



Mula-4-You
The Network That Changes It All

Mula4You Core Membership Terms and Conditions

All registered Members of Mula4You Core Option Membership qualify for the same benefits.

The Mula4You Core Membership has been designed to offer each member specific pre-paid service and benefits according to each specific level of Mula4You Membership. It is important to take note of your membership option chosen, the membership terms and conditions, limitations and specific benefits.

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Important numbers:

Product benefits: 012 111 0274 / 012 8036533 WhatsApp: 081 243 7518 – Office Hours Monday to Friday

Legal and Bail Assist: 010 1100 474 WhatsApp: 081 243 7518 – Bail Assist 24-hours 365 days per year

Product email address: mula4you@hmx.co.za



1. Information

This document contains the Core Membership terms and conditions.

1.1. Membership Product Benefits Administrator is Herminix (Pty) Ltd and the MiFuel automated system with contact details:

Telephone number: 012 803 6533 / 012 111 0296

Email address: deon@hmx.co.za

1.2. The agreement for this Pre-Paid Membership is between:

1.2.1. Mula4You Association Membership and Mula4You (Pty) Ltd, Registration number 2021/435683/07 as the Mula4You Administrator;

and

1.2.2. You the Member, who applied for the pre-paid membership and who's name appears in the registration application form (written, voice recorded or in any available media communication form or electronic application).

2. Definitions

- 2.1 "Administrator" shall mean Mula4You (Pty) Ltd, Registration number 2021/435683/07 with registered address at 188 Beyers Naude Drive, Risidale, Johannesburg, a registered entity according to the laws of the Republic of South Africa. Herminix (Pty) Ltd with the Mifuel administration system is administering the benefits and products.
- 2.2 "Agreement" shall mean this membership agreement between the applicant and the Administrator which includes the pre-paid membership terms and conditions contained in the application, whether on paper, telephonically or through the internet media and further terms and conditions applicable to each membership level.
- 2.3 "Day" shall mean exclusively of the first day and inclusively of the last day of any period, unless the last day falls on a public holiday, Saturday or Sunday, in which case the last day shall be the next succeeding business day.
- 2.4 "Electronic Communication" means any communication by means of electronic transmission, including by telephone, fax, SMS, wireless computer access, email, mobile, USSD or similar technology or device.
- 2.5 "Inception Date" shall mean the date on which the membership first became active, this will always fall on the first day of a calendar month.
- 2.6 "Member/s" shall mean a natural person who is at least 16 (sixteen) years old and who has applied for membership and who has been accepted as a member.
- 2.7 "Month" shall mean a calendar month starting on the first day of the calendar month and end the last day of the calendar month.
- 2.8 "Monthly Membership Fee" shall mean the agreed monthly membership fee payable for a specific membership level as agreed with the Member.
- 2.9 "Telephonic Agreement" shall mean the recorded telephonic application and agreement reached with Member, the terms of which are legally binding upon both parties.
- 2.10 "Service Provider/s" shall mean all of the parties appearing on this website who offer to render products or services to Members of Mula4You, including Mula4You.
- 2.11 "USSD" shall mean Unstructured Supplementary Service Data via a mobile telephone and in respect of which standard network usage rates apply.



- 2.12 “User/s” shall mean any person visiting, using or interacting on the website, which shall include Members.
- 2.13 “Waiting period” means the period during which no assistance benefit or service will be valid or available.

3. Commencement and Termination

- 3.1. The Membership Agreement shall commence on the day the member has applied and when the members were accepted.
- 3.2. The Member can cancel his/her membership by giving one calendar month written notice.
- 3.3. Membership fees are paid monthly in advance.
- 3.4. If no payment is received in any particular month, the Member is given a grace period until the 15th of the month to pay the outstanding membership fee. If the payment is not received by the 15th of the month the membership may be suspended or cancelled but if two consecutive month’s membership fees was not paid, the membership will be cancelled without any further notice.
- 3.5. In the event that the membership was cancelled, for any reason at all, and is later reinstated, the reinstatement will be regarded as a new membership application and all waiting periods, Fees and Charges will apply as for a new membership.
- 3.6. Membership Fees are paid in advance and is non-refundable.

