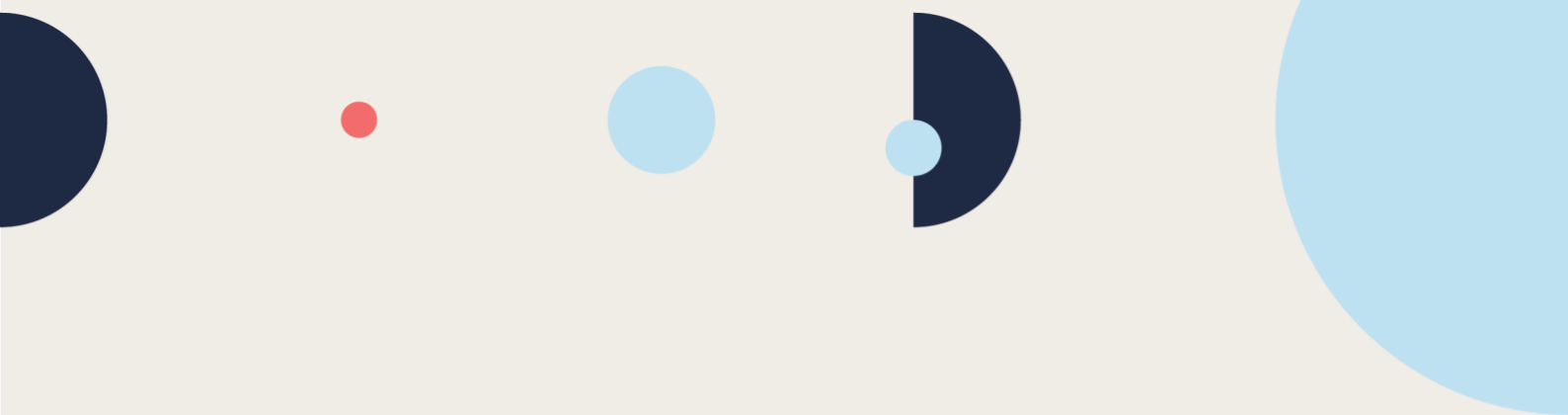


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## ANNEXURE A

### STANDARD TERMS AND CONDITIONS

These terms and conditions are applicable to all recipients and beneficiaries of adumo Payouts prepaid card programmes.

#### 1. The card

- 1.1. A card has an expiry date printed on the front of it. A card is valid until the last day of the month shown, unless it is closed at the recipients or beneficiaries request, the Client, or by adumo Payouts if an incidence of fraud or potential fraudulent activity has been detected relating to the card.
- 1.2. Only the person whose signature is on the card is authorised to use it.
- 1.3. A recipient or beneficiary must sign the card in ink as soon as they receive it in the space provided on the back of the card.
- 1.4. A card can only be used in the Republic of South Africa
- 1.5. A card has a personal identification number (PIN).
- 1.6. A card must be securely disposed of after the expiry date.
- 1.7. The Issuing Bank is the owner of the physical card.
- 1.8. A recipient or beneficiary is responsible for the safety of the card. Should the card be damaged, lost or copied, adumo Payouts will not be liable.
- 1.9. The adumo **Premium Imali card** will only be registered and activated once FICA process has been completed by logging onto [www.infica.co.za](http://www.infica.co.za)

#### 2. Loading of cards

- 2.1 The recipient or beneficiary's card will be loaded with a Rand amount as determined by the Client.
- 2.2 The recipient or beneficiary's card may be reloaded by adumo Payouts upon request from the Client at any time before the expiry date of the card.
- 2.3 The balance available on a recipient or beneficiary's card may not exceed:
  - a) **adumo Gift Card** – R25,000 (twenty-five thousand rand only) at any given time.
  - b) **adumo Premium Imali** – R200,000 (two hundred thousand rand only) at any given time.(FICA)

#### 3. Using a card

- 3.1 A recipient or beneficiary may use the card to pay for goods and services at suppliers as per the adumo Payouts programme acceptance detailed below:
  - a) **adumo Gift Card** – accepted at any point of sale where MasterCard is accepted.
  - b) **adumo Premium Imali Card** – accepted any point of sale where MasterCard is accepted with card PIN protection, e-commerce website (SA only) as well as ATM machines.
  - c) A card cannot be used to pay for goods or services telephonically, toll-fees or parking.
- 3.2 adumo Payouts will process the transaction against the available card balance.
- 3.3 Merchants are responsible for transactions and are independent of the Client, adumo Payouts and Standard Bank. The Client, adumo Payouts and Standard Bank, are not liable if the merchant



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does not accept a recipient's or beneficiary's card or if a recipient have complaints about goods or services paid for with a recipient's or beneficiary's card.

