

TERMS AND CONDITIONS FOR

The SnapScan Merchant Service 2

The SnapScan Mobile Payment App 18

Withdrawing and (or) Sending Wallet Credit 31

Terms and Conditions for the SnapScan Merchant Service

1 Introduction

- 1.1 These Terms form a binding agreement between you and us, so please make sure that you understand all of them. These Terms together with the information you give to us when you apply for the SnapScan Merchant Service make up the entire agreement between you and us (Agreement).
- 1.2 You agree that you will use the SnapScan Merchant Service only in line with the Agreement, any applicable laws and/or the Rules.
- 1.3 These Terms become effective when you register for the SnapScan Merchant Service and accept these Terms.
- 1.4 You must read and understand everything in these Terms.
- 1.5 ***Important clauses, which may limit our responsibility or involve some risk for you, will be in bold and italics. You must pay special attention to these clauses.***
- 1.6 ***It is your responsibility to decide whether the SnapScan Merchant Service is suitable and adequate for your needs.***
- 1.7 ***We may suspend or limit your access to the SnapScan Merchant Service and/or limit access to your funds if you breach the Agreement or any part of it. This includes if you change the type of business that you do without letting us know in writing.***
- 1.8 ***Other than provided for in terms of applicable law or the Rules, you assume all risks associated with your use of the SnapScan Merchant Service.***

2 Definitions

- 2.2 We have defined some words for consistency. These words will begin with a capital letter, where indicated. Singular words include the plural and the other way around.
- 2.2.1 3D Secure – three domain secure and includes Verified by Visa, MasterCard SecureCode;
- 2.2.2 applicable laws - all national, provincial, local and municipal legislation, regulations, laws, by-laws, consents and/or other laws of any relevant Regulatory Authority and any other instrument having the force of law as may be issued and in force from time to time relating or connected to the activities contemplated under the Agreement;
- 2.2.3 App User - a person who has registered for a Payment App and includes a Cardholder;
- 2.2.4 Authorisation - the confirmation by the Issuer as to whether a particular Card has enough funds available to cover the amount of a Transaction and Authorised will have a corresponding meaning;
- 2.2.5 Bank Account - the bank account held by you for purposes of the Agreement;
- 2.2.6 Card – unless otherwise advised by us, a credit card or “dual message” debit card issued to a Cardholder by an Issuer;
- 2.2.7 Card Transaction – a Transaction in terms whereof an App User uses a Card through the Payment App to pay you for your goods or services;

- 2.2.8 Cardholder - the person to whom a Card is issued by an Issuer and whose name, where applicable, is printed or embossed on a valid Card;
- 2.2.9 Chargeback - a Card Transaction or part of a Card Transaction which we may debit to your Bank Account and when used as a verb, together with its derivatives, will have a corresponding meaning;
- 2.2.10 Data - any data, physical, electronic or otherwise, including without limitation Personal Information, supplied by App Users to you or Processed on our behalf by you. For these purposes Data includes any Transaction data;
- 2.2.11 Data Compromise - the unauthorised access, transmission or use of the Data by a third party and/or the loss, theft, degradation, dissemination, distribution, erasure, copy and/or corruption of the Data in any manner;
- 2.2.12 Device – the device used by the App User to access the SnapScan Merchant Service, for example, a smartphone, tablet or similar technology;
- 2.2.13 Fees - the fees we charge you when you process a Transaction, including the Merchant Commission;
- 2.2.14 force majeure event - any event beyond a Party's reasonable control, including an act of God, civil commotion, riot, insurrection, act of government, fire, explosion, epidemic, government embargo or similar event;
- 2.2.15 Fraudulent Transaction or Fraudulent - any Transaction which, in terms of the common law or laws of the Republic of South Africa, is regarded as fraudulent (whether Authorisation was obtained or not) without it being necessary for us to prove such fraud and will include:
- 2.2.15.1 any Card Transaction arising from the use of a Card by a person other than the authorised Cardholder;
- 2.2.15.2 any Card Transaction not authorised by the authorised Cardholder;
- 2.2.15.3 the use of an invalid Card; and/or
- 2.2.15.4 the use of a Card which has not been issued by a bona fide (legitimate) Issuer;
- 2.2.16 Group - our affiliates, associates, subsidiaries and divisions together with our holding company and its affiliates, associates, subsidiaries and divisions;
- 2.2.17 Initial Period – a period of twelve months, starting from the date when we have approved you for the SnapScan Merchant Service;
- 2.2.18 Instant Money – an electronic voucher sent to an App User by us, which the App User can use to pay you for your goods or services through the Payment App;
- 2.2.19 Instant Money Transaction – a Transaction in terms whereof an App User uses Instant Money through the Payment App to pay you for your goods or services;
- 2.2.20 Intellectual Property - all intellectual property, including without limitation patents, trademarks, know-how, designs, design rights, copyright (including all copyright in any designs and computer software), source codes, trade secrets, confidential information, new proprietary and secret concepts, methods, techniques, processes, adaptations, ideas, technical specifications, testing methods and all other intellectual property and rights of a similar character whether registered or capable of registration and all applications and rights to apply for protection of any of the same;
- 2.2.21 IP - for purposes of the Agreement:
- 2.2.21.1 our Standard Bank Mark, the SnapScan IP, the SnapCode and any other intellectual property, including without limitation those intellectual property rights in any Card or Instant Money system;