4. General

- 4.1. The minimum entry age of a Principal Member is 16 (sixteen) years old.
- 4.2. Any misrepresentation on the membership application form or false information or claims for assistance will lead to the immediate cancellation of membership and all membership fees paid already, will be forfeited.
- 4.3. It is accepted and agreed that the Administrator mode of communication is electronic communication.
- 4.4. The onus is on the main Member to make sure that his/her personal information are at all times correct.
- 4.5. Membership fees may be changed with one months’ notice.
- 4.6. Certain benefits may have a waiting and or registration period.
- 4.7. Our outsourced 3rd Party Suppliers may have additional Terms and Conditions and waiting periods.
- 4.8. These Terms shall be governed in all respects by the laws of the Republic of South Africa as such laws are applied to agreements entered into and to be performed within South Africa.
- 4.9. This Website is controlled, operated and administered by Mula4You from its offices within the Republic of South Africa. The Service Providers makes no representation that the content of the Website is appropriate or available for use outside of South Africa. Access to the Website from territories or countries where the content of the Website is illegal, is prohibited. Users may not use this Website in violation of South African export laws and regulations. If Users access this Website from locations outside of South Africa, that User is responsible for compliance with all local laws.
- 4.10. The Service Providers do not guarantee continuous, uninterrupted or secure access to our services, as operation of our Website may be interfered with as a result of a number of factors which are outside of their control.
- 4.11. If any provision of these Terms are held to be illegal, invalid or unenforceable for any reason, such provision shall be struck out from these Terms and the remaining provisions shall be enforced to the full extent of the law.



- 4.12 The Service Provider's failure to act with respect to a breach by Users does not constitute a waiver of our right to act with respect to subsequent or similar breaches.
- 4.13 Members shall not be entitled to cede rights or assign rights or delegate obligations in terms of these Terms to any third party, without the prior written consent of Mula4You.
- 4.14 No party shall be bound by any express or implied term, representation, warranty, promise or the like, not recorded herein, whether it induced the contract and/or whether it was negligent or not.
- 4.15 The head notes to the paragraphs to these Terms are inserted for reference purposes only and shall not affect the interpretation of any of the provisions to which they relate.
- 4.16 Words importing the singular shall include the plural and vice versa, and words importing the masculine gender shall include females and words importing persons shall include partnerships, corporates and unincorporated entities.
- 4.17 These Terms set forth the entire understanding and agreement between Mula4You, the Service Providers and the Members with respect to the subject matter hereof.

5. Pre-paid membership and services

- 5.1 Membership is based on the fair usage principle and membership fees may be increased with one-month notice.
- 5.2 It is a special condition of the membership that the membership may be cancelled if there are any fraudulent claims for assistance and Members will forfeit any membership fees with no benefits.
- 5.3 The following pre-paid benefits is available to assist Members:

Schedule of benefits on all the Health4All Membership Options:

- 5.3.1 Shoprite / Checkers eCoupons - Save up to a minimum of R 750,00 on monthly groceries by using our grocery ecoupons on a range of groceries which are redeemable at selected Shoprite, Checkers and Checkers Hyper stores. Powered by Herminix (Pty) Ltd.
- 5.3.2 Legal Assist Line - Legal Assistance Line and 1st Consultation with Attorney is Free. Powered by Consumer Legal (Pty) Ltd.
- 5.3.3 Bail Assist up to R6,000 - Should a Member be confronted with arrest and a subsequent bail application, the telephonic legal advisors would assist with professional, practical legal advice and guidance, 24/7. Should a registered Member be arrested for minor infringements with a bail of less than R6,000, a Lawyer will handle the case and bail will be posted 24/7. Powered by Consumer Legal (Pty) Ltd.
- 5.3.4 Credit Investigation Services - Consumer Legal will investigate any consumer credit agreement accounts including Garnishing Orders, Free of Charge. Members qualify for Bad credit record removal (ITC Clearance) services at discount rates. Members qualify for all Consumer related legal action at discounted rates with the 1st consultation Free. Powered by Consumer Legal (Pty) Ltd.

