

Build it Cash Rewards Terms and Conditions

PART A: COMPANY INFORMATION

For your convenience, we have listed below some details about ourselves:

- We are Build it - a Division of The SPAR Group Ltd (registration number: 1967/001572/06), a public company incorporated according to the laws of the Republic of South Africa.
- Our chief executive officer is Mr BW Botten
- Our Board of Directors is available at: <http://www.spar.co.za/About-spar.aspx>
- Our postal address is P.O. Box 1589, Pinetown, 3600
- Our registered address is 22 Chancery Lane, Pinetown, 3610, South Africa. All legal documents must be served at this address.
- Our telephone number is +27 (0)31 7191800. Our Build it Cash Rewards email address is: builditcashrewards@spar.co.za
- Our website is located at www.spar.co.za or www.buildit.co.za

GENERAL INFORMATION

1) We reserve the right, without notice and at our sole and absolute discretion, to make changes to these terms of use.

2) Build it, a Division of The SPAR Group Ltd, is committed to protecting your privacy.

To participate in our Build it Cash rewards programmes you will be asked to provide us with some personal information. We recognise, however, that you may consider this information to be "confidential" and do not want it disclosed to or used by others.

The choice of providing us with this information is, however, always yours.

We at the SPAR Group LTD, with our head offices located at 22 Chancery Lane, Pinetown, will be collecting this information to process your membership to the Build It Cash Rewards Program. Your information will be used for this purpose only and will be disposed of if you no longer wish to be a member of the program.

This information is given to us by you voluntarily and of your own free will.

If you do not wish to provide us with this information, are unable to do so, or object to it being used, it may result in us being unable to process your membership.

For purposes related to your membership, and for those purpose only, we may share this information with third parties.

You have the right to access this information while in our possession and make corrections if necessary. You also have the right to withdraw your consent given herein at any time and may do so by contacting the Information Officer, via email, at info.officer@spar.co.za.

Should you have any complaints about the way in which SPAR is processing your personal information, you can address these concerns with the Information Officer, via email, at info.officer@spar.co.za. If you are still not satisfied you are entitled to lodge a complaint with the Office of the Regulator, via email, at inforeg@justice.gov.za.

We will use our best endeavours and take all reasonable precautions to ensure that any information provided, is only used for the purposes it has been provided.

COMPLAINTS AND GENERAL

1) If you have any queries or complaints regarding our Cash Rewards, you can contact us at builditcashrewards@spar.co.za during our normal business hours.

HOW TO REGISTER



Start getting cash back now

How to get your cash 2 ways to register

<p>1</p> <p>Dial *120* 1001* and follow the prompts. We just need your cell number.</p>	<p>2</p> <p>Visit www.buildit.co.za and register online.</p>
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Cash Rewards are paid to all registered users electronically to their cell phones (using the registered cell phone number) via eWallet. Customers earn R25 for every R5000 spent (excluding cement purchases). Contractors get great cash rebates on purchase of selected products.

Withdraw your Build it Cash Rewards at any participating SPAR store free of charge.

• Build it, a division of The SPAR Group LTD, with its Head Office located at 22 Chanery Lane in Pinetown, is collecting this information as part of your entry into our Cash Rewards Programme and it will be used for this purpose only and disposed of thereafter.
• This information is given to us by you, voluntarily and of your own free will.
• If you do not wish to provide us with this information, are unable to do so, or object to it being used, we will be unable to process your Cash Rewards.
• We may share this information with third parties who are partnered with us in this initiative, for purposes relating to the Cash Rewards Programme only.
• You have the right to access this information while it is in our possession and make corrections if necessary.
• You also have the right to lodge a complaint via email with the office of the Information Regulator, at complaints@itj.co.za, if you are unhappy with the manner in which we deal with your information.
By entering into the Cash Rewards Programme, you hereby declare your understanding of the above mentioned information and consent to the processing of your information in accordance with the Act.
We will use our best endeavours and take all reasonable precautions to ensure that any information provided is only used for the purposes it has been provided.

CASH REWARDS ISSUE CONDITIONS – General Customer

The Build it Cash Rewards programme is intended solely for the benefit of legitimately registered customers making legitimate purchases of products in order to receive specific Rand value.

General customer rewards are funded by the retailers themselves – this is the R25 for every R5000 the customer spends in the specific store.

Any manipulation of the retail / customer processes or systems to gain an unfair advantage is strictly prohibited.

In addition to the policy outlines above the following rules must be adhered to:

1. No store employee (cashier / supervisor / management) may enter a mobile number that does not belong to a legitimate customer.
2. There must be a genuine customer “return” process.

A graphic with a red background and white text. At the top is the 'Build it' logo, featuring a large stylized 'B' above the words 'Build it' in a bold, italicized font. Below the logo, the title 'REFUNDS AND RETURNS POLICY' is written in large, bold, white capital letters, with 'REFUNDS AND' on one line and 'RETURNS POLICY' on the next. The main body of the graphic contains several paragraphs of white text, each starting with a bolded sentence. The background of the graphic shows a blurred image of a person's hands holding a smartphone.