- 2.2.21.2 any intellectual property belonging to the Group;
- 2.2.21.3 any intellectual property belonging to the Payment Schemes;
- 2.2.21.4 any intellectual property belonging to our third party service providers (including the Supplier);
- 2.2.22 Issuer - a financial institution or company that has been authorised to issue Cards in accordance with a licence granted by the respective Payment Schemes;
- 2.2.23 MasterCard Secure Code - a payment authentication system used to authenticate, accept and process an applicable Card Transaction and which complies with MasterCard's protocols;
- 2.2.24 Merchant Commission – as advised by us in writing from time to time;
- 2.2.25 Parties - you and us and each of us will be referred to as the Party;
- 2.2.26 Payment App – a Standard Bank approved application on a Device which allows an App User to purchase goods or services from you through inter alia the scanning of the SnapCode. Such Payment App may allow for various methods of payment, including Cards and/or Instant Money;
- 2.2.27 Payment Scheme - Visa, MasterCard or any other applicable card scheme;
- 2.2.28 PCI DSS – Payment Card Industry Data Security Standard;
- 2.2.29 Personal Information - information about an identifiable, natural or juristic person, including but not limited to, information about race, gender, marital status, nationality, ethnic or social origin, sexual orientation, age, physical or mental health, religion, belief, disability, language, birth, education, identity number, telephone number, email, postal or street address, location through your Device's GPS, biometric information and financial, criminal or employment history as well as correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence;
- 2.2.30 Personnel - all directors, members, employees, agents, representatives and subcontractors of a Party who are responsible for performing that Party's obligations under this Agreement;
- 2.2.31 Portal – the portal situated at <https://merchant.getsnapscan.com>, through which you obtain access to the SnapScan Merchant Service;
- 2.2.32 Prime Rate means the publicly quoted variable base rate of interest per annum ruling from time to time (as certified by any manager of ours, whose appointment it will not be necessary to prove) at which we lend on overdraft;
- 2.2.33 Process - any operation or activity, whether automated or not, concerning Personal Information, including: collection; receipt; recording; organisation; collation; storage; updating or modification; retrieval; alteration; consultation; use; dissemination by means of transmission, distribution or making available in any other form; merging, linking as well as blocking, degradation, erasure or destruction of information;
- 2.2.34 Receipt - a receipt that is used to prove a completed Transaction and is sent electronically as an SMS or email to the App User (and you, where applicable) or through a secure application programming interface;
- 2.2.35 Regulatory Authority - any national, municipal, provincial, other local or administrative government, authority or department, or any agency, tribunal, commission, regulator or other similar body having jurisdiction over either of the Parties, the subject matter of the Agreement or any part thereof, including without limitation the South African Reserve Bank and the Payments Association of South Africa;

- 2.2.36 Rules – the updated rules, regulations, policies, position papers, bulletins, alerts and directives published from time to time by the Payment Schemes and/or Regulatory Authorities, made available to you on request;
- 2.2.37 SnapCode - the two dimensional barcode allocated to you after your successful registration with us for the SnapScan Merchant Service, or any other mechanism or device used to identify the SnapCode, including beacons, transponders or links;
- 2.2.38 SMS - short message service, which is a communication protocol that allows the interchange of short text messages between mobile telephone devices;
- 2.2.39 SnapScan IP means all Intellectual Property that incorporates the name “SnapScan”;
- 2.2.40 SnapScan Merchant Service - the SnapScan IP branded service provided by us, which allows you, through the System, to receive payment from App Users for goods or services provided by you;
- 2.2.41 Standard Bank, we us, our - The Standard Bank of South Africa Limited (Registration Number 1962/000738/06) a company incorporated in accordance with the laws of the Republic of South Africa and its successors or assigns;
- 2.2.42 Standard Bank Mark - the mark Standard Bank and Flag device as owned and registered by us;
- 2.2.43 Supplier - FireID Payments Proprietary Limited (Registration Number 2011/133174/07), a company incorporated in accordance with the laws of the Republic of South Africa;
- 2.2.44 System - the system that provides the functionality for the SnapScan Merchant Service;
- 2.2.45 Terms - the terms and conditions for the SnapScan Merchant Service as set out in this document;
- 2.2.46 Transaction - a transaction in terms of which you accept Cards or Instant Money from App Users for your goods or services. Unless we let you know otherwise, any reference to Transaction includes a Card Transaction and an Instant Money Transaction. Where we enable you for this and provided that you have implemented 3D Secure, a Transaction can include the following:
- 2.2.46.1 a Transaction entered into by an App User with you through your website;
- 2.2.46.2 a Transaction entered into by an App User with you face to face, including through the use of your point of sale technology;
- 2.2.46.3 a Transaction entered into by an App User with you through any application on a Device;
- 2.2.46.4 a Transaction entered into by an App User with you pursuant to you issuing an electronic invoice;
- 2.2.47 valid means for:
- 2.2.47.1 a Receipt: a Receipt that has been completed in line with the Agreement, does not breach any provision of the Agreement and contains any other information that we, at any time, notify you should be recorded on it; and
- 2.2.47.2 a Transaction: a Transaction which has been completed in line with the Agreement, does not breach any provision of the Agreement and is not deemed to be an invalid Transaction in terms of the Agreement;
- 2.2.48 Verified by Visa - a payment authentication system used to authenticate, accept and process an applicable Card Transaction and which complies with Visa’s protocols;
- 2.2.49 you / your - an individual or business entity who is registered to use the SnapScan Merchant Service.

3 Registration

3.1 The SnapScan Merchant Service may only be used to accept payment for goods or services within the Republic of South Africa.

3.2 You may only use the SnapScan Merchant Service for the business operations you outlined when registering your account. You also confirm that you will inform us in writing of any changes in and to the nature of your business (including trading name) and not do anything which may adversely affect the business operations that you have outlined during your registration process.

3.3 By registering for the SnapScan Merchant Service you authorise us to verify any of the information you provide to us. In the process of verifying the information you have provided, we may also ask you for additional information from time to time. This may include substantiating documentation such as identification documents, proof of residence, business registration documentation or tax documents. We may also ask you for permission to visit your business premises. If you refuse or are unable to provide us with the required information we may not register you for or suspend or terminate your use of the SnapScan Merchant Service.

3.4 As soon as your registration is successful, you can start using the SnapScan Merchant Service.

4 Our right to change these Terms

4.1 We may change these Terms at any time by sending you a written notice of such changes or by posting a revised version on our website. The revised version will be effective at the time we post it.

