13 Once the Merchant agreed to The Extended Incentive Rebate Agreement, My-marketing™ will provide the portal services, if selected, to Merchants in accordance with this document and the contract terms set out on <https://www.my-marketing.co.za/>
- 8.14 Please read the full contract terms on the website before agreeing or accepting The Extended Incentive Rebate Agreement. In the event of an inconsistency between a provision of the full contract terms on the website and a provision of this document, the provision of the former will prevail to the extent of the inconsistency.
9. **MERCHANTS RESPONSIBILITY**
- 9.1 Merchants shall ensure that it receives approval of a transaction before releasing goods to a user and shall provide a written request for any refund due to a user.
- 9.2 Merchants irrevocably authorises and instructs My-marketing™ and the Payment Manager daily to pay the transaction directly to the Merchant Customer and/or Merchant Account from the Daily Merchants Collections.
- 9.3 Merchants undertakes to cooperate (including but not limited to the provision of information and documentary evidence or records) with My-marketing™ and/or the payment services provider in any investigation into fraudulent transactions related to Merchants or its offering
10. **PROMOTION**
- 10.1 Either Party may promote the use of the Transactions by way of press releases or advertising or other promotional means, and may disclose the general nature of the arrangement contemplated in The Extended Incentive Rebate Agreement and such information as may reasonably be required by Clients and/or Customers to effect Transactions, provided that neither Party may –
- 10.2 disclose the detailed terms of The Extended Incentive Rebate Agreement without the prior written consent of the other Party.
- 10.3 use the other Party's trademarks or trade names without the prior written approval of the other Party, and, consequently, will submit to the other Party any press release or advertising or other promotional material containing the other Party's trademarks or trade names for such approval prior to publishing or distributing same.
- 10.4 All trademark licences granted pursuant hereto will only apply in respect of the marketing material and instance for which an approval is granted and will be non-exclusive and non-transferable. Save for the licences expressly granted in writing pursuant hereto, neither Party is granted any right, title, licence or interest to or in the trademarks of the other Party for any purpose and neither Party may sub-licence any of its rights to use the other Party's trademarks.
- 10.5 Neither Party shall in any way represent that it has any right of any nature in a trademark of the other Party other than as a Merchants in terms of The Extended Incentive Rebate Agreement and all use of the other Party's trademarks and the goodwill associated therewith will inure to the benefit of such other Party.
- 10.6 Either Party may demand that the other Party cease the use of any of its trademarks in any specified manner or location if it reasonably determines that such use by the other Party or the continued use of such trademarks in such manner or location may subject it or any third party to legal liability or may jeopardise its rights in the trademarks; or the other Party commits a breach of the terms of the approval as it pertains to the use of the trademark; or The Extended Incentive Rebate Agreement terminates for whatever reason.
- 10.8 Upon termination of a Party's rights to use the other Party's trademark hereunder it shall cease any further use of the relevant trademark in the manner and/or location as specified, or of any confusing or deceptive simulation thereof.
11. **EXTENDED INCENTIVE REBATES PAYMENT SERVICES**
- 11.1 Transaction Fees. Transaction Fees (as well as applicable VAT) shall be paid by Merchants to My-marketing™ and The Payments Manager in respect of all chargeable Transactions authorised by My-marketing™ and as set out by The Payment Manager Systems in SECTION A of the Schedule.
- 11.2 The Payment Manager Services provider will calculate and collect Merchants Collections, and pay Merchants Collections, less processing fees at the applicable rate, into Merchants approved Merchant's wallet bank account. Merchants will transfer his own funds whenever he wants to in any approved South Africa Beneficiary Bank account of his choice, subject to inter-bank The Extended Incentive Rebate Agreement and other delays outside the control of My-marketing™ and/or the payment services provider.
- 11.3 Undesirable products. Payment Services may not be utilised for the purchase and sale of undesirable products as determined by My-marketing™. If Merchants offers such products for sale, My-marketing™ shall be entitled to terminate The Extended Incentive Rebate Agreement on 24 hours' notice.
- 11.4 The Transaction Fees shall include taxes, VAT, duties, tariffs, rates, levies, and other governmental charges payable in respect of the rendering of the Payment Services, which shall be payable by Merchants to My-marketing™ and the Payments Manager in addition to the Fees wherever it is applicable.
- 11.5 My-marketing™ and The Payments Manager will make available to Merchants an electronic payment report in the agreed form and format by no later than 24h00 regarding the Transactions authorised by the Payment Manager Systems on that day reflecting inter alia all relevant Transaction Amounts and Transaction Fees applicable for such day and the aggregate amounts due in respect of the Transactions involved.
- 11.6 My-marketing™ and The Payments Manager will procure settlement and transfer into Merchants Wallet Account of the aggregate of the Transaction Amounts and the Transaction Fees due daily so that full value is received by Merchants on the next day following the Transactions. No set off will be permitted unless expressly otherwise agreed in writing. Payments Manager shall notify Merchants immediately if it becomes aware that settlement of an amount to be paid by it may be delayed for any reason whatsoever.
- 11.7 My-marketing™ and The Payments Manager will establish a Merchants Wallet Account with a unique IIN.
- 11.8 My-marketing™ will provide Merchants with consolidated tax invoices for the Transaction Fees.
- 11.9 Overdue amounts payable under The Extended Incentive Rebate Agreement will accrue interest at the Prime Rate from the date on which it falls due until date of actual payment.