3.4 adumo Payouts is not responsible for any loss arising from any failure or malfunction of electronic facilities, delays in points-of-sale devices or adumo Payouts' supporting or shared networks, where applicable, resulting from circumstances beyond adumo Payouts' reasonable control.

3.5 No warranties, purchase protection, insurance, other promises or services are provided.

3.6 Once a recipient or beneficiary has paid for a purchase, they cannot stop the transaction

3.7 There are no printed statements available for the card. The recipient or beneficiary is responsible for monitoring the card transactions and is able to view the balance as set out in point 3.8

3.8 Balance enquiries can be made by:

- Visiting [www.adumo.com/payouts](http://www.adumo.com/payouts) and selecting "Card balance"
  - Sending an SMS with the 16 digit card number to 34246\*
  - By calling 086 110 1210 (09h00–21h00) seven days a week or 011 290 9930 (08h00–17h00 Mon to Fri)
  - USSD\* \*120\*8013#
  - Visiting [www.whatsonmycard.com](http://www.whatsonmycard.com)
- \*VAS rates apply

#### 4. Fees and interest

4.1 A monthly dormancy fee of R12.50 will be deducted from the available funds on a recipient's or beneficiary's card. This monthly fee will only be deductible after 12 months from the last time the card was loaded by the Client.

4.2 A recipient or beneficiary will not earn interest on the funds on their card.

4.3 A fee of R10.09 applies for any PIN resets and is deductible from the card balance. (VAS rates may apply)

#### 5. Closing a card

5.1 A beneficiary's or recipient's card will be closed when it expires.

5.2 adumo Payouts may choose to revoke the card at any time to protect adumo Payouts' interests. If the card is revoked for reasons other than fraud or unlawful use, any credit remaining on the card will be refunded to the Client.

#### 6. Lost or Stolen cards

The Recipients or beneficiaries are responsible for the safekeeping of the card. adumo Payouts is not liable for any loss of funds if the card is lost or stolen. The Client, recipient or beneficiary must contact adumo Payouts to block the card should it be stolen or lost.

#### 7. Replacement cards

adumo Payouts can stop and replace the card at the request of the Client. adumo Payouts will deduct a fee of R 125 plus VAT from the existing card balance, for the replacement card and for the transfer of funds. A replacement card, card wallet and card delivery to be charged separately. If there are



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insufficient funds to cover the replacement fee and the minimum load R50 (Fifty rand only) the card will not be replaced.

### 8. Expired cards

As cards have been issued from client stock to beneficiaries, instruction from beneficiaries will only be processed once proof of expired card is received. The recipient or beneficiary is required to email a copy of the front and back of a card to adumo Payouts. adumo Payouts will deduct a fee of R 125 plus VAT from the existing card balance, for the replacement card and for the transfer of funds. A replacement card, card wallet and card delivery to be charged separately. If there are insufficient funds to cover the replacement fee and the minimum load R 50 (Fifty rand only) the card will not be replaced.

### 9. Float Refunds

Refunds requested by clients which require funds to be refunded from the master account into the clients bank account will incur a refund processing fee of either R500 excluding VAT or 3% excluding VAT of the total refund value, whichever is greater.

**Disclaimer:** adumo Payouts may change these terms and conditions. The updated terms and conditions can be found at [adumo.com/legal](https://adumo.com/legal)





## ANNEXURE B

### STANDARD TERMS AND CONDITIONS FOR ADUMO DIGITAL CARDS

These terms and conditions are applicable to all recipients and beneficiaries of adumo Payouts prepaid ADUMO DIGITAL CARD programmes.

#### 1. The adumo Digital card

- 1.1 The adumo Digital card expires after 3 years from date of issue.
- 1.2 The adumo Digital card can only be used on e-commerce platforms in the Republic of South Africa
- 1.3 The adumo Digital card has a 3D Secure 2.0 code as well as secured one-time password (OTP).
- 1.4 The Issuing Bank is the owner of the adumo Digital card.
- 1.5 It is the sole responsibility of the recipient or beneficiary of the adumo Digital card for the safe keeping of the card information. adumo Payouts will not be liable for the adumo Digital card information being copied or stolen.

