

NON-INSURANCE CBC REWARDS (PTY) LTD CONTRACT

NON - INSURANCE B3 LOYALTY REWARDS TERMS AND CONDITIONS

1. INTRODUCTION

B3 Loyalty Rewards is an optional non- insurance loyalty benefit, offered by CBC Rewards (Pty) Ltd which provides you with access to savings and benefits at South Africa's leading brands. Members of the programme enjoy monthly savings and the ability to get more value for their money.

This optional Loyalty Benefit is offered in conjunction with your insurance policy at a fee of R40 (including VAT). Cover on your insurance policy is only subject to the insurance premium being paid and is not dependent on the B3 Loyalty Rewards fee being paid. CBC Rewards (Pty) Ltd has an agreement in place with Clientèle Life to collect your Rewards fee.

Your B3 Loyalty Rewards terms and conditions will indicate how you may utilise this Benefit as well as applicable procedures, including cancellation, where applicable.

Please note B3 Loyalty Rewards are not carried over from month to month, and every month a new set of discounts will be generated for you to use. The monthly fee is guaranteed to increase by 7.5% annually for the first 2 years, and thereafter is expected to increase by 7.5%, but may vary due to the underlying cost of the rewards. In addition to this, rewards may be reviewed from time to time. Members will not be entitled to benefits from the B3 Loyalty Rewards program where the monthly fee is not paid.

For any queries or should you wish to lodge a complaint please contact B3 on 011 747 5400.

2. B3 LOYALTY REWARDS GROCERY COUPON BENEFIT

Monthly grocery coupons from Shoprite and Checkers.

2.1. GROCERY COUPON BENEFIT TERMS AND CONDITIONS

- The B3 Loyalty Rewards grocery coupon benefit (the "Grocery Coupon Benefit") entitles you, as a monthly subscriber, to access grocery coupons on a pre-defined list of grocery products at Shoprite and Checkers stores.
- The Grocery Coupon Benefit is only available for use by B3 Loyalty Rewards subscribers that have paid their monthly subscription fee. The coupons are only redeemable at Shoprite and Checkers stores within the Republic of South Africa.
- The coupons cannot be exchanged for cash.
- This coupon may not be used in conjunction with any other in-store specials or promotions
- The coupons are only valid until the expiry date and whilst stocks last.
- Each digital coupon is redeemable via the B3 Loyalty Rewards application up to 5 (five) times per month.
- The pre-defined list of grocery items may be amended by B3 Loyalty Rewards in its sole discretion and without further notice to you.
- To redeem your coupons, Login or Register if you are a first-time user of the B3 Loyalty Rewards application.
- Select your coupons from the relevant coupon partners by following the prompts.
- Show the coupon code(s) at the till, along with the product you wish to redeem the discount on.

3. B3 LOYALTY REWARDS FAST FOOD BENEFIT

Savings on fast food purchases at selected restaurants across South Africa including Steers, Burger King, Nandos and Debonaires.

3.1. FAST FOOD – STEERS TERMS AND CONDITIONS

- This Fast-Food Voucher Benefit is managed by Direct Rewards Proprietary Limited ("DR") on behalf of B3 Loyalty Rewards.
- Conditional discount vouchers are processed by wiGroup on behalf of DR and not the franchise. Please refer all benefit queries and questions to DR by calling 087 825 1147 or by emailing b3@directrewards.co.za
- The Fast Food benefit entitles you as a B3 Loyalty Rewards member to a discount voucher on your next meal purchased from a participating store, provided you:
- Spend R 150 or more excluding delivery fee to qualify for a R 30 voucher, redeemable off your next purchase of R 100 or more; or
- Spend R 250 or more excluding delivery fee to qualify for a R 50 voucher, redeemable off your next purchase of R 100 or more.
- Submit your claim within 24 hours of visiting the Steers outlet or ordering via the Steers App;
- In order to spend the conditional voucher a minimum order of R 100 excluding the delivery fee is required on your next purchase;
- For mobile App redemptions, clients will need to adhere to Steers mobile app Ts&Cs
- Add voucher number before selecting payment method;
- Vouchers will not be re-issued on a minimum spend of R 100 excluding the delivery fee;
- To qualify for a voucher re-issue you will need to purchase food to the value of R 150 and more to qualify for a R 30 voucher or R 250 or more to qualify for a R 50 voucher – delivery fee excluded.
- Your voucher is valid for one use only, within 30 days from date of issue of the voucher;
- All claim submissions will be vetted and approved by DR based on the above criteria.
- The voucher will be calculated as per the qualifying criteria and amount spent on the bill, up to a maximum of R 50 or R 30, whichever applies.
- Your claim will be processed within 3 working days. Please note that claims received on a Saturday, Sunday or public holiday will incur an additional days processing time.
- The Fast Food benefit:
 - Can only be redeemed at participating outlets. DR shall be entitled, in our sole and absolute discretion, to amend the list of outlets from time to time. Whilst every effort will be made to ensure that all listed outlets are trading, DR will not be held liable in the event of any restaurant closures; and
 - is based on the outlet's standard in-store and online prices; and
 - applicable with any special offers, promotions; and
 - not applicable in conjunction with any discount vouchers or loyalty programs; and
 - can only be used once per outlet per day; and
 - applies to individual line items on the menu whereby only one discount applies; and
 - applies to meals that include drinks including specials; and
 - claims must be submitted within 24 hours of purchase; and
 - cannot claim more than 4 (four) times per month; and
 - vouchers must be used within 30 (thirty) days from transaction or issue.

