

Please read the Terms carefully and pay special attention to the clauses that are in bold, as they may limit our liability (responsibility) or involve some risk to you.

1 Introduction

- 1.1 We are offering you the opportunity to receive an interest rate of 10.25% on the 12 or 24 month budget purchase option, when you use your former "iStore" credit card (which is now a Titanium credit card) (**Credit Card**) to pay for your purchases to the **value of R200.00 or more (Offer)**.
- 1.2 The Offer starts at 00:00 on Thursday, 24 October 2019 and will continue until we communicate to you that the Offer has ended (**Offer Period**).

2 Who qualifies for the Offer

To qualify for the Offer, you must meet the following requirements:

- 2.1 be 18 years or older;
- 2.2 be an existing Credit Cardholder whose Credit Card account is in good standing;
- 2.3 you must not be in breach of any of the terms and conditions which apply to your Credit Card.

3 How to accept the offer

- 3.1 Use your Credit Card to pay for your purchases during the Offer Period on the 12 or 24 month budget purchase option and receive an interest rate of 10.25% on purchases to the **value of R200.00 or more**. Your normal interest rate will apply:
 - 3.1.1 when you make purchases to the value of less than R200.00;
 - 3.1.2 in respect of any budget plan which is not the 12 or 24 month budget plan stated above.
- 3.2 You qualify for the Offer as many times as you use your Credit Card to purchase on the 12 or 24 month budget option (for purchases to the value of R200.00 or more) during the Offer Period.
- 3.3 If you comply with the requirements set out in clause 2 above and this clause 3, you automatically qualify for the Offer.
- 3.4 **Please note that cash transactions, fuel or casino chip purchases do not qualify for the Offer.**

4 General

- 4.1 We are the promoter of the Offer. Any reference to we/us/our includes our directors, sponsors, agents or consultants, where the context allows for it.
- 4.2 By participating in the Offer, you agree to be bound by:
 - 4.2.1 these Terms; and
 - 4.2.2 any Credit Card terms and conditions (if applicable).
- 4.3 These Terms apply to the Offer and to all information (including promotional or advertising material that is published) in relation to the Offer.
- 4.4 You may not take up the Offer if you are an employee of ours.
- 4.5 **You will not benefit (or will forfeit your benefit) under this Offer if you breach the terms and conditions applicable to your Credit Card at any time.**
- 4.6 **We are not responsible for any loss or damage which you or any third party may suffer as a result of you taking up the Offer.**
- 4.7 **We are not responsible if you are not able to successfully take up the Offer for any reason, including because of an interruption in services or a technological failure.**
- 4.8 **We reserve the right to amend these Terms.**
- 4.9 **We can end the Offer with immediate effect with or without notice to you. If this happens, you waive (give up) any rights, which you may have against us and you will have no claim against us.**
- 4.10 If there is a dispute in respect of these Terms or the Offer, our decision is final and binding and no correspondence will be entered into.
- 4.11 The Offer cannot be used together with any other similar offer or campaign promoted by us.