- 11.10 If there is any dispute about the amounts due to any Party under The Extended Incentive Rebate Agreement, the Parties shall appoint an independent registered public accountant to act as an expert. If the Parties are unable to reach The Extended Incentive Rebate Agreement as to the appointment of such independent registered public accountant, an independent registered public accountant shall be appointed at the request of either Party by the President for the time being of the Society of Chartered Accountants of South Africa (or the successor body thereto). The independent registered public accountant shall act as an expert and not as an arbitrator and the Parties shall provide each other and any such expert with all information that it may reasonably require to determine the correct amount payable. Such expert's decision shall be final and binding on the Parties. The cost of the aforesaid determination shall be borne by the Parties in equal shares unless a Party is found to be materially in default, whereupon the defaulting Party shall bear the costs of such expert. A correcting payment in the amount as determined by the expert plus interest on such amount calculated shall be paid to the non-defaulting Party within 5 (five) Business Days of the expert's determination.
12. **WARRANTIES**
- 12.1 Each Party warrants that it has the legal right and full power and authority to execute The Extended Incentive Rebate Agreement.
- 12.2 Each Party hereby excludes and disclaims all warranties, whether expressed or implied, statutory, or otherwise, except those warranties expressly made in The Extended Incentive Rebate Agreement.
- 12.3 Each Party acknowledges that it has not been induced to enter into The Extended Incentive Rebate Agreement by any prior representations, warranties or guarantees, whether oral or in writing, except as expressly contained in The Extended Incentive Rebate Agreement.
13. **CONFIDENTIAL INFORMATION**
- 13.1 Each Party (Receiving Party) must treat and hold as confidential all Confidential Information which they may receive from the other Party (Disclosing Party) or which becomes known to them in the pursuit of The Extended Incentive Rebate Agreement.
- 13.2 The Receiving Party agrees that to protect the proprietary interests of the Disclosing Party in the Disclosing Party's Confidential Information, unless the Disclosing Party has expressly agreed otherwise in writing –
- 13.3 the Receiving Party will only make the Confidential Information available to those of the Receiving Party's Personnel who are actively involved in the execution of the Receiving Party's rights or obligations under The Extended Incentive Rebate Agreement and then only on a need-to-know basis.
- 13.4 the Receiving Party will only use and will ensure that its Personnel only uses the Confidential Information for the purposes of executing its rights or obligations under The Extended Incentive Rebate Agreement.
- 13.5 the Receiving Party will not and will ensure that its Personnel does not either use any Confidential Information of the Disclosing Party or directly or indirectly disclose any Confidential Information of the Disclosing Party to any third party other than as allowed in terms hereof.
- 13.6 the Receiving Party will initiate internal security procedures at least as strict as it uses for its own information of a similar nature to prevent unauthorised use and disclosure and will take all practical steps to impress upon those Personnel who need to be given access to Confidential Information, the secret and confidential nature thereof;
- 13.7 all written instructions, drawings, notes, memoranda, and records of whatever nature relating to the Confidential Information of the Disclosing Party which have or will come into the possession of the Receiving Party and its Personnel, will be and will at all times remain the sole and absolute property of the Disclosing Party and shall promptly be handed over to such Disclosing Party upon request; and
- 13.8 the Receiving Party shall promptly notify the Disclosing Party if it becomes aware of any breach of confidence in respect of the Confidential Information of the Disclosing Party by any person within it or by any person to whom it has divulged such Confidential Information and shall give the Disclosing Party all reasonable assistance in connection with any proceedings which it may institute as a result.
- 13.9 A foregoing obligation shall not apply to any information which –
- 13.10 is lawfully in the public domain at the time of disclosure.
- 13.11 subsequently and lawfully becomes part of the public domain by publication or otherwise.
- 13.12 is already lawfully known to the Receiving Party prior to the time of disclosure.
- 13.13 subsequently becomes available to the Receiving Party from a source other than the Disclosing Party, which source is lawfully entitled without any restriction on disclosure to disclose such information; or
