



WELLTH TERMS AND CONDITIONS

The programme is governed by the rules of Concierge as summarised below.

1. Definitions

- 1.1. "Concierge" means Eternity Private Health Concierge (Pty) Limited, a company duly incorporated and registered according to the company laws of South Africa with registration number: 2003/019558/07; Eternity Private Health Concierge (Pty) Limited trades as "Wellth"
- 1.2. "Benefits" means the benefits applicable to the Members in terms of the Wellth Programme;
- 1.3. "CAMAF" means the Chartered Accountants (S.A) Medical Aid Fund, a medical scheme registered as such in terms of the Medical Schemes Act, No 131 of 1998, as amended;
- 1.4. "Wellth Partners" means companies and other businesses taking part in the Wellth programme;
- 1.5. "Wellth Programme" means the wellness rewards health and fitness programme which is operated by Concierge in the Republic of South Africa;
- 1.6. "Member" means persons who are members of the Wellth Programme in accordance with the Terms and Conditions for Members;
- 1.7. "Rewards" means the discounts, goods or services which Members can acquire;
- 1.8. "Fitness facility" means any facility that a member would use to train physically and is accredited by the Wellth Programme.

2. Eligibility of Membership

- 2.1. Membership to the Wellth programme is available only to active registered members of CAMAF.
- 2.2. Membership to the Wellth Programme may be withdrawn by Concierge due to:
 - 2.2.1. Fraudulent transactions by the Member;
 - 2.2.2. on the death of the Member;
 - 2.2.3. Unpaid contributions after 2 months.
- 2.3. The programme reserves to itself the exclusive right to reject any new or renewal applications for membership.

3. Wellth Partners

- 3.1. Concierge may, at its discretion, amend the Wellth Programme by:
 - 3.1.1. Including additional Wellth Partners,
 - 3.1.2. Removing any Wellth Partner
- 3.2. Wellth does not guarantee the participation of any Wellth Partner in the Wellth Programme nor does it guarantee the continued availability of any Reward or Benefit.



4. Wellth Rewards

- 4.1. Rewards can only be earned by the principal member and/or registered dependants, unless otherwise specified.
- 4.2. All rewards are subject to individual or family membership.

5. Wellth Benefits

- 5.1. Rewards are awarded in respect of preventative wellness benefits offered by each of the Wellth Partners viz. eBucks, according to the schedule attached hereto as Appendix 1.
- 5.2. Rewards are automatically awarded via the claims process.
- 5.3. Wellth Partners are entitled to deny Benefits to Members, if the Members account with the Wellth Partner is in arrears. Concierge shall not be responsible for any:
 - 5.3.1. Delay in information submitted by the Wellth Partners; or
 - 5.3.2. Wellth Benefits denied by Wellth Partners.
- 5.4. Fitness benefits are redeemable on receipt of the criteria as per Appendix 2.

6. Wellth Payments

- 6.1. Wellth debit orders are collected in arrears and collected on the 28th day of each month for that month ie 28th January for January month.
- 6.2. Payments can only be made via debit order. We will not accept manual payments.
- 6.3. Debit orders are run once a month.
- 6.4. Should a debit order be returned, Wellth will double debit the member on the 28th of the following month advising member of the double debit prior to the double debit order being activated.

7. Wellth Terminations

- 7.1. Wellth requires one calendar month's notice for termination of the contract.
- 7.2. Cancellation must be submitted in writing (fax or email) to Wellth on or before the last working day of the month.
- 7.3. Members are required to stay on the programme for a minimum of 6 months. This excludes members who resign from CAMAF.

8. Wellth Contract with Virgin Active

- 8.1. Members will be required to deposit their first month's Virgin Active payment into Wellth's bank account in order for their membership to be activated.
- 8.2. A debit order will commence from the following month. Should a member fail to activate their membership within 10 days of signing their Virgin Active Wellth application, the member's contract will expire.



8.3. How to cancel the Virgin Active benefit

- 8.3.1. All cancellation requests must be submitted in writing to Wellth on or before the last working day of the month. The cancellation must be submitted to Wellth before 12pm (midday). Cancellations received after 12 pm will be effective from the following month.
- 8.3.2. Any delays in emails resulting in Wellth only receiving the cancellation email after 12 pm will result in the cancellation only being effective from the following month.
- 8.3.3. Please note that the Virgin Active contract through Wellth is a one (1) year contract and under normal circumstances a member would have to fulfil the full duration of the contract. However, Virgin Active offers Wellth members the option to cancel their membership contract with a 3 calendar month notice period.
- 8.3.4. Should a member cancel their CAMAF medical aid membership and/ or Wellth membership, their Virgin Active membership will still require 3 months notice.
- 8.3.5. Once a member's 12 month contract has been completed, one calendar month's notice is required for the cancellation of a contract.

8.4. Freezing

- 8.4.1. Under no circumstances will a Wellth member be allowed to freeze his/her Virgin Active membership.

9. General

- 9.1. The Wellth call centre operates Monday to Friday from 08h00 to 16h30. Calls may be voice recorded for training purposes.
- 9.2. All benefits are non refundable and non transferable.
- 9.3. When contacting the call centre or completing the application form the eligible person must ensure that he/she has the following information:
 - 9.3.1. Membership Number
 - 9.3.2. Specifications of service required
- 9.4. The member hereby confirms that all personal membership information supplied, relating to his/her profile is current, true and correct insofar as all matters relating to his membership and the conducting of redemption transactions.
- 9.5. The member hereby indemnifies the programme against all and any claims including damages of any kind whether direct, indirect, special or consequential derived from membership of the programme, acts or omissions by its service provider partners.
- 9.6. All the programme's service provider partners' standard terms and conditions apply.
- 9.7. All normal warranties of service providers apply.
- 9.8. All marketing material should only be used as a guideline, since products, prices and discounts may change without prior notice. It is recommended that members phone the call centre if they have any queries.



- 9.9. All discounts offered by the programme are only applicable on recommended retail prices and do not include specials or promotions.
- 9.10. With regard to year on year increases to the Wellth contributions, Wellth members will automatically be charged the new rates for their existing membership type on the 28th January for the month of January and thereafter until the next annual increase when the same process will apply.

Appendix 1 - eBucks Rewards

Preventative Wellness Claim	eBucks Rewards
Non smoker	250
GP consultation	120
Specialist consultation	120
Dental consultation	120
Optometry consultation	120
Pap smear	200
Mammogram	200
Prostate	200
Cholesterol	200
Glucose Testing	200
Flu Vaccination	200



Appendix 2 - Fitness rebate criteria

- 2.1. Members must complete and return the Accredited Gym rebate form in order to redeem the monthly cash back. This does not apply to members with Virgin Active contracts for the Club and Premier options.
- 2.2. Members need to train for a minimum of 6 days in a calendar month to qualify for the monthly cash back.
- 2.3. A member will not be able to redeem his cash back or have access to the fitness facilities if his contributions for Wellth and/or Virgin Active are in arrears.
- 2.4. A member will only be permitted to choose one fitness facility to redeem the cash back.
- 2.5. A member may, however, belong to more than one fitness facility.
- 2.6. A member cannot receive rebates for both a fitness facility and personal trainer. Only one can be chosen.
- 2.7. Rebate payments are made in arrears for the previous month e.g. if member trains in March and qualifies for a rebate we will pay the rebate to the member at the end of April.
- 2.9. Rebates are calculated at the cost of the gym membership fee.
- 2.8. The rebate is 35% of the gym membership fee to a maximum of R349.65 per month.