

DALY REWARDS PROGRAMME **TERMS AND CONDITIONS**

Welcome to the Daly Rewards Programme!

Please take a few moments to read through the Terms and Conditions below. If you have any questions please use the contact details provided below:

ELIGIBILITY FOR THE DALY REWARDS PROGRAMME

To qualify for the benefits available through the Daly Rewards Programme you need to register on the customer portal at www.dalydebt.co.za.

Not all debt under the care of Daly Credit Corporation will be eligible for the benefits. The customer portal will reflect the debt that is eligible for the rewards.

You must be between the ages of 18 and 74 years.

Rewards are calculated based on the date of payment reflecting on our collections system. This date may differ from the true date of payment, as it is likely to be the date that the payment cleared.

It is the responsibility of the debtor to ensure that payment clears within the appropriate period. Payment dates will not be adjusted for late payment.

The Accidental Death Benefit is not available if you die as a result of:

- A disease, epidemic or a pandemic
- An Act of Government
- Participation in:
 - an act of war (whether war is declared or not);
 - military action;
 - Riot or unlawful strike;
 - insurrection;
 - civil commotion;
 - usurpation of power;
 - martial law;
 - terrorism; and
 - any usage of nuclear, chemical and biological weapons, device or agent.

TIMING OF THE BENEFITS

The tier status will be determined on the 10th of each month considering payments up to the previous month. These will be submitted to the underwriter and the benefits will be made available by the 15th of the month.

Details of the tier status and the applicable benefits will be available on the customer portal. Coupons will be available for redemption from the customer portal as soon as the payment has cleared and is reflecting on our collections system.

The coupons will be available for 31 days from the date that the payment reflects.

U CONNECT REWARDS TERMS AND CONDITIONS

ELIGIBILITY

- The reward is available only to individuals with an active debit order agreement with Daly Credit Corporation.
- Customers must have made a minimum of R150.00 and need to consecutively make monthly payments on time to qualify.
- Accounts must be in good standing and not subject to any dispute.

REWARDS DETAILS

- The reward consists of a R50.00 airtime from U Connect.

REWARD DISTRIBUTION

- Rewards will be credited on a monthly basis after verification of payment history.
- Only one reward is issued per qualifying period, regardless of overpayment or multiple accounts.

PAYMENT COMPLIANCE

- If a payment is missed, delayed, or reversed, the debtor forfeits the reward for that period.

NON-TRANSFERABILITY

- The reward is non-transferable, has no cash value, and may only be used by the registered debtor.
- Attempts to transfer or sell the reward will result in disqualification from the programme.

PROGRAMME CHANGES

- Daly Credit Corporation and U Connect reserve the right to modify or terminate the reward programme at any time.

DATA & PRIVACY

- By participating in the programme, customers consent to the sharing of necessary account/payment details with U Connect for reward fulfillment purposes.

LIMITATION OF LIABILITY

- Daly Credit Corporation is not liable for service interruptions, product defects, or delays on the part of U Connect.
- Rewards are provided "as is," and Daly Credit Corporation makes no guarantees regarding network quality or service.

DISPUTE RESOLUTION

- Any disputes related to the reward programme will be handled per the existing debt agreement terms or through arbitration if stipulated therein.

CONTACT US

If you have any questions or queries, please contact us at:

rewards@dalycall.co.za

Alternatively, if you have any questions about how we process your personal information, you can also view our privacy statement on our website:

<https://dalycorpcorp.com/privacy-policy/>

RIGHT TO CHANGE TERMS AND CONDITIONS

We reserve the right, in our sole discretion and without notice to you, to change these general terms and conditions applicable to all benefits and/or the specific details, requirements and specific terms and conditions of the Daly Rewards Programme. If required as a result of current legislation or any subsequent change in legislation or if deemed necessary in Our sole discretion, then We shall have the right to terminate a benefit immediately and without notice to You. In the event of such termination, you agree to waive any claims and rights, which you may have in terms of a Rewards Programme and acknowledge that you will have no recourse against us, the promoter or the respective directors, members, partners, trustees or employees.