4.2 Your continued use of the SnapScan Merchant Service will be seen as your acceptance of any change to these Terms.

5 Your obligations

5.1 You must:

5.1.1 where applicable make sure that you are enabled for 3D Secure as approved by us in writing and that you implement 3D Secure for all applicable Card Transactions;

5.1.2 let us know immediately of any actual or potential Data Compromise;

5.1.3 be aware of and comply with the provisions of all applicable laws and the Rules in:

5.1.3.1 carrying on your business;

5.1.3.2 entering into Transactions; and

5.1.3.3 performing your obligations under the Agreement;

5.1.4 on an ongoing basis give documents or information to us as required in terms of any applicable laws and/or the Rules;

5.1.5 make sure that all your Personnel that process Transactions are trained to do so;

5.1.6 procure that a Receipt is given or sent to the App User in respect of every Transaction;

5.1.7 for each Transaction dispatch the goods or services as soon as reasonably practicable after you receive an approved Receipt;

5.1.8 promote the Payment App to your customers;

- 5.1.9 display promotional material we may supply to you in such a way that the public can clearly see that you are willing to accept payments from App Users for your goods or services. You consent to us advertising or publishing your acceptance of Payment App payments (including Card and Instant Money) to users or potential users of such Payment Apps;
- 5.1.10 give us or the App User a copy of any Transaction document when we or the App User ask you to do so or at least within seven days;
- 5.1.11 respond promptly to inquiries/complaints from App Users and resolve any disputes amicably;
- 5.1.12 keep all Transaction documents for at least 180 days after the date of such Transaction;
- 5.1.13 not in any way state, imply or create the impression that we or any of the Payment Schemes endorse or guarantee any of your goods or services;
- 5.1.14 make sure that the notification option chosen by you to receive Receipts is valid and correct at all times;
- 5.1.15 comply with all Rules as amended from time to time;
- 5.1.16 be vigilant in keeping your Portal access details secure at all times.

6 Transacting through the SnapScan Merchant Service

- 6.1 ***You must check that the details of your sale to the App User are correct, not only about the contents and price of the sale but also your details. Once a Transaction is submitted it cannot be reversed.***
- 6.2 ***We are not responsible for any loss you suffer if the Transaction details are incorrect.***
- 6.3 ***You must only dispatch your goods or services to the App User once you have received an authorised Receipt on your Device. We are not responsible for any loss you suffer if you only rely on the Receipt received by the App User on their Device.***
- 6.4 You must ensure that your details are accurately updated at all times through the Portal or by notifying us of any changes by e-mail at help@snapscan.co.za or phoning our helpdesk at 021-250 0960.

7 Unauthorised or Illegal Use

We reserve the right to refuse to Process or settle any Transaction submitted to us if we believe that the Transaction violates these Terms or exposes any person to harm. This includes Transactions suspected of being linked to fraud or criminal activity. If any criminal, irregular, fraudulent or unauthorised activity is detected or suspected, you hereby give express permission for us to share the relevant details with law enforcement agencies or any Regulatory Authority (including the Financial Intelligence Centre).

8 Fees

- 8.1 We will charge you a Merchant Commission for each valid Transaction processed in terms of these Terms.
- 8.2 Any other Fees will be as advised in the Fee schedule that will be provided to you by us once you have registered for the SnapScan Merchant Service. We reserve the right to periodically review and change these Fees upon thirty days' notice.
- 8.3 Standard data costs will be charged when you register for the SnapScan Merchant Service and every time you use the SnapScan Merchant Service. These costs are charged by your internet service provider or mobile network operator. Any questions related to your data costs must be sent to your internet service provider or mobile network operator.

- 8.4 All Fees will exclude value added tax.
- 8.5 We may, in respect of any overdue amounts under this Agreement, charge you interest at the Prime Rate. Such interest will be due and payable immediately and calculated as from the date:
- 8.5.1 of the Transaction;
- 8.5.2 on which the Merchant received payment; or
- 8.5.3 the date of the Chargeback, whichever is the earlier. Interest is calculated on a daily basis on the outstanding balance and charged monthly in arrears.

9 Presentation of valid Receipts for payment

- 9.1 Subject to these Terms and depending on who you bank with, we will credit your Bank Account with the amount of valid and correctly completed and processed Transaction amounts less the Fees. The payment of this credit will not deprive us of our right to effect Chargebacks or to cancel payment of invalid Transactions.
- 9.2 We will have the right to delay payment or withhold payment of any credit due to you where the credit is greater than our internal and confidential risk detection parameters.
- 9.3 If applicable and where necessary, we reserve the right, at any time, to temporarily suspend or delay payments to you to secure the performance of your payment obligations in terms of the Agreement or if you display a high rate of refunds, Chargebacks or any other performance problems.
- 9.4 For each Transaction amount that we process for you, you warrant that:
- 9.4.1 the information on the corresponding Receipt is correct;
- 9.4.2 you have supplied the goods or services to the value stated on the corresponding Receipt to the App User;
- 9.4.3 the Transaction was authorised by the App User;
- 9.4.4 no fictitious Transaction was processed by you to increase your cash flow;
- 9.4.5 the Transaction is not invalid; and
- 9.4.6 you have complied with all the Terms.

10 Authority to debit your Bank Account

10.1 You are liable for and irrevocably authorise us to debit your Bank Account with:

- 10.1.1 any Fees;
- 10.1.2 any Chargebacks;
- 10.1.3 any refunds which you did not process;
- 10.1.4 any overpayments made to you due to errors or omissions, whether the errors were made by us or you;
- 10.1.5 the value of all Transactions processed by you which we believe, in our sole discretion are invalid;
- 10.1.6 any interest payable by you to us on any sum due to us; and
- 10.1.7 any fines imposed by any Payment Scheme or any Regulatory Authority on us where you do not comply with the Rules or applicable laws and/or because of any act or omission by you, as advised by us to you.

10.2 Where you do not have enough funds in your Bank Account to allow us to debit the Fees and other amounts set out in this clause, you authorise us to deduct such amounts from any other bank account that you have with us or from any investment held with any third party.

10.3 You authorise us to set off any debits due by you in terms of the Agreement against any credits due to you.

10.4 This clause will survive the termination of the Agreement.

11 Change to Bank Account

You must notify us in writing of any change to your Bank Account. Unless we let you know otherwise, this change will become effective within ten working days of us receiving such change.

12 Refunds and Returns

You undertake to provide a fair and reasonable refund policy for all goods or services offered for sale through the SnapScan Merchant Service. You also agree to process all refunds for Transactions through the provided self-service interface or by logging a refund request with us. You agree not to give a cash refund or any other item of value for a Transaction refund. A Fee will be charged on any refunds processed. We will not refund you the Merchant Commission in respect of any refund processed.