- 13.14 is disclosed pursuant to a requirement or request by an Authority or by operation of Law, including to FSB, SARB or PASA.
- 13.15 The obligations contained in this clause 13 shall apply during the term of The Extended Incentive Rebate Agreement and for 3 (three) years thereafter at which they shall expire.
14. **INTELLECTUAL PROPERTY**
- Each Party reserves its rights to its Intellectual Property. No rights or licences with respect to the Intellectual Property of either Party or its licensors are granted in terms of The Extended Incentive Rebate Agreement save that each Party may use materials and information made available to it by the other Party insofar as may be necessary to enable interoperability between My-marketing™ and The Payment Manager/s Systems for the purposes of enabling the Transactions.
15. **BREACH AND TERMINATION**
- 15.1 Should either Party (Defaulting Party) –
- 15.2 commit a material breach of The Extended Incentive Rebate Agreement, and fail to remedy such breach within 30 (thirty) calendar days of having been called upon in writing by the other Party to do so; or
- 15.3 commence with business rescue proceedings; or
- 15.4 defer or suspend payment of all or substantially all its debts or is unable to pay its debts as and when they fall due; or
- 15.5 effect or attempt to affect a compromise or composition with the Defaulting Party's creditors; or
- 15.6 take steps for its voluntary winding up or be provisionally or finally liquidated or be placed in judicial management, whether provisionally or final or ceases to conduct business.
- 15.7 then, without prejudice to any other rights or remedies it may have in Law, the other Party (**Innocent Party**) may, in its discretion, terminate The Extended Incentive Rebate Agreement on written notice to the Defaulting Party, such termination to take effect on the date specified in the notice.
16. **EFFECT OF TERMINATION**
- 16.1 On termination of The Extended Incentive Rebate Agreement for any reason, all amounts already due hereunder shall become payable immediately.
- 16.2 Upon termination, cancellation, or expiry of The Extended Incentive Rebate Agreement -
- 16.3 Merchants shall be obliged to honour all agreed unexpired vouchers issued during a voucher and/or loyalty campaign, notwithstanding that the campaign or the business services may have been terminated.
- 16.4 the Parties shall cease for all purposes to hold themselves out as being associated with each other hereunder and either Party may take such steps as may be reasonably required to inform the Clients and/or Customers that the Transactions will no longer be affected.
- 16.5 each Party shall deliver, or at the other Party's option destroy, and procure the delivery of or destruction by its Personnel, of all originals and copies of the other Party's Confidential Information and proprietary materials in its or their possession or under its or their control that is relevant to the affected Payment Services (including the relevant Operational Requirements) and will certify its compliance herewith promptly upon request by the other Party; and
- 16.6 each Party shall immediately cease to use, whether by advertising or in any other manner whatsoever, any of the other Party's trademarks in connection with The Extended Incentive Rebate Agreement and discontinue immediately all advertising of the Transactions and refrain from doing anything that would indicate that it is still offering such Transactions.
- 16.7 The expiry or termination of The Extended Incentive Rebate Agreement shall be without prejudice to any rights of the Parties accrued as at the date of such expiry or termination.
- 16.8 Termination of The Extended Incentive Rebate Agreement shall not affect the enforceability of the provisions which have been specified or are by their nature required to operate after such expiry or termination, including without limitation, the following provisions: (Definitions), (Confidential Information), (Intellectual Property), (Effect of Termination), (Dispute Resolution), (Severability), (Notices and Domicilia) and (General).
17. **DISPUTE RESOLUTION**
- 17.1 Should any dispute arise between the Parties in relation to The Extended Incentive Rebate Agreement or any issue arising therefrom:
- 17.2 The authorised representatives, as appointed by each Party, shall meet as soon as reasonably practicable (but no less than 5 days of such meeting being requested in writing by either Party) to try to resolve the dispute and shall, if required by either Party, continue to negotiate for at least five (5) consecutive days (or such other period as may be agreed by the Parties in writing);
- 17.3 If the dispute had not been resolved at the meeting pursuant, the dispute shall be referred to an urgent meeting of the Chief Executive Officers of the Parties or such representatives as may be appointed by their Chief Executive Officers. This meeting is to

