

Prepaid Card Provider - Terms and conditions

Important points to remember

At all times the Prepaid Card Provider enjoy the following

- The benefit of a simple payment solution that will replace conventional cash payments.
- Reduced risk as the Prepaid Card Provider does not need to collect or hold cash on his/her premises.
- The Prepaid Card Provider can load and reload funds onto the cards using our simple web interface at any anytime.
- The Prepaid Card Provider can order cards online using the web interface.
- Cards can be hand delivered or couriered to the Prepaid Card Provider premises for a fee.
- Cards will be inactive and cannot be used until activated by the Prepaid Card Provider using the web interface, further reducing the Prepaid Card Provider risk.
- The Prepaid Card Provider will be charged a load/reload fee

For the Prepaid Card Provider protection

- The Prepaid Card Provider can order/purchase, load and reload cards via a secure web interface. The Prepaid Card Provider will be authenticated with a username and password.
- The Prepaid Card Provider is responsible for safeguarding his/her username and password.
- The Prepaid Card Provider must agree to these terms and conditions prior to ordering cards. It is important to read and understand the terms and conditions before ordering or issue cards.
- Cards delivered to the Prepaid Card Provider have no monetary value.
- Cards will need to be allocated by the Prepaid Card Provider using the secure web interface before funds can be loaded onto the card.

By agreeing to these terms and conditions you become the Prepaid Card Provider.

Whenever reference is made in these terms and conditions to "us", "we" or "our", that means The Standard Bank of South Africa Limited ("Standard Bank"), Tutuka Software (Proprietary) Limited ("Tutuka") and Altech Nupay (Proprietary) Limited ("Nupay").

1. Introduction

- 1.1 These terms and conditions are applicable to all Prepaid Card Providers of a reloadable prepaid card issued with a PIN.
- 1.2 Subject to clause 3 below, the card will be activated with a rand amount as determined by the provider of the Prepaid Card ("Prepaid Card Provider").
- 1.3 The card may be reloaded by the Prepaid Card Provider at any time before the expiry of the card, subject to clause 3 below.
- 1.4 The card will be closed on the expiry date and the value remaining in the card, if any; will be at the discretion of the Prepaid Card Provider.
- 1.5 Balance enquiries can only be made by calling Tutuka at 083 918 770 024 24 hours a day, or by visiting www.whatsonmycard.com or SMS'ing your card number to 35453. Standard cell rates apply. SMS costs R2.

2. The card

- 2.1 Each card will have an expiry date printed on the front of it and is valid until the last day of the month shown, unless your card is closed.
- 2.2 Only the person whose signature is on the card (card holder) will be able to use it.

- 2.3 The card can be used by the card holder to make ATM transactions. All withdrawals at ATMs will be charged for and are payable by the card holder and will be charged to the balance on the card.
- 2.4 The card can be used to purchase goods and services at merchants who accept Mastercards. All Point of Sale transactions will be charged for and are payable by the card holder and will be charged to the balance on the card.
- 2.5 The card can be used for Point of Sale purchases with cash-back (a cash withdrawal) at Point of Sale when you make a purchase. The Card holder will not be able to request cash-back without making a purchase. All Point of Sale purchases with cash-back transactions will be charged for and are payable by the card holder and will be charged to the balance on the card.
- 2.6 The card holder is to sign the card in ink as soon as it is received in the space provided on the back of the card.
- 2.7 The card can only be used in the Republic of South Africa
- 2.8 Each card holder will be issued with a Personal Identification Number (PIN) together with the card. The card holder must either memorise the PIN or keep any record of it in a safe place separate from the card. The card holder is not to tell any one else what their PIN is.
- 2.9 The card must be cut in half after the expiry date.
- 2.10 The cardholder will not be sent any correspondence or statements.
- 2.11 We will always be the owner of the card.
- 2.12 The cardholder is responsible for the safety of their card. Should the card be damaged, lost or copied, we will not be liable.