#### 2. Issuing of the adumo Digital card

- 2.1 The adumo Digital card will be issued with a Rand amount as determined by the Client.
- 2.2 The adumo Digital card is not reloadable
- 2.3 The balance available on the adumo Digital card may not exceed (twenty five thousand) R25000 at any given time

#### 3. Using the adumo Digital card

- 3.1 The recipient or beneficiary may use the adumo Digital card to pay for goods and services on any South African e-commerce platform.  
The adumo Digital card cannot be used to pay for goods or services telephonically, pay for toll-fees or parking. It cannot be used in-store at a point of sale.
- 3.2 The adumo Digital card cannot be used for any transactions at an ATM or at a bank teller.
- 3.3 adumo Payouts will process the transaction against the available adumo Digital card balance.
- 3.4 Merchants are responsible for transactions and are independent of the Client, adumo Payouts and Standard Bank. The Client, adumo Payouts and Standard Bank, are not liable if the merchant does not accept a recipient's or beneficiary's card or if a recipient have complaints about goods or services paid for with a recipient's or beneficiary's card.
- 3.5 adumo Payouts is not responsible for any loss arising from any failure or malfunction of any e-commerce stores, supporting or shared networks, where applicable, resulting from circumstances beyond adumo Payouts' reasonable control.
- 3.6 No warranties, purchase protection, insurance, other promises or services are provided.
- 3.7 Once the transaction successfully processed it cannot be cancelled or reversed.
- 3.8 Balance enquiries can be made by visiting [www.adumo.com/payouts](http://www.adumo.com/payouts) or 086 110 1210 (09h00-21h00) Seven days a week, including public holidays.



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#### 4. Fees and interest

- 4.1 The Recipients or beneficiaries will not be charged any fees on any purchases made using the adumo Digital card
- 4.2 A monthly dormancy fee of R12.50 will be deducted from the available funds on a recipient's or beneficiary's digital card. This monthly fee will only be deductible after 12 months from the last transaction.
- 4.3 A recipient or beneficiary will not earn interest on the funds on their Digital card.

#### 5. Closing the card

- 5.1 The adumo Digital card will automatically expire on the expiry date.
- 5.2 adumo Payouts may choose to revoke the adumo Digital card at any time to protect adumo Payouts' interests. If the card is revoked for reasons other than fraud or unlawful use, any credit remaining on the adumo Digital card will be refunded to the Client.

#### 6. Lost or Stolen cards

The Recipients or beneficiaries takes full responsibility for the safe keeping of the adumo Digital card. adumo Payouts is not liable for any loss of funds if the digital card is lost or stolen. The Client, recipients or beneficiaries must contact adumo Payouts to block the digital card should it be stolen or lost.

#### 7. Replacement adumo Digital cards

adumo Payouts can only cancel or replace the adumo Digital card at the request of the Client at no additional cost.

#### 8. Expired adumo Digital cards

adumo Payouts will deduct a fee of R 125 plus VAT from the existing adumo Digital card balance, before cancellation and for the reissue of new adumo Digital card for the remaining balance. If there are insufficient funds to cover the replacement fee and the minimum load R 50 (Fifty rand only) the adumo Digital card will not be replaced.

#### 9. Refunds

Refunds requested by clients which require funds to be refunded from the master account into the clients bank account will incur a refund processing fee of either R500 excluding VAT or 3% excluding VAT of the total refund value, whichever is greater.

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## ANNEXURE C

### STANDARD TERMS AND CONDITIONS FOR SLIPMATE CARD

These terms and conditions are applicable to all recipients and beneficiaries of adumo Payouts prepaid SlipMate expense management program.

#### 1. The card

- 1.1 A card has an expiry date printed on the front of it. The card is valid until the last day of the month shown, unless it is closed at the request of the Recipients or beneficiaries, the Client, or by adumo Payouts if an incidence of fraud or potential fraudulent activity has been detected relating to the card.
- 1.2 Only the person whose signature is on the back of the card will be authorized to use it.
- 1.3 A card must be signed in ink
- 1.4 A card can only be used in the Republic of South Africa
- 1.5 A card has a personal identification number (PIN).
- 1.6 The transactions on a card can be viewed via the SlipMate app or on the employee/client portal. No printed statements will be provided.
- 1.7 The Issuing Bank will always be the owner of the physical card.
- 1.8 The recipient or beneficiary of the card is responsible for the safety of the card. Should a card be damaged, lost or copied, adumo Payouts will not be liable.
- 1.10 The SlipMate card will only be activated once the FICA process is completed by logging onto [www.infica.co.za](http://www.infica.co.za)

#### 2. Loading of card

- 2.1 The recipient or beneficiary's card will be loaded with a Rand amount as determined by the Client.
- 2.2 The recipient or beneficiary's card may be reloaded by adumo Payouts upon request from the Client at any time before the expiry date of the card.
- 2.3 The balance available on the card may not exceed R50,000 (fifty thousand rand only) at any given time.