- take place within five (5) days of the matter being referred to them or such other period as may be agreed by the Parties in writing.
- 17.4 If the dispute has not been resolved within 5 days of the meeting contemplated (or such other period as may be agreed by the Parties in writing), either Party may refer the dispute to arbitration in accordance with the terms.
- 17.5 In the event of there being a dispute relating to or arising out of The Extended Incentive Rebate Agreement, including regarding the scope, effect, validity, implementation, execution, interpretation, rectification, termination, or cancellation of The Extended Incentive Rebate Agreement, which is not resolved, then, save where otherwise provided in The Extended Incentive Rebate Agreement, such dispute shall be finally resolved on the terms as provided for below:
- 17.6 In the event of any such dispute or difference arising between the Parties the said dispute or difference shall on written demand by any Party to the dispute be submitted to arbitration in Gauteng North in the English language in accordance with the rules of AFSA.
- 17.7 The arbitrator shall be if the matter in dispute is principally:
- 17.8 a technical matter, an independent technical expert of not less than 5 years' experience in the relevant technical area.
- 17.9 an accounting matter, an impartial chartered accountant of not less than ten (5) years standing.
- 17.10 a legal matter, an impartial practising advocate of not less than ten (5) years standing.
- 17.11 If the parties fail to agree whether the matter in dispute is of a legal, accounting, or technical nature within seven (7) days after the arbitration has been demanded, it shall be a legal matter.
- 17.12 Subject to either Party's right to appeal in terms, each of the Parties hereby irrevocably agrees that the decision of the arbitrator in the arbitration proceedings:
- 17.13 shall be final and binding on each of them; and
- 17.14 will be carried into effect; and
- 17.15 can be made an order of any competent Court to whose jurisdiction the parties are subject.
- 17.16 Each Party expressly consents to any arbitration in terms hereof being conducted as a matter of urgency; and irrevocably authorises the other Party to the dispute to apply, on behalf of all Parties to the dispute, in writing, to the secretariat of AFSA, in terms of the AFSA rules, for the arbitration to be conducted on an urgent basis.
- 17.17 The Parties irrevocably agree that the submission of any dispute to arbitration is subject to the Parties' rights of appeal. Either Party may appeal the arbitration ruling by giving written notice to that effect to the other Party to the arbitration within 20 (twenty) calendar days of the ruling being handed down. The appeal shall be dealt with in accordance with the rules of AFSA by a panel of 3 (three) arbitrators appointed for this purpose by The Extended Incentive Rebate Agreement between the Parties and, failing such The Extended Incentive Rebate Agreement within 15 days of the appeal being notified by either Party, by AFSA.
- 17.18 Any arbitration shall be conducted in camera and the Parties shall treat as confidential and not disclose to any third-party details of the dispute submitted to arbitration, the conduct of the arbitration proceedings or the outcome of the arbitration, without the written consent of the other Party.
- 17.19 Each Party's irrevocable consent to the arbitration proceedings described herein, and no Party shall be entitled to withdraw from such proceedings or to claim at such proceedings that it is not bound by this clause 17.
- 17.20 Nothing herein contained shall be deemed to prevent or prohibit a Party from applying to any appropriate Court for an interdict, urgent relief, enforcement of Intellectual Property or for judgment in relation to a liquidated claim.
- 17.21 The provisions of this clause 17 are severable from the remainder of The Extended Incentive Rebate Agreement and will continue to be binding on the Parties notwithstanding any termination or cancellation of The Extended Incentive Rebate Agreement or any part thereof.
18. **SEVERABILITY**
- 18.1 If a provision of The Extended Incentive Rebate Agreement is reasonably capable of an interpretation which would make that provision valid and enforceable and an alternative interpretation that would make it void, illegal, invalid, or otherwise unenforceable, then that provision shall be interpreted, so far as is possible, to be limited and read down to the extent necessary to make it valid and enforceable.
- 18.2 If the whole or any part of a provision of The Extended Incentive Rebate Agreement is void or voidable by either Party or unenforceable or illegal, the whole or that part (as the case may be) of that provision, shall be severed, and the remainder of The Extended Incentive Rebate Agreement shall have full force and effect.