Build it

REFUNDS AND RETURNS POLICY

Our policy is to ensure that our customers are satisfied with their purchases from Build it and that we comply with the Consumer Protection Act.

Goods that don't meet a specific purpose may be returned within 10 days of purchase for a full refund.

Goods sold with an implied warranty of quality may be returned within 6 months of purchase and the costs of returning the goods will be borne by Build it.

All goods which are returned must be accompanied by the original invoice and the original packaging and must be in a saleable condition.

Refunds are processed as per the original method of payment. No customer will have to purchase other goods in lieu of the refund.

Trusting you will have a great customer experience with Build it.

3. Mobile entries are limited to one per customer per till transaction per sale.
4. Should a customer abuse the system, we are able to remove them from the Rewards platform. We will be constantly monitoring the process.
5. Cement purchases do not contribute to a customer's spend on Cash Rewards.
6. Delivery or transport fees do not contribute to a customer's spend on Cash Rewards.

Any violation of the above rules will be viewed in a very serious light and appropriate disciplinary action will be taken against offenders.

Cash Rewards Redemption

Firstly, ensure you are registered for Build it Cash Rewards. See above instructional flyer.

Once registered, all you need is your mobile number. Before paying at a Build it paypoint; inform the teller that you are a Build it Cash Rewards customer. You should be asked for your mobile number or asked if you are a Build it Rewards customer.

Your rewards will then be calculated and added to any previous purchases and will be paid to you via eWallet within 40 days. You will receive an SMS with details of the payment that is made to you on the cell number you originally registered with.

General Customers, once you get to a total value of R 5,000.00 purchases (excluding all Cement purchases) at your selected Build it stores you will receive R 25.00 cash back via eWallet (this will be paid to you no later than 40 days of your purchase/s).

CASH REWARDS ISSUE CONDITIONS – Contractors

The Build it Contractor Cash Rewards programme is intended solely for the benefit of legitimately registered contractors making legitimate purchases of rewards products in order to receive specific rand value amounts back to spend anywhere.

Contractor Rewards products are funded by suppliers for the benefit of all Build it retailers and their contractors.

At times individual stores are able to add to the Rewards products for their specific stores and will be billed out as suppliers.

Any manipulation of the retail / contractor processes or systems to gain an unfair advantage is strictly prohibited.

In addition to the policy outlines above the following rules must be adhered to:

1. No store employee (cashier / supervisor / management) may enter a mobile number that does not belong to a legitimate contractor.

2. There must be a genuine contractor “return” process.



3. Mobile entries are limited to one per contractor per till transaction per sale.
4. Build it reserves the right to audit and validate the volumes / values of rewards by store against DC purchase reports.
5. Should a contractor abuse the system, we are able to remove them from the Rewards platform. We will be constantly monitoring the process.
6. Certain cement brands may carry a rebate on the Contractor's Program. Consult the full product list on our website for more information on participating brands.
www.buildit.co.za/rewards
7. Should a store wish to add extra products to the Contractor's Program they can do so at their own cost.

Any violation of the above rules will be viewed in a very serious light and appropriate disciplinary action will be taken against offenders.

Contractor Cash Rewards Redemption

Firstly, ensure you are registered for Build it Contractor Cash Rewards

Once registered, all you need is your mobile number. Before paying at a Build it paypoint; inform the teller that you are a Build it Contractor Cash Rewards customer. You should be asked for your mobile number or asked if you are a Build it Rewards customer.

Contractors who purchase items that are rebate items will be paid the amount due to them (this is by adding rebate amounts together and getting a total that is paid out to them) All cash purchase amounts are payable within 40 days of purchase via eWallet & all account purchase amounts are payable within 90 days of purchase via eWallet.

The eWallet Transaction:

1. The Build it Cash Rewards customer (General Customer / Contractor) will receive an SMS with the reward transfer amount and will be able to then select from a number of options on what to do with the reward (the sms will tell you what you will have to do)
 - a. Should the reward customer wish to withdraw the money, they can request a pin and then just withdraw the money from the nearest FNB ATM or SPAR payzone.