13 Chargebacks

13.1 We may decide to Chargeback to you any amount for any Card Transaction or part of it if:

13.1.1 The Card Transaction is invalid, unauthorised or Fraudulent;

13.1.2 the Cardholder disputes their liability for any reason;

13.1.3 we dispute liability for any valid reason; and

13.1.4 a Chargeback is effected in terms of the Rules.

13.2 If we have accepted any Card Transaction in terms of the Agreement it is not binding on us and we may Chargeback the Card Transaction amount or part of it to you at any time (or delete such Transaction, if we become aware of it before settlement). Notice of the Chargeback will have an explanation and, if needed or available, supporting documents.

13.3 We will give you the opportunity to advise us why such a Chargeback should not be affected.

13.4 When a Chargeback is initiated and we have not already settled such Transaction, we may withhold the Transaction funds immediately. You also become liable to us for the full amount of the Chargeback amount as well as any penalties and charges. This amount will be deducted from your Bank Account immediately. In the event that you do not have a sufficient balance to fund the Chargeback we may debit this amount from your Bank Account or any other financial instrument linked to your account. If we reasonably believe that a Chargeback is likely, we may reserve the amount of the potential Chargeback in advance until the Chargeback process has been completed.

13.5 You agree to assist, at your expense and to investigate any Transactions linked to your Bank Account. You also permit us to share the relevant information with the customers, Issuers, Payment Schemes or Regulatory Authorities as required to investigate and mediate a Chargeback.

13.6 If you are incurring a high rate or excessive amount of Chargebacks we may elect, at our discretion, to introduce new Fees, delay deposits or suspend or terminate your use of the SnapScan Merchant Service.

13.7 We will not refund you the Merchant Commission in respect of any Chargeback.

13.8 Where Instant Money is used as a payment type, the terms and conditions applicable to Chargebacks will not apply.

14 Processing Errors

14.1 We undertake to rectify any processing errors within seven working days of being made aware of such errors. If the error resulted in you receiving less than the entitled amount your Bank Account will be credited with the difference, if you received more than the entitled amount your Bank Account will be debited with the difference.

14.2 You have an obligation to notify us of any processing errors discovered by you within sixty days of the Transaction date. We will not be responsible for any errors or omissions that are brought to our attention more than sixty days after the date of such error discovered by you.

14.3 This clause will not affect our right to claim any overpayments made to you in error or any other amounts that may be due to us in terms of the Agreement.

15 Transaction disputes

You acknowledge and agree that any disputes that you may have with an App User about any Transaction will be settled entirely between you and such App User.

16 Invalid Transactions

16.1 A Transaction will be seen as invalid if:

16.1.1 the transaction it records is illegal or Fraudulent;

16.1.2 we have asked you not to accept the payment in question;

16.1.3 you add a surcharge to a Transaction or you charge a price for a Transaction that is higher than your normal prices;

16.1.4 a Card Transaction was not Authorised;

16.1.5 you did not keep to the terms of the Agreement (including the warranty made by you in respect of the Receipts);

16.1.6 you do not give us the applicable Transaction documents when we request it;

16.1.7 you did not provide the App User with the goods or services covered by the Transaction or the goods or services are faulty or incomplete; and/or

16.1.8 it is or may be subject to a Chargeback for 180 days after the date of such Transaction.

16.2 *We may withhold payment for invalid Transactions for 180 days after the date of such Transaction and/or set the payment off against any Chargeback requests at any time.*

16.3 Despite any provision to the contrary, we may, in our sole discretion, treat any of the above Transactions as valid.

16.4 If a Transaction is invalid as set out in these Terms, we will have the right to debit your Bank Account with the invalid Transaction (or delete such invalid Transaction, if we detect it before settlement).

17 Disclaimer

17.1 *The SnapScan Merchant Service is provided "as is" and with all faults. We disclaim all warranties, express*

and implied, including, but not limited to:

17.1.1 *any warranties of merchantability, quality of information, quiet enjoyment, non-infringement, title, or fitness for a particular purpose;*

17.1.2 *that the SnapScan Merchant Service (including the Portal) will be error free, uninterrupted, free from spyware, malware, adware, viruses, worms, or other malicious code, or will function to meet your requirements.*

17.2 *We will make every effort to ensure that the SnapScan Merchant Service is continually available to you. The availability of the SnapScan Merchant Service is however dependant on factors beyond our control, including but not limited to, any downtime of any applicable payment system operator or Issuer, the SnapCode being in good working condition, the availability and performance of the relevant mobile telephone network, the performance and compatibility of your Device with the SnapScan Merchant Service. If the SnapScan Merchant Service is not available due to a factor beyond our control, we will not be held liable for the unavailability of the SnapScan Merchant Service.*

18 Indemnity

18.1 *In addition to what is said elsewhere in these Terms, you agree to indemnify and hold harmless us, the Group and the Supplier, ours and their officers, employees, representatives from and against any and losses, claims, liabilities, damages, losses, fines, penalties and expenses (including, but not limited to, legal and other professional fees) arising from or in any way related to:*

18.1.1 *your use of the SnapScan Merchant Service;*

18.1.2 *your (or anyone using the SnapScan Merchant Service) breach of these Terms, any applicable law or the Rules;*

18.1.3 *your negligence or wilful misconduct; or*

18.1.4 *your violation of any third party's rights, including without limitation, any Intellectual Property rights.*

19 Limitation of Liability

19.1 *We will not be liable to you for any indirect or consequential losses, claims, liabilities, damages, losses, fines, penalties and expenses (including, but not limited to, legal and other professional fees, loss of profit, revenue, anticipated savings, business transactions, goodwill or other contracts, whether arising from negligence or breach of contract) arising from any obligation in terms of the Agreement.*

19.2 *Without limiting the generality of the above, we will not be responsible to you for any indirect or consequential losses, claims, liabilities, damages, losses, fines, penalties and expenses arising from our delay or failure to perform our obligations because of:*

19.2.1 *a force majeure event;*

19.2.2 *any failure or malfunction in the System, SnapCode, the SnapScan Merchant Service or any Device; and/or*

19.2.3 *any delay in an electronic communication, including a communication via cellular telephones, or failure or malfunction in any supporting or shared networks, where applicable.*

19.3 *You specifically acknowledge that we do not have any control over whether all your Transactions will be completed or whether the Issuer will Authorise the Card Transactions that are initiated.*

19.4 *The use of any electronic means of communication is entirely at your risk.*

19.5 *This clause does not exclude or limit any liability which, by law, is not capable of exclusion or limitation. Our maximum liability in respect of the Terms is nevertheless limited, at our sole discretion, to the resupply of the SnapScan Merchant Service, the payment of the cost of having such Service supplied again or the Merchant Commission collected from you in any twelve-month period.*

20 Confidentiality

20.1 You may receive information about or from the App Users (including the Data):

20.1.1 which you will treat as confidential;

20.1.2 in terms of which you will comply with all PCI DSS requirements and/or any other Rules or applicable laws, as amended from time to time; and

20.1.3 in terms of which you will disclose only to parties involved in the Transaction and then only as is necessary to give effect to the Transaction.