6. eCoupons powered by Herminix (Pty) Ltd

6.1. Shoprite / Checkers

Save up to a minimum of R750,00 per month, on monthly groceries by using our grocery ecoupons on a range of groceries which are redeemable at selected Shoprite, Checkers and Checkers Hyper stores.

You just need to go on our website and go to the rewards button. Register with your mobile number and claim your coupons.

<https://v2.sacoupons.co.za/public/money247>



Show the coupons downloaded to your email address or by SMS to the cashier and claim your discount on every product.

If you are also a Shoprite/Checkers Loyalty member and a product discount coupon is offered on the Shoprite/Checkers loyalty program, you will be able to claim both the coupons.

Special Note: The discount coupons is not one eCoupon but is ecoupons on a range of specific grocery items which may be changed every month.

This benefit is supplied through Herminix (Pty) Ltd in collaboration with SA Coupons.

6.2. Pick n Pay

6.2.1. Save up to a minimum of R750,00 per month, on your monthly groceries by using our grocery ecoupons on a range of groceries which are redeemable at selected Pick n Pay stores.

6.2.2. Please note this benefit will be activated soon.

6.3. Dischem

6.3.1. Save up to a minimum of R750,00 per month, on your monthly spend on a range of health products which are redeemable at selected Dischem Stores.

6.3.2. Please note this benefit will be activated soon.

Should a Member run into a problem redeeming coupons in-store or have any query whatsoever please SMS 'M247' to 30172. or Email assistance info@berelo.com or email geoffa@mochilagroup.com . We will contact you and assist with any problem.

7. **Legal Advice Line powered by Consumer Legal.**

Members can access legal assistance through the call centre **010 1100 474** for assistance with matters concerning general South African law such as civil, criminal, labour, conveyancing, tax, financial advice and family law. This includes incidents regarding divorce and maintenance, debt collecting, advice on disputes with employers, property transfers and deceased estates for example. This service is available during office hours.

7.1 Consumer Legal Team of Lawyers will provide telephonic advice on all matters relating to:

7.1.1 All Criminal Matters

7.1.2 All Civil Matters

7.1.3 All Labour Matters

7.2 Where needed the client service centre will refer Members to see one of our panel Lawyers, face to face and the first consultation will be free of charge.

7.3 Send out standard legal documents, for example templates relating to the Small Claims Court (including guidelines as to whether a matter falls within the jurisdiction of the Small Claims Court), domestic workers' agreements or documents on maintenance claims, Wills and testaments and many more.

8. **Bail Assist powered by Consumer Legal.**

8.1. Lawyers are available on **010 1100 474** at any time to post bail in South Africa up to R6000 for minor offences. All paperwork is managed with the arresting officer.

8.2. This benefit is available 24-hours per day 365 days per year.

8.3. The following crimes are excluded from the bail benefits:

8.3.1. Murder or Attempted Murder

8.3.2. Rape

8.3.3. Child Abuse

8.3.4. Child Pornography



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- 8.3.5. Assault with grievous bodily harm
- 8.3.6. Armed robbery or robbery
- 8.3.7. Dealing in Drugs
- 8.3.8. Treason, sabotage or subversion
- 8.3.9. Assaulting of another human
- 8.3.10. Members must, within 24-hours, submit the receipt for the bail to Consumer Legal. If this is not done no further service will be active until the receipt was submitted or the money was repaid.
- 8.3.11. When Bail was posted and the member doesn't appear in Court, the member will be liable for the Bail amount and any costs to recover such defaulted Bail money.

8.4. Be aware that, in certain instances, delays may be experienced in the posting of bail, due to logistical reasons or due to delays in the appointment of local attorneys, particularly in areas outside of the main centres. Mula4You and its Service Providers do not accept any liability and are fully indemnified by Members against any loss, damages, or injury suffered by Members or third parties, howsoever arising, due to any delays experienced in the deployment of this service, including the posting of bail.

9. 3rd Party Accident Claims powered by Consumer Legal.

- 9.1 Consumer Legal together with its panel of Lawyers will investigate any 3rd party claim, accident claims, Road Accident Fund and related claims free of charge.
- 9.2 If it is established that the Member has a legitimate claim, the Panel of Lawyers will represent the Member on a no-cost no-win basis.
- 9.3 The case will be a separate agreement between the Member and the appointed Lawyer.