3.2. FAST FOOD – DEBONAIRS PIZZA TERMS AND CONDITIONS

- This Fast-Food Voucher Benefit is managed by Direct Rewards Proprietary Limited ("DR") on behalf of B3 Loyalty Rewards.
- Conditional discount vouchers are processed by wiGroup on behalf of DR and not the franchise. Please refer all benefit queries and questions to B3 Rewards by calling 087 825 1147 or by emailing b3@directrewards.co.za
- The Fast Food benefit entitles you as a B3 Loyalty Rewards member to a discount voucher on your next meal purchased from a participating store, provided you:
 - Spend R 199.90 or more excluding delivery fee to qualify for a R 30 voucher, redeemable off your next purchase of R 100 or more; or
 - Spend R 300 or more excluding delivery fee to qualify for a R 50 voucher, redeemable off your next purchase of R 100 or more.
 - Submit your claim within 24 hours of visiting the Debonairs Pizza outlet or ordering via the Debonairs App;
 - In order to spend the conditional voucher, a minimum order of R 100 excluding the delivery fee is required on your next purchase;
 - For mobile App redemptions, clients will need to adhere to Debonairs App Ts&Cs;
 - Add voucher number before selecting payment method;
 - Vouchers will not be re-issued on a minimum spend of R 100 excluding the delivery fee;
 - To qualify for a voucher re-issue, you will need to purchase food to the value of R 199.90 or more to qualify for a R 30 voucher or R 300 or more to qualify for a R 50 voucher - delivery fee excluded.
 - Your voucher is valid for one use only, within 30 days from date of issue of the voucher;
 - All claim submissions will be vetted and approved by DR based on the above criteria.
- The voucher will be calculated as per the qualifying criteria and amount spent on the bill, up to a maximum of R 50 or R 30, whichever applies.
- Your claim will be processed within 3 working days. Please note that claims received on a Saturday, Sunday or public holiday will incur an additional day's processing time.
- The Fast-Food benefit:
 - Can only be redeemed at participating outlets. DR shall be entitled, in our sole and absolute discretion, to amend the list of outlets from time to time. Whilst every effort will be made to ensure that all listed outlets are trading, DR will not be held liable in the event of any restaurant closures; and
 - is based on the outlets standard in-store and online prices; and
 - applicable with any special offers, promotions; and
 - not applicable in conjunction with any discount vouchers or loyalty programs; and
 - can only be used once per outlet per day; and
 - applies to individual line items on the menu whereby only one discount applies; and
 - applies to meals that include drinks including specials; and
 - claims must be submitted within 24 hours of purchase; and
 - cannot claim more than 4 (four) times per month; and
 - vouchers must be used within 30 (thirty) days from transaction or issue.

3.3. FAST FOOD – MILKY LANE TERMS AND CONDITIONS

- This Fast-Food Voucher Benefit is managed by Direct Rewards Proprietary Limited ("DR") on behalf of B3 Loyalty Rewards.
- Conditional discount vouchers are processed by wiGroup on behalf of DR and not the franchise. Please refer all benefit queries and questions to B3 Rewards by calling 087 825 1147 or by emailing b3@directrewards.co.za
- The Fast Food benefit entitles you as a B3 Loyalty Rewards member to a discount voucher on your next meal purchased from a participating store, provided you:

- Spend R 75 or more excluding delivery fee to qualify for a R 15 voucher, redeemable off your next purchase of R 50 or more; or
- Spend R 150 or more excluding delivery fee to qualify for a R 30 voucher, redeemable off your next purchase of R 50 or more.
- Submit your claim within 24 hours of visiting the Milky Lane outlet or ordering via the Milky Lane App;
- In order to spend the conditional voucher, a minimum order of R 50 excluding the delivery fee is required on your next purchase;
- For mobile App redemptions, clients will need to adhere to Milky Lane App Ts&Cs;
- Add voucher number before selecting payment method;
- Vouchers will not be re-issued on a minimum spend of R 50 excluding the delivery fee;
- To qualify for a voucher re-issue, you will need to purchase food to the value of R 75 or more to qualify for a R 15 voucher or R 150 or more to qualify for a R 30 voucher - delivery fee excluded.
- Your voucher is valid for one use only, within 30 days from date of issue of the voucher;
- All claim submissions will be vetted and approved by DR based on the above criteria.
- The voucher will be calculated as per the qualifying criteria and amount spent on the bill, up to a maximum of R 30 or R 15, whichever applies.
- Your claim will be processed within 3 working days. Please note that claims received on a Saturday, Sunday or public holiday will incur an additional days processing time.
- The Fast Food benefit:
 - Can only be redeemed at participating outlets. DR shall be entitled, in our sole and absolute discretion, to amend the list of outlets from time to time. Whilst every effort will be made to ensure that all listed outlets are trading, DR will not be held liable in the event of any restaurant closures; and
 - is based on the outlets standard in-store and online prices; and
 - applicable with any special offers, promotions; and
 - not applicable in conjunction with any discount vouchers or loyalty programs; and
 - can only be used once per outlet per day; and
 - applies to individual line items on the menu whereby only one discount applies; and
 - applies to meals that include drinks including specials; and
 - claims must be submitted within 24 hours of purchase; and
 - cannot claim more than 4 (four) times per month ; and
 - vouchers must be used within 30 (thirty) days from transaction or issue.

3.4. FAST FOOD – NANDO'S TERMS AND CONDITIONS

- This Fast Food Voucher Benefit is managed by Direct Rewards Proprietary Limited ("DR") on behalf of B3 Loyalty Rewards.
- Conditional discount vouchers are processed by wiGroup on behalf of DR and not the franchise. Please refer all benefit queries and questions to B3 Rewards by calling 087 825 1147 or by emailing b3@directrewards.co.za
- The Fast Food benefit entitles you as a B3 Loyalty Rewards member to a discount voucher on your next meal purchased from a participating store, provided you:
 - Spend R 150 or more excluding delivery fee to qualify for a R 30 voucher, redeemable off your next purchase of R 100 or more; or
 - Spend R 250 or more excluding delivery fee to qualify for a R 50 voucher, redeemable off your next purchase of R 100 or more.
 - Submit your claim within 24 hours of visiting the Nando's outlet or ordering via the Nando's App;
 - In order to spend the conditional voucher a minimum order of R 100 excluding the delivery fee is required on your next purchase;
 - For mobile App redemptions, clients will need to adhere to Nando's mobile app Ts&Cs;
 - Add voucher number before selecting payment method;

- Vouchers will not be re-issued on a minimum spend of R 100 excluding the delivery fee;
 - To qualify for a voucher re-issue you will need to purchase food to the value of R 150 and more to qualify for a R 30 voucher or R 250 or more to qualify for a R 50 voucher – delivery fee excluded.
 - Your voucher is valid for one use only, within 30 days from date of issue of the voucher;
 - All claim submissions will be vetted and approved by DR based on the above criteria.
- The voucher will be calculated as per the qualifying criteria and amount spent on the bill, up to a maximum of R 50 or R 30, whichever applies.
- Your claim will be processed within 3 working days. Please note that claims received on a Saturday, Sunday or public holiday will incur an additional days processing time.
- The Fast Food benefit:
 - Can only be redeemed at participating outlets. DR shall be entitled, in our sole and absolute discretion, to amend the list of outlets from time to time. Whilst every effort will be made to ensure that all listed outlets are trading, DR will not be held liable in the event of any restaurant closures; and
 - is based on the outlets standard in-store and online prices; and
 - applicable with any special offers, promotions; and
 - not applicable in conjunction with any discount vouchers or loyalty programs; and
 - can only be used once per outlet per day; and
 - applies to individual line items on the menu whereby only one discount applies; and
 - applies to meals that include drinks including specials; and
 - claims must be submitted within 24 hours of purchase; and
 - cannot claim more than 4 (four) times per month ; and
 - vouchers must be used within 30 (thirty) days from transaction or issue.