20.2 You must not disclose to any person or use any information that we tell you about us or our business unless we give you permission in writing. This does not prevent you from giving out any information which is public knowledge or if you are legally compelled to do so.

20.3 You will keep all systems and media containing Data in a secure manner to prevent access by or disclosure to anyone other than us or your authorised Personnel. For clarity we record that you will not store any Card sensitive data in the processing of the Transactions.

20.4 You must destroy in a manner that will make the Data unreadable, all media that is no longer necessary or appropriate to store.

20.5 You will at all times be liable for any Losses resulting from any misuse of Data by you, any failure to keep Data secure and/or a Data Compromise.

20.6 If you intend to publish any material about the Agreement (including any intellectual property), in any form, or make any other public statement of any nature which could reasonably be expected to be published in any media about the relationship or the subject matter of the Agreement, you must first send it to us in draft form for approval.

20.7 If the Agreement terminates for any reason you must promptly return to us and permanently delete from all computer and/or electronic media, all information and materials that we have given to you pursuant to the Agreement (including all copies).

20.8 This clause will survive the termination of the Agreement.

21 Processing of Personal Information

21.1 We may, and you expressly consent to the collecting and Processing of your Personal Information by us and the Supplier to:

21.1.1 provide any combination of services or analysis linked to the SnapScan Merchant Service;

21.1.2 monitor and analyse your use of the SnapScan Merchant Service for fraud, compliance and other risk-related purposes;

21.1.3 carry out statistical and other analyses to identify potential markets and trends; and

21.1.4 develop new products and services.

- 21.2 You hereby expressly consent that we may:
- 21.2.1 Process and further Process your Personal Information within the Group for the above purposes;
 - 21.2.2 need to disclose your Personal Information to our legal advisors, financial advisors, auditors or a competent court in connection with any legal proceedings.
 - 21.2.3 disclose your Personal Information to any person who provides services to us or acts as our agent or to whom we have transferred or propose to transfer any of our rights and duties in respect of the Agreement. Some of these persons may be located in countries outside of the Republic of South Africa. We ask persons who provide services to us to agree to our privacy policies if they need access to any Personal Information to carry out their services;
 - 21.2.4 disclose your Personal Information to any Payment Scheme, Regulatory Authority or other financial institutions in the Kingdom of Lesotho, Kingdom of Swaziland, the Republic of South Africa and the Republic of Namibia;
 - 21.2.5 disclose your Personal Information to MATCH (Member Alert to Control High- Risk Merchants System), MPRS (Merchant Performance Reporting Service), HMT (Her Majesty's Treasury), OFAC (Office of Foreign Asset Control), UNSC (United Nations Security Council), MINEFI (the Ministry of Economy, Finance and Industry (France)) and/or any other sanctions issuing body, all as amended from time to time; and
 - 21.2.6 where applicable disclose your Personal Information to any entity that referred you to us, for the specific and express purpose of calculating the referral commission due to such entity.
- 21.3 You acknowledge that:
- 21.3.1 we will at all times remain responsible for determining the purpose of and means for Processing your Personal Information;
 - 21.3.2 we are required by various applicable laws to collect or Process some of your Personal Information;
 - 21.3.3 without your Personal Information we may be unable to open or continue to offer the SnapScan Merchant Service to you; and
 - 21.3.4 you are providing us with your Personal Information voluntarily.

22 Nature of relationship

The Agreement does not create a partnership, joint venture or agency between you and us and we will not be liable for your debts, irrespective of how they were incurred.

23 Termination and suspension

- 23.1 You may terminate the Agreement at the end of the Initial Period on one month's written notice to us.
- 23.2 We may immediately terminate or suspend the Agreement or any part of the Agreement (including the acceptance of any particular Payment App or Transaction) at any time.
- 23.3 This may include, without limitation, if:
 - 23.3.1 you take steps to place yourself, or you are placed in liquidation, whether voluntary or compulsory or under judicial management, in either case whether provisionally or finally;
 - 23.3.2 you take steps to deregister yourself or you are deregistered;

- 23.3.3 a force majeure event occurs;
- 23.3.4 you cease or threaten to cease business for any reason;
- 23.3.5 you commit an act which would be an act of insolvency as defined by the Insolvency Act 24 of 1936 from time to time if it was committed by a natural person;
- 23.3.6 you do not satisfy a judgement for more than fifty thousand Rand entered against you within twenty one days after you become aware of the judgement;
- 23.3.7 you breach any of the terms of the Agreement and (if such a breach is remediable), you do not remedy that breach within five Business days of us notifying you of the breach;
- 23.3.8 if we suspect, in our sole discretion, that you have committed fraud or you are a party to a Fraudulent Transaction;
- 23.3.9 we are asked to do so by any Payment Scheme or Regulatory Authority or pursuant to the Rules or any applicable laws;
- 23.3.10 we suspect fraud or illegal, unauthorised or improper conduct or that you are responsible for a Data Compromise;
- 23.3.11 we suspect that we, any Payment Scheme or Regulatory Authority are exposed to any risk through your use of the SnapScan Merchant Service;
- 23.3.12 we are required by any applicable laws or the Rules or are ordered by a competent court to do so;
- 23.3.13 we give you one month's notice at any time to that effect.
- 23.4 Subject to any applicable laws or the Rules, we may also, in our sole and absolute discretion and without prejudice to our rights under this Agreement or in law, hold your funds for a period of time reasonably needed to protect against the risk of liability to us or a third party, if we believe that you may be engaging in potentially fraudulent or suspicious activity or for future payments of Chargebacks.
- 23.5 Where we terminate the Agreement, all rights granted to you for the SnapScan Merchant Service will end immediately.
- 23.6 Termination of the Agreement will not relieve either you or us of any obligations imposed by any applicable law or the Rules or by the Agreement before its termination.