10. Garnishee Order Investigations powered by Consumer Legal.

- 10.1 Consumer Legal Team will investigate any current and, up to 3 years old, Paid-Up Garnishee Order Free of Charge. Members need to submit all relevant documentation to qualify for the free advice.
- 10.2 If it is established that the Garnishee Order was illegally acquired or issued or over inflated, Consumer Legal will offer the Member different options at discounted rates, to stop and clear up the Garnishee Order and where possible to retrieve any or all money deducted by the specific Garnishee Order.
- 10.3 The following documentation must be submitted to admin@clpa.co.za :
 - 10.3.1 Payslip showing the Order deducting.
 - 10.3.2 Copy of the Order.
 - 10.3.3 Copy of ID.
 - 10.3.4 Any other documents or communication with the creditor.
- 10.4 The case will be a separate agreement between the Member and the appointed Lawyer.

11. Bad Credit listing Investigation and Clearing Services at Discounted rates powered by Consumer Legal.

- 11.1 Consumer Legal will investigate all bad credit listing and will assist the Members, at discounted rates, to clear their names from all Credit Listing Companies.
- 11.2 We have found that many loan and credit agreements have been approved without following all legal procedures and as such these accounts are totally illegal. We have also found that many credit agreements overcharge clients.
- 11.3 Consumer Legal will investigate all credit and or loan agreements at discounted rates and will assist Members to rectify any overcharging and or to cancel any illegal contracts.
- 11.4 For procedural errors on credit agreements, the following documentation must be submitted to admin@clpa.co.za :
 - 11.4.1 Original Agreements / copy



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11.4.2 Breakdown statement from inception.

11.4.3 Copy of ID.

11.5 The case will be a separate agreement between the Member and the appointed Lawyer.

12. FlexiBreaks Membership

Each active Mula4You Member automatically becomes a FREE FlexiBreaks Member. This membership will allow you to travel and enjoy immediate discounts at all listed, participating Flexibreaks accommodation venues, locally and internationally.

12.1. Just contact us on 011 9742626, send us an email to info@flexihms.co.za or visit our website www.flexibreaks.co.za for your travel specials. **Please quote your Mula4You membership number.**

12.2. Remember to make your booking with us direct to qualify and to enjoy your discounted holiday or trip.

12.3. **INCLUDED IN YOUR FLEXIBREAKS MEMBERSHIP IS YOUR SPOUSE / PARTNER AND YOUR CHILDREN UP TO 18 YEARS OF AGE.**

- **NEW** timeshare affiliated self-catering holiday specials during low season & peak season.
- Loads of availability at hundreds of resorts with savings up to 50%!
- Accommodation discounts of up to 50% at over 500 venues within South Africa and neighbouring countries. Hotels, lodges, apartments & resorts, rated 2 to 5 stars.
- 10% Room discount on all International holiday and travel packages with Kulula Holidays.
- Best local car hire rates with **250 km's FREE DAILY and many FREE extras included.**
- Get a 5% discount on all public advertised airfares & 15% discount on all Mango PLUS Corporate airfares.
- Intercap bus discounts of 10%.
- 10% off Shosholozza train bookings and 15% off Premier Class train bookings.
- Save 7% on the passenger price in your MCS Cruise cabin.
- Enjoy a 20% discount on travel insurance cover with TIC.

12.4. Admin fee charges will apply on certain booking services. Cancellation fees are applicable on cancelled bookings.

12.5. Unlimited usage & bookings for qualifying Members and beneficiaries. PLUS, immediate discounts apply. No cashbacks, points or rewards. **BOOK NOW! SAVE NOW!**

12.6. **TERMS & CONDITIONS apply on all the above benefits and usage thereof. View all Member T&C's at:** www.flexibreaks.co.za

13. College Discounts

Members and their families qualify for a discretionary up to 10% discount for study courses done through Collages in South Africa. Members need to send an email to study@hmx.co.za or call our offices for more information.