3.5. FAST FOOD – BURGER KING TERMS AND CONDITIONS

- This Fast Food Voucher Benefit is managed by Direct Rewards Proprietary Limited (“DR”) on behalf of B3 Loyalty Rewards.
- Conditional discount vouchers are processed by wiGroup on behalf of DR and not the franchise. Please refer all benefit queries and questions to B3 Rewards by calling 087 825 1147 or by emailing b3@directrewards.co.za
- The Fast Food benefit entitles you as a B3 Loyalty Rewards member to a discount voucher on your next meal purchased from a participating store, provided you:
 - Spend R 150 or more excluding delivery fee to qualify for a R 30 voucher, redeemable off your next purchase of R 100 or more; or
 - Spend R 250 or more excluding delivery fee to qualify for a R 50 voucher, redeemable off your next purchase of R 100 or more.
 - Submit your claim within 24 hours of visiting the Burger King outlet or ordering via the Burger King App;
 - In order to spend the conditional voucher a minimum order of R 100 excluding the delivery fee is required on your next purchase;
 - For mobile App redemptions, clients will need to adhere to Burger King mobile app Ts&Cs;
 - Add voucher number before selecting payment method;
 - Vouchers will not be re-issued on a minimum spend of R 100 excluding the delivery fee;
 - To qualify for a voucher re-issue you will need to purchase food to the value of R 150 and more to qualify for a R 30 voucher or R 250 or more to qualify for a R 50 voucher – delivery fee excluded.
 - Your voucher is valid for one use only, within 30 days from date of issue of the voucher;
 - All claim submissions will be vetted and approved by DR based on the above criteria.
- The voucher will be calculated as per the qualifying criteria and amount spent on the bill, up to a maximum of R 50 or R 30, whichever applies.

- Your claim will be processed within 3 working days. Please note that claims received on a Saturday, Sunday or public holiday will incur an additional days processing time.
- The Fast Food benefit:
 - Can only be redeemed at participating outlets. DR shall be entitled, in our sole and absolute discretion, to amend the list of outlets from time to time. Whilst every effort will be made to ensure that all listed outlets are trading, DR will not be held liable in the event of any restaurant closures; and
 - is based on the outlets standard in-store and online prices; and
 - applicable with any special offers, promotions; and
 - not applicable in conjunction with any discount vouchers or loyalty programs; and
 - can only be used once per outlet per day; and
 - applies to individual line items on the menu whereby only one discount applies; and
 - applies to meals that include drinks including specials; and
 - claims must be submitted within 24 hours of purchase; and
 - cannot claim more than 4 (four) times per month ; and
 - vouchers must be used within 30 (thirty) days from transaction or issue.

4. B3 LOYALTY REWARDS VOUCHER BENEFIT

Fantastic savings on gift vouchers from Planet54 and Woodford Car Hire.

4.1. VOUCHER BENEFIT – PLANET54 TERMS AND CONDITIONS

- E-Cards vouchers can be used online when requested in the B3 Funeral App.
- This offer can be used by any member of the family.
- When shopping online, simply enter the In-App voucher code when paying to get R50 off R250 spend.
- The use of the E-Card unique code when shopping online is subject to the Planet54 Ts&Cs. Please refer to their Website for full Terms and Conditions at: <https://planet54.com/>
- Planet54 online Ts&Cs govern the ordering, sale and delivery of Goods, and the use of the Website.

4.2. VOUCHER BENEFIT – WOODFORD CAR HIRE TERMS AND CONDITIONS

- E-Cards vouchers can be used online when requested in the B3 Funeral App.
- This offer can be used by any member of the family.
- When booking a car online, simply enter the In-App voucher code when paying to get 15% of your hire
- The use of the E-Card unique code when hiring a car is subject to the Woodford Car Hire's Ts&Cs. Please refer to their Website for full Terms and Conditions at: <https://www.woodford.co.za/terms-and-conditions>
- Woodford online Ts&Cs govern the reservation of their vehicles, and the use of the Website.

5. B3 LOYALTY REWARDS RETAIL BENEFIT

Discounted on vouchers from Edgars, Style, Legit and Beaver Canoe.