24 Links to third parties

- 24.1 Certain content available on or through the SnapScan Merchant Service may have links to information or content from other parties. We are not responsible for any of this information. If we give you a link to any other information, person or business, it does not mean that we have checked or approved of them or any content featured on websites that are accessed through them.
- 24.2 *You acknowledge that we are not responsible or liable for the following (including its accuracy or correctness):***
 - 24.2.1 *all content belonging to third parties that are accessed on or through the SnapScan Merchant Service; and/or***
 - 24.2.2 *all content featured on the websites that are accessed via links found on or through the SnapScan Merchant Service.***
- 24.3 We do not give any guarantee about other websites, software or hardware, including their security or

performance.

25 Intellectual Property

- 25.1 We will grant you the right to use the IP, only in a manner approved, in writing, beforehand by us.
- 25.2 You must respect the trademark and other intellectual property rights contained in the IP and must not infringe such rights.
- 25.3 The SnapScan Merchant Service is licensed to you only. You may not grant any rights of use or any other rights in respect of the SnapScan Merchant Service, the Intellectual Property Rights in it, or any content on it (including content belonging to third parties) to any other person.
- 25.4 The licence to use the SnapScan Merchant Service and the Intellectual Property in it will start when you register for the SnapScan Merchant Service and will carry on until it is terminated in line with these Terms.
- 25.5 You must not copy, adapt, modify, alter, de-compile, reverse engineer, attempt to derive the source code of, create derivative works of, or otherwise attempt to reproduce the SnapScan Merchant Service, the Intellectual Property in it, its content, its design, any updates to it ,or any proprietary features in or to it, or any parts of it.
- 25.6 You must not establish a hyperlink, frame, metatag or similar reference, whether electronically or otherwise, or any other reference to the SnapScan Merchant Service.
- 25.7 If and to the extent that the performance of our obligations under this Agreement requires you (or your licensors) to grant us a licence and/or such other rights to any Intellectual Property then, you grant us such licences and/or other rights as may be required. To this end, where the Intellectual Property referred to in the context of this clause does not vest in you, you warrant that you have the right to sublicense or grant such other rights in and to the Intellectual Property referred to in the context of this clause to us for purposes of the Agreement.
- 25.8 If the Agreement terminates for any reason, the rights granted to you will end immediately and you must immediately stop all use of the IP.

26 Legal Costs

You will have to pay for all costs that we incur, including all legal costs on an attorney and own scale, arising out of or in connection with a breach by you of the Agreement.

27 Cession

You will not have the right to cede, assign, transfer or make over any of your rights or obligations in terms of the Agreement before getting our written consent.

28 Address for notices and legal proceedings

- 28.1 We choose our registered address at Standard Bank Centre, 5 Simmonds Street, Johannesburg, 2001, as the address where any legal document or notice must be served on or delivered to us.
- 28.2 We will send any legal documents or notices to you at the address we have when you apply to register for the SnapScan Merchant Service.
- 28.3 We may send any other written communication to your street, postal or email address, or through the Portal. We will regard a communication sent by email as having been received by you one day after it was sent.
- 28.4 While we may correspond with you via email during the term of this Agreement for operational reasons, you agree that no formal notice required in terms of this Agreement may be given or concluded via email.

28.5 Any legal document or notice to be served in legal proceedings must be written on paper. The relevant provisions of the Electronic Communications and Transactions Act 35 of 2002 do not apply to these legal documents or notices.

29 Keeping your contact details up to date

29.1 It is your responsibility to keep your contact details up to date so that we can communicate with you. You understand and agree that if we send you a communication but you do not receive it because your contact details on file are incorrect, out of date, blocked by your service provider (in the case of an email), or you are otherwise unable to receive communications, the communication will be deemed to have been provided to you.

29.2 Please note that if you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add us to your email address book so that you will be able to receive the communications we send to you.

30 Our good reputation

You must not do anything, or engage in any activity, which is likely to adversely affect or damage the Group's good name and/or reputation.

31 Canvassing and inducing our employees

You must not, under any circumstances, offer, promise, or give any gift, payment, loan, reward, inducement, benefit or other advantage, which may be seen as being made to solicit any favour from any of our Personnel.

32 Communications and Promotional content

By accepting these terms and conditions, you give Snapscan permission to send you communications and promotional content.

33 Audit

33.1 We may at our discretion audit your compliance with the Agreement. This will include our right to audit, without limitation:

33.1.1 All Transaction documents and your financial condition (including your financial statements);

33.1.2 your premises and systems (including finance systems);

33.1.3 your physical and information technology security in place.

33.2 Any such audit will be carried out on reasonable notice to you and in a reasonable way so as to cause as little disruption as possible to your business.

33.3 We may allow any Regulatory Authority or Payment Scheme and any person appointed by such entities to participate in any audit and to receive the results of that audit.

33.4 Where we have reasonable grounds to believe that you are not complying with your obligations under the Agreement, we may carry out an audit without prior notice.

33.5 You must, at no cost to us, give all assistance reasonably asked for in relation to any audit, including access to your Personnel, records and premises.

33.6 We may also engage third party advisers (including internal or forensic auditors), at our costs and discretion,

to audit your compliance with the Agreement.

34 General

- 34.1 Any references to applicable laws or Rules will refer to them as amended from time to time.
- 34.2 The Agreement and the relationship between us will be governed by the laws of the Republic of South Africa.
- 34.3 If any provision of the Agreement is held to be invalid or unenforceable, such provision will be struck from the Agreement and the remaining provisions will be enforced.
- 34.4 Certain clauses as well as any other terms which by their nature should survive will expressly survive the termination of the Agreement.
- 34.5 You are liable for anything that your Personnel (or anyone who could reasonably be taken to be such persons) does or does not do.
- 34.6 If we do not exercise or enforce any right or provision of the Agreement, it will not be a waiver (giving up) of such right or provision.