14. Complaints Policy

14.1 We will do our utmost best to address all reasonable requests from our Members but may have to refer the complaint to one of our Service Providers. Our policy is to address your complaint, within 5 working days, but with Service Providers' complaints this may take up to 30 days.

14.2 Complaints have to be relevant and must be in writing. In all cases retain your documentation and proof of delivery.

14.3 Procedures



- 14.3.1 The following is a step-by-step guideline of how a complaint will be dealt with, once received by us.
- 14.3.2 The complaint will be lodge in our central complaints register on the same day that it is made, confirmation of receipt will be forwarded to you.
- 14.4 The complaint is immediately brought to the attention of Management for allocation to a trained and skilled person who specializes in the type of complaints you may have.
- 14.5 The complaint will be investigated, and we will revert to you with our findings within 30 (thirty) days.
- 14.6 In the event that you are not satisfied with our solution, you may refer the complaint to the Managing Director of our Company. The Managing director may amend the solution or confirm it. Please be informed that certain decisions may have to be approved by the Board or Management committee of the organization. In such a case, we will communicate that fact to you, as well as the date on which a decision will be taken.
- 14.7 If, after having referred the complaint to the Managing Director, you are still not satisfied with the outcome, we will regard the complaint as being unsatisfactorily resolved. In such a case, you may approach the office of the CPA Ombud or take such other steps as may be advised by your legal representative. The referral to the office of the Ombud must be done in accordance with the provisions of the CPA Act.
- 14.8 If a claim is rejected, representation must be made within 90 (ninety) days of the date of the letter of rejection. If a dispute is not satisfactorily resolved after following the above steps, legal action may be instituted. Summons must be served within 180 (one hundred and eighty) days from the date of original letter of rejection.

15. Disclosures and Compliance with section 43(1) of ECT Act

15.1 Product Administrator, Herminix (Pty) Ltd Contact Details

Postal Address: PO Box 496, La Montagne, Pretoria, 0184

Telephone Number: 012 111 0296 / 012 803 6533

Email Address: admin@hmx.co.za

Contact Person: Deon Zeelie

15.2 Consumer Protection Act

The Mula4You Membership falls under the protection of the CPA (Consumer Protection Act).

- 15.3 In the event of any dispute and where such possible dispute cannot be solved through the Companies internal procedures, the client has the right to seek assistance from the Consumer Ombudsman to resolve the dispute.

National Consumer Commission

Share Call: 0860 266 786, Fax number: 0861 515 259, Email: ncc@thedti.gov.za, Website: www.nccsa.org.za

Use the internal complaint procedure first to resolve any dispute.

16. Content of the website

- 16.1 The Service Providers reserve the right to make improvements, to change or to discontinue, without notice, any aspect or feature of the Website and any information or content on the Website.
- 16.2 The Service Providers reserves the right to change and amend the products, services, prices and rates quoted on this Website from time to time without notice.
- 16.3 The Service Providers may use the services of third parties to provide information on the Website. The Service Providers have no control over this information and make no representations or warranties of any nature as to its accuracy, appropriateness or correctness. Users agree that such information is provided “as



is” and that the Service Providers shall not be liable for any losses or damages that may arise from the Users reliance thereon, howsoever arising.

- 16.4 The Service Providers make no representations or warranties, whether express or implied, as to the accuracy, completeness or reliability of any information, data and/or content on the Website, including without limitation:
- 16.4.1 The Service Providers do not warrant, to either Members or Users, that the Website or information or downloads shall be error-free or that they shall meet any particular criteria of performance or quality. The Service Providers expressly disclaims all implied warranties, including without limitation, warranties of merchantability, fitness for a particular purpose, non-infringement, compatibility, security and accuracy;
- 16.4.2 Whilst the Service Providers have taken reasonable measures to ensure the integrity of the Website and its contents, no warranty, whether express or implied, is given or either Members or Users that any files, downloads or applications available via this Website are free of viruses, or any other data or code which has the ability to corrupt, damage or affect the operation of the user’s system; and
- 16.4.3 The Service Providers disclaim any responsibility for the verification of any claims. Information published on this Website may be done so in the format in which the Service Providers receives it and statements from external parties are accepted as fact.