#### 3. Using a card

- 3.1 The Recipients or beneficiaries may use the card to pay for goods and services at suppliers as per the ADUMO PAYOUTS programme acceptance detailed below:
  - a) **SlipMate** – accepted any point of sale where MasterCard is accepted with card PIN protection, e-commerce website (SA only) as well as ATM machines.
  - b) The card cannot be used to pay for goods or services telephonically, toll-fees or parking
  - c) The card cannot be used to pay for goods or services over the telephone, toll-fees or parking.
- 3.2 adumo Payouts will process the transaction against the available card balance.
- 3.3 All transactions and fees will be authorised by adumo Payouts against funds on the card.
- 3.4 Merchants are responsible for transactions and are independent of the Client, adumo Payouts and Standard Bank. The Client, adumo Payouts and Standard Bank, are not liable if the merchant does not accept a recipient's or beneficiary's card or if a recipient have complaints about goods or services paid for with a recipient's or beneficiary's card.





3.5 adumo Payouts is not responsible for any loss arising from any failure or malfunction of electronic facilities, delays in points-of-sale devices or adumo Payouts' supporting or shared networks, where applicable, resulting from circumstances beyond adumo Payouts' reasonable control.

3.6 No warranties, purchase protection, insurance, other promises or services are provided.

3.7 Once payment has gone through for a purchase, the transaction cannot be stopped.

3.8 A recipient or beneficiary is responsible for keeping track of the transactions using the SlipMate application or SlipMate web portal to ensure that there are sufficient funds available to transact.

3.9 Balance enquiries can also be made by:

- Visiting [www.adumo.com/payouts](http://www.adumo.com/payouts) and selecting "Card balance"
  - Sending an SMS with the 16 digit card number to 34246\*
  - By calling 086 110 1210 (09h00–21h00) seven days a week or 011 290 9930 (08h00–17h00 Mon to Fri)
  - USSD\* \*120\*8013#
  - Visiting [www.whatsonmycard.com](http://www.whatsonmycard.com)
- \*VAS rates apply

#### 4. Fees and interest

4.1 A monthly dormancy fee will be deducted from the available funds on a recipient's or beneficiary's card. This monthly fee will only be deductible after 12 months from the last time the card was loaded by the Client.

4.2 A recipient or beneficiary will not earn interest on the funds on their card.

4.3 A fee of R10.09 applies for any PIN resets and is deductible from the card balance. (VAS rates may apply)

#### 5. Closing the card

5.1 A beneficiary's or recipient's card will be closed when it expires.

5.2 adumo Payouts may choose to revoke the card at any time to protect adumo Payouts' interests. If the card is revoked for reasons other than fraud or unlawful use, any credit remaining on the card will be refunded to the Client.

#### 6. Lost or Stolen cards

The Recipients or beneficiaries are responsible for the safekeeping of the card. adumo Payouts is not liable for any loss of funds if the card is lost or stolen. The Client, recipients or beneficiaries must contact adumo Payouts to block the card should it be stolen or lost.

#### 7.1 Replacement cards

adumo Payouts can stop and replace the card at the request of the Client. adumo Payouts will deduct a fee of R 125 plus VAT from the existing card balance, for the replacement card and for the transfer of funds. A replacement card, card wallet and card delivery to be charged separately. If there are insufficient funds to cover the replacement fee the card will not be replaced.

#### 7.2 Expired cards

As cards have been issued from client stock to beneficiaries, instruction from beneficiaries will only be processed once proof of expired card is received. The recipient or beneficiary is required to email a copy



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of the front and back of a card to adumo Payouts. adumo Payouts will deduct a fee of R 125 plus VAT from the existing card balance, for the replacement card and for the transfer of funds. A replacement card, card wallet and card delivery to be charged separately. If there are insufficient funds to cover the replacement fee and the minimum load R 50 (Fifty rand only) the card will not be replaced.

### 7.3 Refunds

Refunds requested by clients which require funds to be refunded from the master account into the clients bank account will incur a refund processing fee of either R500 excluding VAT or 3% excluding VAT of the total refund value, whichever is greater.

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