35 Customer Queries and Complaints

- 35.1 Any technical queries that you may have about the SnapScan Merchant Service can be referred to:
 - 34.1.1 Telephone: 021 250 0960
 - 34.1.2 Email: help@SnapScan.co.za
 - 34.1.3 Website: www.snapscan.co.za
- 35.2 If you have a complaint about your use of the SnapScan Merchant Service or these Terms, please follow our complaints process, which is available at: <https://www.standardbank.co.za/secure/CR C/Ombudsman.html>.
- 35.3 We are a member of the Banking Association of South Africa. If we do not solve your problem, or if you are not happy with the way your problem was solved then you may contact the Ombudsman for Banking Services at:
 - 34.3.1 Telephone: 0860 800 900;
 - 34.3.2 E-mail: info@obssa.co.za; or
 - 34.3.3 Website: www.obssa.co.za

Terms and Conditions for the SnapScan Mobile App

1. INTRODUCTION

- 1.1 These Terms form an agreement between you and us, so please make sure that you understand all of them.
- 1.2 You agree that you will use the App only in line with these Terms, any Applicable Laws and any additional terms mentioned below that may apply, including any terms and conditions incorporated by reference into these Terms.
- 1.3 Important clauses that may limit our responsibility or involve some risk for you, will be in bold. You must pay special attention to them.
- 1.4 The latest version of the Terms applies to you when you register for the App and each time you use it. **It is your sole responsibility to decide whether the App is suitable for your needs. You assume all risks related to your use of the App.**
- 1.5 **If you do not agree to these Terms, do not register for the App and do not use it.**

2. DEFINITIONS

In the table below, we have defined some words for consistency. (Singular words include the plural, and vice versa.) These words are as follows:

Word	Meaning
Access Codes	Any of your secret numbers used to access our App, including your personal identification number (PIN), biometric PIN equivalent, phone number, email address, password, user name and App digital identity code.
App	The SnapScan application for your Device, which you can use to carry out transactions.
Applicable Laws	Any of the following, as they relate to your and our obligations under these Terms and as updated from time to time: <ul style="list-style-type: none"> ● All national, provincial, local and municipal legislation or subordinate legislation, ordinances, regulations or by-laws. ● Policies, directives, rules or other instructions of any relevant regulatory authority. ● Any instrument having the force of law. ● The common law, judgment, order or decree.

App Store	Your device's application store, provided by Apple or Google, from which you download the App.
Bill	A bill, provided to you by a Merchant, that you can choose to pay using the App.
Card	Any payment card approved by us that you can link to the App.
Device	The device you use to access the App, such as a smartphone, tablet or similar technology.
Friend	Any person other than you who has registered for the App.
Intellectual Property	<p>All intellectual property, whether registered or not, including:</p> <ul style="list-style-type: none"> ● trade names, logos, patents, inventions, goodwill, trademarks, know-how, designs, copyright; ● source codes, trade secrets, concepts, ideas, methods, specifications; ● Confidential Information; ● moral rights; and ● all applications and rights to apply for protection of any of the above worldwide.
Intellectual Property Rights	All rights in and to Intellectual Property.
Merchant	A seller that has been approved by us to accept payment for its goods or services through the App.
Personal Information	Information about an identifiable, natural or legal person, including information about: race, gender, marital status, nationality, ethnic or social origin, sexual orientation, age, physical or mental health, religion, belief, disability, language, birth, education, identity number, telephone number, email, postal or street address, location obtained through your Device's GPS, biometric information and financial, criminal or employment history as well as correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence.

Process or Processing	Any operation or activity or any set of operations, whether automated or not, including: <ul style="list-style-type: none"> ● collecting, receiving, recording; ● organising, collating, storing, merging, linking; ● updating, modifying, alteration, consultation; ● blocking, degradation, erasure; destruction; and ● retrieval, testing, use, dissemination or distribution.
Prohibited Activities	<ul style="list-style-type: none"> ● Illegal or terrorist activities; ● money laundering; and ● any activities that are subject to Sanctions or do not comply with Applicable Laws.
Profile	The digital identity you create when you register for the App. You will get a digital identity code for your secure login process, so we can identify you
Purchase	The purchase of goods or services from a Merchant
Sanctioned Entity	Any of the following that are on any Sanctions List or that who are subject to any Sanctions: <ul style="list-style-type: none"> ● Any natural or legal person or any country; ● In the case of a legal person, (i) any natural or legal person who owns or controls it; or (ii) any legal person that it owns or controls (and for this purpose, “owns” means holding any percentage of ownership or beneficial interest and “controls” means the ability to control the business or policy, directly or indirectly, through the voting of shares or the appointment of directors or similar officers or by any other means); and ● In the case of a country, its ministries, departments, agencies or any other governmental organisations.
Sanctions	Any restrictions set by a Sanctioning Body, including diplomatic, travel, trade or financial sanctions or embargoes.
Sanctions List	Any applicable list of Sanctioned Entities published by a Sanctioning Body.

SnapScan Credit	The stored value held by you in the Wallet and used for carrying out transactions.
Terms	The terms and conditions for the App as set out in this document.
Transaction	Any debit or credit on your Card or Wallet made through the App, including payments for Purchases, Bills, SnapScan Credit transfers or other products that we process on your instruction. Transactions are either subject to your Card terms and conditions or to any Wallet terms and conditions that we communicate to you.
Wallet	A digital wallet that contains SnapScan Credit and that can be accessed from within the App. The Wallet can be: <ul style="list-style-type: none"> ● open-loop (it is accepted by all Merchants and is funded by a Card); ● closed-loop (it can be accepted only by selected Merchants and can be funded only by an approved third party; or ● open-loop and closed-loop.
we, us, our	The Standard Bank of South Africa Limited (Registration Number 1962/000738/06) and its successors or assigns.
you, your	The person who registered for the App.

3. ADDITIONAL TERMS

These Terms apply together with the current version of the terms and conditions on the website www.standardbank.co.za, including the privacy and security statement, as well as our privacy policies.

4. REGISTRATION

- 4.1 You must register for the App by following the instructions you will see after you have downloaded the App onto your Device. During the registration process you will be asked to provide us with your Personal Information.
- 4.2 When you register, you must create a Profile in order to use the App securely.

