

## The LUX-CURRENCY REWARDS PROGRAMME

### Terms & Conditions

- Luxco are not responsible for incorrect details
- All claims need to be submitted with 30 days of the sale. Any claims submitted after will not be processed.
- All points need to be cashed in within 1 year of submission of the claim. Any points not claimed will be forfeited
- Sales are not transferrable from one sales person to another
- Claims will not be allowed on Corporate orders
- You are only able to claim on Brands that you stock in your store and any brands which have been discontinued will not be valid for claims
- No rewards will be paid out without Proof of sale. This must be provided in the form of a valid computer printout or tax invoice which needs to be uploaded. Watch tags are **NOT** accepted.
- Only items sold in the month and 2 months prior to the date of submitting your Application form, will be valid, for example an application claim from submitted in May can only

R100 is the minimum amount required for a claim to be processed, anything less will be carried over to the next month. A maximum of R4,999 can be claimed in one month.

E wallet payments.

E Wallett is a pin code based system that allows you to draw cash from any FNB ATM using the unique code which is sent to you.

All reward payments into your eWallet account will be done before the 20<sup>th</sup> of every month, as long as the balance is a minimum of R100. Once a payment has been made, an SMS will be sent from eWallet. The SMS specifies how much has been paid to you and contains information on how to activate the eWallet. You must activate the eWallet before being able to use the funds. Please note there is a service fee of R6.50 per deposit made into your eWallet account. There is also a fee for withdrawals from the ATM. The fee is R6.40 for a withdrawal of R500 or less, R12.80 for withdrawals between R500 - R1000, and R19.20 for withdrawals of R1000+. Balance enquiries and mini statement transactions are free of charge. A dormancy fee of R6.00 applies if your account has been dormant for 6 months or longer

Upon receiving an SMS from FNB that funds have been paid you. You need To activate your E wallet. Simply dial \*120\*277# to activate . If you don't have sufficient airtime please dial \*130\*277# to load airtime.

You must activate your E Wallet account within 12 Business days of receiving the SMS. If you fail to do this the funds will be returned to the sender.

For Claim enquiries please contact Motti Shishler on 011 4482210 (weekdays 8.30am-4,30pm)

#### ***Disclaimer.***

Luxco Importers and FNB will not be held liable for any loss or damage arising out of such use, unless the loss or damage is the fault of FNB's gross negligence or intentional misconduct.

You will be liable for any unauthorized transaction that has been debited to the (eWallet) by any person other than the eWallet Recipient using the eWallet PIN, unless it can be proved that such person got the eWallet PIN as a result of FNB's gross negligence or an act of fraud on FNB.

You indemnify LUXCO IMPORTERS and FNB against any claims by third parties or loss suffered by any eWallet User arising from the use of eWallet Services.

You will not hold LUXCO IMPORTERS or FNB responsible for any loss or damage suffered due to funds being sent to the incorrect mobile number provided by yourself.

You use the (eWallet) service with the knowledge that the eWallet service may be unavailable from time to time because of third party providers or because the system is down or due to maintenance of the system.

If your Phone or SIM card is illegally swapped and fraudulently used, LUXCO and FNB will not be liable for any loss or damage that you might suffer in such circumstances.

If you initiate a SIM swap or if you change your cellphone number in any manner, you are required to make sure that you inform us of your new cellphone number – Luxco and FNB does not accept any liability for any losses or damages should you change your cell phone number and not inform Luxco of this change.

Luxco and FNB will not be responsible any losses suffered by you in the event that you lose or accidentally disclose any eWallet information to third parties, including but not limited to the OTP, sent to you.

Luxco and FNB will not be responsible to you in the event that the funds in an eWallet are accessed by someone other than you provided that established FNB processes and procedures have been followed, for example if that cell phone number was churned and reallocated.

Luxco and FNB cannot guarantee that you will receive the notification message as this message is provided by cellphone service provider. Luxco and FNB will not be responsible for any losses suffered by you or any party (directly and indirectly) if there is an operation failure or malfunction on the part of the cellphone provider.