19. **NOTICES AND DOMICILIA**
- 19.1 The Parties hereby choose domicilium citandi et executandi (Domicilium) for all purposes under The Extended Incentive Rebate Agreement the physical addresses set out on the cover sheet of The Extended Incentive Rebate Agreement.
- 19.2 Either Party may give written notice to the other, change its Domicilium to any other physical address in the Republic of South Africa and it telefax number to any other South African number, provided that such change shall take effect 14 (fourteen) calendar days after delivery of such written notice.
- 19.3 Notice will be deemed given –
- 19.4 if delivered by hand to a responsible person during Business Hours to the designated physical address, on the date of delivery.
- 19.5 if sent by an express courier with a system for tracking delivery, when received; and
- 19.6 if sent by fax during Business Hours, upon production of a satisfactory transmission report by the fax machine which sent the fax and if outside such Business Hours then at the beginning of the next Business Day.
- 19.7 Notwithstanding anything to the contrary stated above, if a notice or communication is received by a Party, adequate notice or communication shall have been given, even though it was not delivered in a manner described above.
20. **GENERAL**
- 20.1 The Extended Incentive Rebate Agreement constitutes the entire The Extended Incentive Rebate Agreement between the Parties in respect of the subject matter of The Extended Incentive Rebate Agreement and supersedes and replaces all other The Extended Incentive Rebate Agreement, representations or warranties between the Parties pertaining to the subject matter contained in The Extended Incentive Rebate Agreement, which will no longer be binding on the Parties as from the Effective Date hereof.
- 20.2 No amendment or modification to The Extended Incentive Rebate Agreement shall be effective unless in writing and signed by authorised signatories of both the Payments Manager and Shoprite.
- 20.3 No latitude, granting of time or forbearance of a Party hereto regarding the performance of the other Party shall be or be deemed to be a waiver of any term or condition of The Extended Incentive Rebate Agreement and no waiver of any breach shall operate a waiver of any continuing or subsequent breach. No waiver shall be effective unless it is expressly stated in writing and signed by the Party giving it.
- 20.4 The Extended Incentive Rebate Agreement shall be governed and construed according to the laws of the Republic of South Africa and, subject to clause 11.9 and clause 17, the Parties agree to submit to the exclusive jurisdiction of the Western Cape High Court, Cape Town regarding any and all disputes arising in connection with The Extended Incentive Rebate Agreement.
- 20.5 Neither Party shall be entitled to cede, assign, delegate, or otherwise transfer any of its rights or obligations under The Extended Incentive Rebate Agreement without the prior written consent of the other Party. By giving the other prior written notice, either Party may cede its rights and delegate its obligations under The Extended Incentive Rebate Agreement to any entity which acquires all or substantially all its assets or business or to any successor entity in a merger or acquisition.
- 20.6 Nothing in The Extended Incentive Rebate Agreement shall be construed as constituting an exclusive relationship or precluding or limiting in any way the right of either Party to conclude a business arrangement of any kind or nature whatsoever with any person or entity other than the other Party as it in its sole discretion deems appropriate.
- 20.7 Each Party shall be responsible for its own legal and other costs relating to the negotiation of The Extended Incentive Rebate Agreement.
- 20.8 My-marketing™ or Merchants does not represent itself as an Investment Advisor, or Financial Advisor of any sort. We therefore do not provide any kind, whatsoever, of investing advice.
- 20.9 The following documents are inseparable from The Extended Incentive Rebate Agreement and they form part of the Terms:
- 20.9.1 My-Marketing Code of Conduct, Website Privacy Policy; My-Marketing Programme Terms and Conditions; Refund Policy from each Merchants; Referral Procedures; The Extended Incentive Rebate Agreement and any other document incorporated by reference in the aforesaid. These documents, in their current form, and as may be amended by My-marketing™ at its sole discretion, constitute the entire contract between My-marketing™ and its Licensees; Corporation Partners; Merchants, Clients and/or Customers.