3. Deposits

- 3.1 The card will be loaded with a rand value, by the Prepaid Card Provider.
- 3.2 The card may be reloaded by the Prepaid Card Provider with a maximum value R5000-00 (five thousand rand) per load, provided that the balance available on the card never exceeds the sum of R 20 000-00 (Twenty thousand rand) at any given time.

4. Card purchases and payments by Prepaid Card providers

As a Prepaid Card Provider the following applies:

- 4.1 The Prepaid Card Provider will be able to order and pay for cards online via our secure web interface.
- 4.2 The card must be ordered via the secure web interface at least five (5) business days before the date that the card is to be delivered.
- 4.3 The Prepaid Card provider can choose to have the cards delivered to his/her premises. Please note there will be delivery fee charged to the Prepaid Card Provider.
- 4.4 When the Prepaid Card Provider receives the cards ordered, the Prepaid Card Provider will have to enter the details of the cardholder against each card ordered.
- 4.5 The Prepaid Card Provider may only load value onto a card, provided that the Prepaid Card Provider's NuCardprofile has an available balance..
- 4.6 Please communicate with, and assist card holders in terms of card usage and rules as stipulated in clause 5

5. Goods purchases and cash withdrawals by card holders

As a card holder the following apply:

- 5.1 The Card Holder may use his/her card to pay for goods and services at merchants who accept MasterCard's. The Card Holder may also request cash-back (a cash withdrawal) at Point of Sale when making a purchase. The Card Holder will not be able to request cash-back without making a purchase. The Card Holder will not be able to use the card to purchase goods or services over

the telephone or Internet, pay for toll fees or pay for parking using self service terminals.

- 5.2 The Card Holder may use his/her card to make cash withdrawals at Automated Telling Machine (ATM) within the borders of South Africa.
- 5.3 The Card Holder will be required to insert his/her PIN when making a a Point of Sale purchase or ATM cash withdrawal.
- 5.4 Should the Card Holder enter his/her PIN incorrectly on 3 consecutive occasions at the Point of Sale terminal, all further transactions will be denied and the card will be blocked and the Card Holder will need to get another card from the Prepaid Card Provider.
- 5.5 All transaction requested by the Card Holder will be processed against the Card Holder's available card balance until the value on the card has been depleted.
- 5.6 All transactions will be authorised by us against the available funds on the Card Holder's card.
- 5.7 Merchants are responsible for transactions and are independent of the Prepaid Card Provider, Tutuka, Standard Bank and Nupay. The Prepaid Card Provider, Tutuka, Standard Bank and NuPay are not liable if the merchant does not accept the Card holder's card or if the Card Holder has complaints about goods or services paid for with his/her card.
- 5.8 We are not responsible for any loss arising from any failure, malfunction of electronic facilities or delay in point of sale device or our supporting or shared networks, where applicable, resulting from circumstances beyond our reasonable control.
- 5.9 No warranties, purchase protection, insurance, other promises or services are provided.
- 5.10 Once the Card Holder has paid for a purchase, the Card Holder cannot stop or reverse payment of the transaction.
- 5.11 The Card Holder is responsible for keeping track of the transactions on his/her card.

6. Fees and interest

- 6.1 The Prepaid Card Provider will charged for each card purchased
- 6.2 The Prepaid Card Provider will be charged per card for each load and reload
- 6.3 The Prepaid Card Provider will not be paid any interest on funds.

7. Closing the card

- 7.1 The card will be closed when it expires.
- 7.2 We may choose to revoke any card at any time to protect our interests.

8. Lost or stolen cards

- 8.1 The Card Holder is responsible for the safekeeping of his/her card and PIN. The card is the same as having cash in hand. If the card is lost or stolen or used by someone else, the Card Holder may lose all funds in his/her card.
- 8.2 The Card Holder must notify us if the card has become lost or stolen or if the PIN has become known to any other person. We will stop the card as soon as reasonably possible after being advised.
- 8.3 The Card Holder will be responsible for all transactions made with the card before we stopped the card in terms of 8.2

We may change these terms and conditions without giving the Prepaid Card Provider notice. The Prepaid Card provider may not change these terms and conditions.