5.1. RETAIL BENEFIT – EDGARS, STYLE, LEGIT & BEAVER CANOE TERMS AND CONDITIONS

- The B3 Loyalty Rewards retail benefit (the “Retail Benefit”) entitles you, as a monthly subscriber, to a 10% (ten percent) discount on your purchases at any Edgars, Style, Beaver Canoe and Legit stores.
- The Retail Benefit is only available for use by B3 Loyalty Rewards subscribers that have paid their monthly subscription fee.
- To qualify for the 10% (ten percent) discount, subscribers must purchase voucher or an electronic Edgars, Style, Beaver Canoe or Legit gift card and load it with the value required.
- The bearer of the voucher or electronic gift card may use the card to purchase merchandise from any Edgars, Style, Beaver Canoe and Legit stores.
- The voucher or electronic Edgars, Style, Beaver Canoe or Legit gift card will only be accepted if a valid voucher or electronic gift card

number is presented to the cashier from the B3 Loyalty Rewards application.

- All Edgars, Style, Beaver Canoe or Legit vouchers and gift cards ("Gift Cards") have specific Terms and Conditions as set out below:
 - the bearer of the voucher or Gift Card may use the Gift Card to purchase merchandise from any Edgars, Style, Beaver Canoe and Legit stores.
 - the voucher or Gift Card is valid for a period of 3 (three) years from date of issue, activation or upon full redemption thereof, whichever occurs first. If such voucher or Gift Card has been topped-up, it will remain valid for a period of 3 (three) years from the date of top-up or upon full redemption thereof (whichever occurs first) irrespective of the date of issue or activation.
 - the voucher or Gift Card may not be:
- used for the payment of an Edgars, Style, Beaver Canoe and Legit stores account or be exchanged for cash; or
- used to purchase airline.
 - no cash change will be given on purchases made with the voucher or Gift Card;
 - for security reasons, this voucher or Gift Card should be kept in a safe place. If stolen, it may still be used to make unauthorized/ fraudulent purchases;
 - lost or stolen Gift Cards will not be replaced or refunded. However, if you are in possession of the voucher or Gift Card number, you can call the Edgars Customer Service Centre on 031 010 0005 to report it lost or stolen, Mon – Fri: 08h00 – 17h00 or email: edgars.customercare@retailability.co.za. Edgars will block the voucher or the remaining amount on the Gift Card and transfer it to another Gift Card, which will be available when you next visit any Edgars store; and
- Gift Card balances can be checked in-store at a till point or by calling the Edgars Customer Service Centre on 031 010 0005
- An electronic voucher/ Gift Card is an SMS version of the existing Gift Card and the following additional terms apply:
 - if the full value of your electronic Gift Card is not used on your first purchase, the balance will be transferred to a physical Gift Card;
 - the electronic Gift Card cannot be topped up or be sent to someone else;
 - should the electronic Gift Card be deleted, or the customer cell phone be lost or stolen, Edgars or DR will not be liable for any reimbursement of any nature. The SMS can be resent, however, only to the original number;
 - the usage of the electronic Gift Card is solely at the risk and discretion of the customer/subscriber; and
 - Edgars or DR shall not be held liable for any cellular network service operator's delay in forwarding an electronic Gift Card to you.

6. B3 LOYALTY REWARDS TRAVEL BENEFIT

Discounts on Eldo Coaches tickets.

6.1. TRAVEL BENEFIT - ELDO COACHES TERMS AND CONDITIONS

- The B3 Loyalty Rewards travel benefit (the "Travel Benefit") entitles you, as a monthly subscriber, to purchase discounted bus tickets on certain Eldo Coaches routes.
- The 15% discounted Travel Benefit is only available for use by B3 Loyalty Rewards subscribers that have paid their monthly subscription fee.
- All bookings must be made via the B3 Loyalty Rewards Contact Centre by calling 087 825 1147 during Contact Centre hours which are Monday to Friday from 08h00 to 17h00 and Saturdays from 09h00 to 13h00 or sending an email to b3@directrewards.co.za
- The B3 Loyalty Rewards Contact Centre is not open on Sundays or South African public holidays.
- Tickets are only confirmed upon receipt of payment into the nominated bank account for which banking details will be provided to the subscriber.
- The discount is calculated on the net of the management fee.
- All bookings are subject to availability
- The Travel Benefit discount is only applicable for:
 - Eldo Coaches routes within the borders of the Republic of South Africa.

- The Travel Benefit includes a discount of 10% (ten percent) off the normal fare price of the Eldo Coaches Intercity routes.
- Tickets issued are subject to the full Terms and Conditions as set out on www.eldocoaches.co.za/terms-conditions, some of which are highlighted above.
- The passenger, by accepting and using the ticket, confirms that he/she has been given an adequate opportunity to read and understand the Eldo Coaches terms and conditions and that he/she is aware of all of their terms and conditions.