17. Intellectual Property Rights

- 17.1 For the purpose of this clause, the following words shall have the following meanings ascribed to them:
- “Intellectual property rights” means all and any of the rights in and to intellectual property of any nature whatsoever owned and/or controlled directly or under licence by the Service Providers, now or in the future, including without limitation, the Service Providers’ rights, title and interest in and to all technology, source code/s, trade secrets, logos, systems, methods, trademarks, trade names, styles, insignia, designs, patents and copyright, and all similar proprietary rights which may subsist in any part of the world, whether registered or not.
- 17.2 All copyright and other intellectual property rights in all content, trademarks, software, data, material, including logos, databases, text, graphics, icons, hyperlinks, confidential information, designs, agreements, and multimedia works, published on or via the Website (“proprietary material”), are the property of, or are licensed to the relevant Service Provider/s and as such are protected from infringement by local and international legislation and treaties.
- 17.3 By submitting reviews, comments and/or any other content (other than your personal information) to the Service Providers for posting on the Website, Users automatically grant the Service Providers and their affiliates a non-exclusive, royalty-free, perpetual, irrevocable right and licence to use, reproduce, publish, translate, sub-license, copy and distribute such content in whole or in part worldwide, and to incorporate it in other works in any form, media, or technology now known or hereinafter developed, for the full term of any copyright that may exist in such content. Subject to this licence, Users retain any and all rights that may exist in such content.
- 17.4 All rights not expressly granted are reserved and no right, title or interest in any proprietary material or information contained in this Website is granted to Users.
- 17.5 Except with the Service Providers’ express written permission, no proprietary material from this Website may be copied or retransmitted.



- 17.6 Irrespective of the existence of copyright, Users acknowledge that the Service Providers are the proprietor of all material on the Website (except where a third party is indicated as the proprietor), whether it constitutes confidential information or not, and that the user has no right, title or interest in any such material.
- 17.7 The Service Providers authorises Users only to view, copy, temporarily download to a local drive and to print the content of this Website, or any part thereof, provided that such content is used for personal purposes and for information purposes only, and such content is used for non-commercial purposes.

18. Risk, Limitation of Liability and Indemnity

- 18.1 Users use of this website and the information contained on the website is entirely at their own risk and they assume full responsibility and risk of loss resulting from the use thereof.
- 18.2 The transmission of information via the internet, including without limitation e-mail, is susceptible to monitoring and interception. The User bears all risk of transmitting information in this manner. Under no circumstances shall any Service Provider be liable for any loss, harm, or damage suffered by the User as a result thereof. Service Providers reserves the right to request independent verification of any information transmitted via e-mail and the User consents to such verification should the service provider deem it necessary.
- 18.3 To the extent permissible by law:
- Users of the website fully indemnify the Service Providers. Neither the Service Providers, their affiliates, shareholders, agents, consultants or employees shall be liable for any damages, including without limitation any direct, indirect, special, incidental, consequential or punitive damages, (whether in an action arising out of contract, statute, delict or otherwise) howsoever arising, or related to:
- 18.3.1 the use of, or the inability to access or use the content of the website or any functionality thereof, or the information contained on the website, or of any linked website, even if Service Providers know or should reasonably have known or is expressly advised thereof;
- 18.3.2 any loss or damage sustained to any User or third party, howsoever arising, through or out of the use of any product or service;
- 18.3.3 any delay or inability of a Service Provider to provide any given service or product, for any reason whatsoever, including but not limited to, logistical reasons.
- 18.4 The liability of the Service Providers for faulty execution of the website as well as all damages suffered by the Users, whether direct or indirect, as a result of the malfunctioning of the website shall be limited to the Service Provider rectifying the malfunction, within a reasonable time and free of charge, provided that the Service Provider is notified immediately of the damage or faulty execution of the website. This liability shall fall away and be expressly excluded if the User attempts to correct or allows third parties to correct or attempt to correct the website without the prior written approval of the Service Provider. However, in no event shall the Service Provider be liable to the User for loss of profits or for special, incidental, consequential or punitive losses or damages arising out of, or in connection with, the website or its use or the delivery, installation, servicing, performance or use of it in combination with other computer software.