SCHEDULE SECTION A

21. TRANSACTIONS FEES AND EXTENDED INCENTIVE REBATES

- 21.1 The types of transactions and Extended Incentive Rebates (subject to compliance with the specified Transaction Limits and Extended Incentive Rebate Amount) as specified in the table below are approved for implementation hereunder may be charged by The Payment Manager and My-marketing™ to Merchants in respect of such Transactions and may differ on each Extended Incentive Rebate on various products.
- 21.2 The transaction rates and Extended Incentive Rebates, where applicable, shall be charged by My-marketing™ in accordance with the rates and pricing guide of the Payment Manager and the agreed Extended Incentive Rebate per product set out by Merchants with his access to his catalogue setup in My-marketing™.
- 21.3 The above transaction rates and Extended Incentive Rebates include VAT wherever is applicable, to all fees due and payable by Merchants in terms of The Extended Incentive Rebate Agreement.
- 21.4 In respect of those Merchants that have elected to receive the catalogue access in My-marketing™:
- 21.5 an adjustment in terms of the Extended Incentive Rebates pricing guide will be applied by Merchants in My-marketing™, all adjustment will be applicable immediately.
- 21.6 Payments Manager/s appointed by My-marketing™ means is BXChange iMali (Pty) Ltd with registration 2018/438947/07 (also see <https://www.my-imali.com/>)
- 21.6.1 My-marketing™ reserves the right to amend the Payment Manager transaction rate, business services and business services fees at any time, on one month's notice to Merchants.
- 21.6.2 Merchants authorize the Payment Manager and My-marketing™ to initiate debit entries for transactions and agreed Extended Incentive Rebates from the wallet account provided and for the purchases made.
- 21.6.3 Merchants agree a percentage [%] on a sale paid by the client on all transactions as an Extended Incentive Rebate to My-marketing™.