Withdrawing from FNB ATMs

1. **Prepare to initiate the withdrawal process.** Withdrawing from an FNB ATM requires you to use your mobile phone to request a withdrawal and an accompanying PIN; you will then have to travel to the closest ATM to withdraw your money.
 - Since the PIN expires within a few hours of you receiving it, consider going through the mobile phone part of the process while at the ATM.
2. **Dial "*120*277#" to access eWallet.** Exclude the quotation marks.
 - If you don't have airtime, you can dial "*130*277#" without the quotation marks to buy airtime. Follow the directions on your screen to do so.
3. **Press "1" to select "Withdraw Cash"**
4. **Press "1" to select "Get ATM PIN".** Your eWallet will send you a text message that contains a unique four-digit PIN. The PIN will expire in 16 hours from the time you receive the text message.
5. **Visit the FNB ATM closest to you.** Make sure that you can get to an ATM well within 16 hours of receiving your PIN.
6. **Press "Enter/Proceed" on the ATM keypad.** This is the green button on most ATM keypads.
 - You can also select "Cardless Services".
7. **Select "eWallet Services" on the following screen.**
8. **Enter your mobile phone number on the keypad, then select "Proceed."**
 - You must have a valid South African phone number at the time of this withdrawal to proceed.
9. **Enter the four-digit eWallet PIN you received via text message.**
10. **Enter a withdrawal amount.** This amount must be less than or equal to the funds in your account. The ATM should dispense your cash accordingly
11. **Verify that your transaction has ended before leaving the ATM.** You have successfully withdrawn money from eWallet via ATM!

- You can also press "Cancel" to void the transaction.

Withdrawing from Retail Stores

- 1. Prepare to initiate the withdrawal process.** Withdrawing from an FNB-supported retailer requires you to use your mobile phone to request a withdrawal and an accompanying PIN; you will then have to travel to the closest supported retail store to withdraw your money.
- 2. Dial "*120*277*4#" to access eWallet.** Exclude the quotation marks.
- 3. Press "1" to select "Withdraw Cash".** This will take you to the PIN screen.
- 4. Press "1" to select "Get Retail PIN".** Your eWallet will send you a one-time PIN (OTP) that expires 30 minutes after being delivered.
 - a. To avoid your PIN expiring--and thus having to go back through the withdrawal process--consider having your PIN sent to you while in a supported retail store.
- 5. Visit any one of the following South African retail stores.**
- 6. Make a purchase at a supported retailer using a credit or debit card.** You cannot withdraw from eWallet without first making a purchase with a card.
- 7. Select "Withdraw cash" at checkout.** You may have to ask your retailer to enter this information for you.
- 8. Select "Withdraw cash from eWallet" on the following screen.**
- 9. Specify the amount of cash you want withdrawn from eWallet.** This amount must be less than or equal to the funds in your account.
- 10. Enter your mobile phone number when prompted.** The cashier may ask you for your mobile phone number as well.
- 11. Enter your one-time PIN to complete the process.** Your cashier should provide you with the appropriate amount. You have successfully withdrawn money from eWallet via retailer!
 - a. There is no fee for withdrawing cash when making purchases at participating retail stores.
 - b. They can also choose to setup an FNB eWallet and save their rewards and then use it at a later stage or date.
 - i. FNB eWallet functionality (if the customer chooses the second option)
 1. Payments:
 - a. Pay into any account
 - b. Pay accounts (i.e. Electricity, DSTV, etc)
 2. Purchases:
 - a. Airtime, Data bundles
 - b. Goods at selected Spar stores

- c. Send money to anyone with a valid South African cell number
- 3. Limits to the FNB eWallet:
 - a. The rewards customer will not be allowed to withdraw, transfer or make payments exceeding R 3,000.00 per day
 - b. Total withdrawal, transfers and payments cannot exceed R 24,000.00 per month
- c. There are transactions fees that need to be communicated to all so that there is no confusion. See attached FNB Transactions Fees.

Fees	
Action	Cost
Send money to someone	R 10.95
Get cash from an FNB ATM (1 free withdrawal per Send Money transaction)	
R20.00 – R500.00	R 8.00
R501.00 - R1000.00	R 8.00
R101.00 – R3000.00	R 10.00
eWallet balance enquiry	FREE
eWallet mini-statement request	FREE
Prepaid airtime, data and electricity purchase	R1.75
Transfer from your eWallet to your FNB Account	FREE
Inactivity fee (after 6 months of inactivity)	R10.00
Please note:	
<ul style="list-style-type: none"> • Standard network operator rates apply when using your cell phone • Pricing is subject to change 	
Terms of use apply	
Balance	
The FNB eWallet can hold up to R5000 at any given time, which can be drawn at any FNB ATM or selected retailers. It can also be used to buy prepaid airtime, data, electricity, or to buy goods at your own convenience.	
Limits	
Channel	Daily transactional limit
FNB Cell Phone banking	R1500.00
FNB ATM	R1500.00*
FNB Online Banking	R3000.00
FNB APP	R3000.00
*withdrawals from ATMs will be on cash withdrawals limit of receipt Total daily spend limit = R3000.00** Monthly spend limit = R10000.00 **the daily spend limit of R5000.00 includes cash withdrawals, in store and all purchases.	
Reduce limits (when doing a SIM swap) <ul style="list-style-type: none"> • If an FNB Cell phone Banking user has recently performed a SIM swap, the Send Money process will be different. During the Send Money process on Cell phone Banking, the sender will be requested to enter the last 4 digits of their FNB Cheque Card as well as the ATM PIN. • In addition, the FNB Cell phone Banking limit (including Prepaid and Send Money) will be reduced to R500 per day for 72 hours. After the 72 hour waiting period, normal limits will apply 	
Terms of use apply	