7. B3 LOYALTY REWARDS SOCCER BENEFIT

Discounts on tickets for South African Premier League Soccer matches.

7.1. SOCCER BENEFIT TERMS AND CONDITIONS

- The B3 Loyalty Rewards soccer ticket benefit (the "Soccer Ticket Benefit") entitles you, as a monthly subscriber, to discounted soccer tickets at Premier League soccer matches in the Republic of South Africa.
- The Soccer Ticket Benefit is only available for use by B3 Loyalty Rewards subscribers that have paid their monthly subscription fee.
- The Soccer Ticket Benefit may only be used for Premier League soccer matches in the Republic of South Africa and exclude Cup, Derby matches and/or international fixtures.
- A subscriber will pay for the soccer ticket voucher in the B3 Loyalty Rewards application which can be redeemed for the desired soccer game at any Money Market counter of any Shoprite, Checkers or Checkers Hyper.
- The soccer ticket voucher does not guarantee ticket availability.
- The subscriber should reserve a voucher at least 5 (five) Business Days before the match to ensure a higher probability of ticket availability, as well as allowing adequate lead time to collect the tickets.
- The Soccer Ticket Benefit applies only to regular priced stand tickets and not to any box or VIP tickets.
- Vouchers do not guarantee entry to a stadium.
- Your voucher cannot be exchanged for cash or credit.
- Soccer ticket vouchers are valid for 3 (three) months from the date of issue and the voucher value will be lost if not utilized.
- The bearer of the soccer ticket voucher will be deemed to be the owner of such voucher.
- You are limited to 4 (four) soccer ticket vouchers per month.
- When you use your voucher, you must sign a voucher payment slip at the Money Market counter.
- How to use:
 - purchase your soccer ticket voucher in the B3 Loyalty Rewards application.
 - receive your soccer ticket voucher number in the My Wallet section of the B3 Loyalty Rewards application under Vouchers; and
 - go to your closest Shoprite, Checkers or Checkers Hyper Money Market counter and book your soccer ticket through Computicket.

8. B3 ASSISTANCE SERVICES

8.1. ASSISTANCE SERVICES TERMS AND CONDITIONS

Introduction

- The Member may require various forms of medical assistance during a medical emergency from time to time.
- Medical assistance may be provided to the Member in their time of need and when claimed in accordance with their Benefit Limits within a Benefit Period and as per the Policy Wording of their level of Cover.
- The Member is advised to contact a medical centre in the instance that they require medical resources and/or medication.

General Introduction, Interpretation and Terms

- This document must be read in conjunction with the document entitled General Introduction, Interpretation and Terms and the Policy Wording, for the applicable cover level, which forms an integral part of this document.

Definitions

- "Emergency Medical Response" shall mean medical treatment administered in response to a Medical Emergency that of necessity requires immediate emergency medical intervention.
- "Emergency Medical Transportation" shall mean the removal of the Member pursuant to an Emergency Medical Response either by road or air, as the case may be, in accordance with the criteria applicable for the selected form of transport.
- "Medical Emergency" shall mean a sudden and reasonably unforeseeable Claim that poses an immediate risk to the health and physical well-being of a Member as determined by the Triage.
- "Secondary Telephonic Medical Triage" shall mean the system that will include a series of questions to evaluate the Member's condition over the phone to determine the appropriate course of action to be followed. This process will involve either sending out the appropriate medical service provider or providing relevant medical advice telephonically.)
- "Triage" shall mean the assessment of urgency of a Claim pursuant to recording certain information from the Member in order to decide whether an Emergency Medical Response is necessary, alternatively, whether the Claim may be mitigated by means of a Secondary Telephonic Medical Triage.

The Benefit

- The B3 Rewards Customer Services Centre retains the right to use the most reasonable and cost-effective solution.
- Any shortfall between actual cost and the allowance included in the individual benefits must be settled by the Member with the relevant Service Provider.

Limitation of Liability and Indemnity

- The Customer Experience Centre, Company or Service Provider who renders the Service pursuant to the Benefits hereunder will not be held liable for any liability whatsoever for any damage, loss or injury caused to the Member and / or their assets during the Service delivery, alternatively, due to the lack of the Service being rendered, alternatively, due to the fact that the Service was not properly rendered.

The Service

- Emergency Medical Response & Evacuation,
- Health Advice,
- HIV/AIDS & Covid-19 Counselling,