Approved Transaction Type	Transaction Fee Percentage % (Including of VAT)	Extended Incentive Rebate
Merchant Commission fee to the Payment Manager	(Minimum Commission rate, to move funds from My-marketing™ to the Merchant Wallet) As agreed with the Payment Manager.	%
Minimum Extended Incentive Rebates to My-marketing™	As agreed from time to time by the Merchant he may not run specials more than the minimum percentage by accepting the tick box when loaded or edit an item in the catalogue that will confirm its unequivocal acceptance of the Extended Incentive Rebate.	%
Special products	Attached: Catalogue Product Onboarding Performa signed by Merchants for each Special Product	

21.7 Extended Incentive Rebate Product or Items on a Catalogue Setup with My-marketing™

SAMPLE OF THE MERCHANT EXTENDED INCENTIVE REBATE PER PRODUCT (A product is the item offered for sale)

LICENSEE:

MERCHANT NAME:

Date	Product Name	Brand / Items / Description	Quantity	Kg Unit of Measure / Weight	VAT Number	A Product Selling Price	B% Extended Incentive Rebate (EIR) %	C Distributable EIR Amount (A x B% = C)	D Transporter / Driver (Fix Price)	E Merchant (Wholesale) [A-C-D=E]	
						R	%	R			
ITEMS											
	Merchant / Transporter	Merchant responsibility	Direct	Deliver					R		
TOTAL COST						SELLING PRICE	R	TOTAL [A-C-D=E]	R	R	

Attached a Picture of Product - JPEC or PNG File & (NOTES)

22. SECTION B: TECHNICAL SUPPORT

- 22.1 Problems with The Payment Manager System or Transactions may be reported to The Payments Manager's support staff at any time during Trading Hours. Payments Manager's service desk will be available at the telephone number 012-1110345 during Business Hours and 0813986513 (After hours). <https://www.my-imali.com/>
- 22.2 My-marketing™ (the Support Managers) and or support@my-marketing.co.za for any support functions.
- 22.3 Merchants will allocate a priority level to all its support requests as follows:

22.4	Priority Level of Problem	22.5	Definition of Severity
22.6	Severity 1 – Severe	22.7	Business critical functionality is unavailable or practically unusable.
22.8	Severity 2 – Moderate	22.9	Function or performance is materially impaired or degraded, but all business-critical functions are practically usable.
22.10	Severity 3 – Mild	22.11	Problems with no material impact on operations or a requirement for a minor change.

- 22.12 My-marketing™ and The Payments Manager shall render the following technical support in respect of the Manager System and Transactions in accordance with the relevant priority level allocated thereto:
- > General advice concerning the processing of Transactions
 - > Telephone and remote support
 - > Advice and assistance after operations failure
 - > Problem management and escalation
 - > Data restoration assistance
 - > Implementation of diagnostic procedures
 - > Analysis of problems
 - > Fault replication
 - > Provision and implementation of temporary workarounds and error corrections
 - > Service restoration
 - > System modifications

- 22.13 Escalation, the parties may escalate any unresolved problems or other issues relating to The Extended Incentive Rebate Agreement to the specified escalation contacts stipulated in the tables below.