18.5 Without derogating from the generality of clause 18.3 above, Users hereby unconditionally and irrevocably indemnify the Service Providers and agree to hold the Service Providers free from all loss, damages, claims and/or costs, of whatsoever nature, suffered or incurred by the User or instituted against the Service Providers as a direct or indirect result of:

18.5.1 the Users use of the website;

18.5.2 software, programs and support services supplied by, obtained by or modified by any User or any third party without the consent or knowledge of the relevant Service Provider;

18.5.3 the Users failure to comply with any of the terms or any other requirements which the Service Providers may impose from time to time;

18.5.4 the actions or requirements of any telecommunications authority or a supplier of telecommunications services or software; or

18.5.6 any unavailability of product, or interruption in any service which is beyond the control of the Service Providers.

18.6 The Service Providers make no warranty or representation as to the availability, accuracy or completeness of the content of the website. Users expressly waive and renounce all of their rights, of whatever nature, which they may have against any and all Service Providers for any loss suffered by them, as a result of information supplied by any Service Provider being incorrect, incomplete or inaccurate.

19. Service Provider privacy, cookie policy and POPI

19.1 This clause 19 provides details about our Privacy and Cookie Policy, which Policy forms part of these Terms. The Service Providers take your privacy seriously and are committed to protecting your personal information. We use the personal information that we collect from you in accordance with this Privacy and Cookie Policy.

19.2 Your use of our services signifies your consent to us collecting and using your personal information as specified below.

19.3 The act of either proactively utilizing the website, being a Member, or engaging in the ordering of services or products, by any Members or User, is deemed to be the provision of voluntary, specific and informed expression of will, granting permission for the processing of personal information, in terms of consent in terms of the Protection of Personal Information Act, 4 of 2013.

19.4 The Service Providers undertake that the information of Users will only be utilised for the purposes of researching, negotiating and bringing the best products and services to Members. Personal information will not, without the written consent of Users, be shared with any person or company who is not related to the provision of services and products, within the Mula4You group of Service Providers.

20. E-Wallet and Bank Card

Each Member will automatically receive an E-Wallet, supported by AE-Switch, and a prepaid visa card with Absa as the supporting and sponsoring Bank.

Please note that members must submit a copy of their ID document or Passport for the account to be activated.

20.1 Members will be able to deposit money in their e-wallet through the following options:



- 20.1.1 Cash can be deposit at any ABSA ATM at a cost of R2.20 per R100.00
- 20.1.2 The Mula4You OZOW Facility can be used at a cost of R5.00 per transaction.
- 20.1.3 Employers can do EFT Payments into your E-Wallet at no cost to you.
- 20.1.4 Money can be transferred between E-Wallets at no cost.

20.2 E-Wallet transactions

- 20.2.1 Payments or transfers between wallets are free.
- 20.2.2 Transfer from E-Wallet to ABSA Bank Card is free of Charge.
- 20.2.3 ABSA Bank Card payments at any point-of-sale Merchant – Free of cost.
- 20.2.4 ATM Withdrawals
 - 20.2.4.1 Local ABSA ATM – R6.00 per R1,000.
 - 20.2.4.2 Local ABSA Supported ATM, s – R6.00 per R1,000.
 - 20.2.4.3 Local Saswitch ATM's (Another bank ATM's) – R11.50 + R2.00 per R1,000.
- 20.2.5 ATM Balance enquiry
 - 20.2.5.1 At ABSA ATM's – No cost for balance enquiry.
 - 20.2.5.2 Saswitch ATM's (other banks ATM's) – R8.00 per enquiry.

20.3 Other close-loop cards such as the Gautrain card can be linked to your E-Wallet.

20.4 Mula4You tokens will be converted into your E-Wallet.

20.5 Monthly Cost to E-Wallet

There is a R50.00 Administration Fee which will be deducted from your e-wallet.

20.6 E-Wallet clients will be bind to the all-relevant financial Legislations and Regulations and terms and conditions as for normal bank and e-wallet accounts.

20.7 These terms will be updated regularly to stay in line with AE-Switch compliance, regulations and Legislation.

Our E-Wallet is supported through AE-Switch (All Encompassing Switching (Pty) Ltd. Reg no 2017/293995/07).