My-marketing™ and The Payments Manager Escalation Contacts:

ITEM	Escalation 1	Escalation 2	Escalation 3
The Payment Manager	My-marketing Licensee	www.my-marketing.co.za	https://www.my-imali.com/
Email:	Licensee Website	support@my-marketing.co.za	support@my-imali.com
Contact:	www.my-marketing.co.za	https://www.my-imali.com/user-guides	(012) 111 0345 (081) 398 6513 WhatsApp or Please Call during Operating hours: Mon - Fri 09:00 - 17:00 https://www.my-imali.com/support

My-marketing™	As referred by My-marketing™ Licensee	www.my-marketing.co.za	www.my-marketing.co.za
Email:	My-marketing™ Licensee Website	support@my-marketing.co.za	support@my-marketing.co.za
Contact Details Available: www.my-marketing.co.za	E-mail or WhatsApp Contact details on www.m-marketing.co.za	E-mail or WhatsApp Call during Operating hours: Mon - Fri 09:00 - 17:00	E-Mail or WhatsApp Call during Operating hours: Mon - Fri 09:00 - 17:00

Merchants Escalation Contacts:

ITEM	Escalation 1	Escalation 2	Escalation 3
Merchants			
Email:			
Contact Person:			

23. **SECTION C: MINIMUM PERFORMANCE STANDARDS FOR MANAGER SYSTEMS**

- 23.1 My-marketing™ Manager Systems will be expected to adhere to the minimum performance standards described herein.
- 23.2 Availability of My-marketing™ will be measured during all Trading Hours in a calendar month. Total accumulated downtime occurring over any calendar month may not exceed 5 (five) Trading Hours. The Manager Systems will be considered down if it is unavailable or practically unusable for processing Transactions, which will be the case if the average System Response Time described below exceeds 60 (sixty) seconds.
- 23.3 My-marketing™ will not be responsible for any downtime of Merchants or its client's or its Clients and/or Customer's data connectivity.
- 23.4 My-marketing™ appointed BX Exchange My-iMali (Pty) Ltd as The Payment Manager with their Terms and Conditions.
https://b365b099-05a4-4931-ba59-158f7f90c90b.filesusr.com/ugd/3f3606_d0d72841a47842f1b5ce471100efad0f.pdf
- 23.5 Automated Outsourcing Services (Pty) Limited (AOS LTD) with their Terms and Conditions.
https://b365b099-05a4-4931-ba59-158f7f90c90b.filesusr.com/ugd/3f3606_c30fca71fd644b51b3b9781930bd52e2.pdf
- 23.6 My-iMali Privacy Policy.
https://b365b099-05a4-4931-ba59-158f7f90c90b.filesusr.com/ugd/3f3606_2815bf6ac3424f49895e8298831c1290.pdf
- 23.7 My Marketing Portal (Pty) Ltd, Code of Conduct, Website Privacy Policy, Terms and Conditions and The Extended Incentive Rebate Agreement.
www.my-marketing.co.za/

24. SECTION D: DEPOSIT ACCOUNT DETAILS

Account Name: Your Company Details: _____
 Bank: ABSA
 Branch Code: 632005
 Account: 4094019835

Please use the reference number **ML**_____ and nothing else.

<https://www.my-imali.com/faqs>

<https://www.my-imali.com/user-guides>

https://b365b099-05a4-4931-ba59-158f7f90c90b.filesusr.com/ugd/3f3606_360f1a6e533d41bb81a0e40e52ae8318.pdf?index=true

*ATM: Within 1 hour EFT IN: up to 2 working days Immediate payment within 1 hour

Fees

Wallet Fees	Cost
EFT In	R1,25
Instant EFT In	As per different Banks
Inter Wallet Transfers (Customer to customer)	No Cost
Move Credits from My-iMali wallet to Bank Account	R5,00
Move Credits: Wallet to My-iMali Debit Card	1% of Transfer Value
In Eco System User Transaction Fee	No Cost
ATM Withdrawal Fee	R5,00 + R1.01 per R100
ATM Balance Enquiry OR Invalid PIN *	R4,94
Insufficient Funds	R4,94 per try
ATM Deposit Fee	R7,30 + R1,61 per R100
Cash back at till (Pick 'n Pay & Checkers)	R6,00 cheaper than at an ATM
No monthly fees or debit orders	My-iMali - FREE
Card not topped up within 1 calendar month	R6,00