5. USE OF THE APP

- 5.1 You must use the App only on a Device for which it is intended and as allowed by the usage rules set out in your App Store's terms of service.
- 5.2 You can only instruct us to carry out a transaction in line with the banking facilities available to you through your Card or within the limits that may apply to the Wallet. If you try to carry out a transaction that will result in a negative cash balance in the Wallet, it will be declined.
- 5.3 You can have more than one Card linked to the App.
- 5.4 You can only use either the Card or the Wallet to fund a transaction, not both.

6. FEES AND COSTS

- 6.1 There is no fee for accessing the App or paying for Purchases. We may change this or charge other fees (or add features or functions) at any time, at our sole discretion.

Any transaction, service or convenience fee charged will be clearly displayed to you before you complete any transaction, for example if you make a withdrawal from your Wallet to your bank account.

- 6.2 Your card provider may charge fees that apply to the use of the Card within the App. Any queries about these costs should be taken up with your Card provider.
- 6.3 **Standard data costs will be charged when you download the App and thereafter when you carry out transactions through the App. These costs are charged by your mobile network operator. You must contact your mobile network operator if you have any questions about your data costs.**
- 6.4 Where applicable, prices displayed on the App are the prices that you must pay for Purchases. All prices will include value-added tax.

7. TRANSACTIONS MADE THROUGH THE APP

- 7.1 We will act on instructions that appear to have been sent by you.
- 7.2 **You must check that your transaction information, including the details of the Merchant, is correct. You must also check that you are using the correct payment method – in other words, your Card or Wallet (to pay with your Wallet, you must specifically select the Wallet as a payment method on the App).**

Once you submit your transaction it cannot be reversed.

- 7.3 **We are not responsible for any loss you may suffer if you enter incorrect details for your transaction. You agree any dispute about a Transaction must be settled entirely between you and the relevant Merchant (or a Friend, in the case of a SnapScan Credit transfer).**

It is your responsibility to comply with any terms and conditions that a Merchant imposes on you with regard to a transaction.

7.4 We will process your instruction to debit your Card or Wallet in real time.

7.5 **We are not responsible for any loss or damage you may suffer if you accidentally repeat a transaction and we then repeat the debit.**

8. TOPPING UP YOUR WALLET

8.1 You can top up your Wallet in any way we allow you to, for example:

8.1.1 Through the transfer of money from any Card linked to the App.

8.1.2 Through SnapScan Credit received from a Friend.

8.2 Money transferred to your Wallet is final and cannot be reversed to the Card or Wallet from which it was paid.

8.3 We may set daily or monthly limits on how much SnapScan Credit you may have in your Wallet at any time, and we will inform you about these limits through the Wallet, through the App or by any other means we choose.

8.4 You cannot use your Wallet to receive payment for goods or services in the ordinary course of business or to pay for any Prohibited Activity.

If we know or suspect that you are in breach of clause 8.4, we can immediately and at our sole discretion close, restrict activity on or suspend your access to your Wallet, the App and any other product or service we provide you.

8.5 You will not earn interest on any SnapScan Credit in your Wallet.

9. WARRANTIES BY YOU

You represent and warrant as follows:

9.1 You are authorised to accept these Terms.

9.2 You have full contractual capacity and no court has declared you mentally unfit.

9.3 You are not, and will not be, a Sanctioned Entity.

9.4 You are not being investigated for any activities that are subject to Sanctions.

9.5 You have given us the correct information.

9.6 You read and understood these Terms before registering for the App.

10. APP SECURITY

- 10.1 You must always look after your Access Codes and keep them secret and safe, to prevent other persons from using them. If you do not, you give up any claim you may have against us for any loss or damage you may suffer.
- 10.2 After your Access Codes have been entered, we will assume that any transaction for which they are used is genuine. Even if someone else used your Access Codes, we may process a transaction as if you authorised it.
- 10.3 If your Device is lost, stolen or for other reasons no longer in your possession, you must immediately contact us at help@snapscan.co.za to delete your Profile. We will not be liable for any losses resulting from your failure to tell us that your Device is no longer in your possession.
- 10.4 We are committed to providing safe online services. All uses of the App and transactions through it are protected by encryption at international standards, as is the Personal Information you send through it. Only our authorised employees and agents have access to information about the App.

11. SOFTWARE AND HARDWARE

- 11.1 You must use a Device that is suitable for the App and you must make sure you have the latest updates and only use the latest version of the App. The App Store will notify you of any updates that are available to you.
- If you do not install the latest version, the App may not work correctly and this could increase your security risks or data flaws. In such instances we will not be liable for any resulting damage under any circumstances.
- 11.2 If we offer software to you on or through the App, any licence agreement is between you and the software's licensor. You indemnify us against any breach of such licence agreement.
- 11.3 We do not expressly or implicitly warrant:
- 11.3.1 the licensor's ownership of software provided on the App; or
 - 11.3.2 the usage-related rights of any licensor.

12. RIGHTS OF THE APP STORE

You acknowledge and agree as follows:

- 12.1 That these Terms are entered into between you and us. (Since the App is made available through the App Store, the App Store is a third party under the Terms and will also have the right to enforce the Terms against you.)

- 12.2 That, in terms of the law, the App Store does not give or enter into any warranty, condition or other terms in respect of the App and will not be liable for any claims, losses, costs or expenses in respect of the App or resulting from your or anyone else's use of the App or your or anyone else's reliance on any of its content.
- 12.3 That any claims relating to the App licence or to the possession or use of the App are between you and us and not between you, or anyone else, and the App Store. (These include product liability claims, any claim due to the fact that the App fails to conform to any applicable legal or regulatory requirement and claims under consumer protection legislation.)
- 12.4 That, if any third party claims that your possession or use in line with these Terms of the App infringes any Intellectual Property Rights, the App Store will not be liable for damages relating to that claim.

13. DISCLAIMERS

- 13.1 You use the App at your own risk. Our and the Merchant's liability for any loss or damage, delay, non-delivery or non-payment of funds transferred, no matter how these may be caused, will be limited to the amount of the funds transferred and our fees.**

Neither we nor the Merchant will accept liability for any delays caused by circumstances beyond our or the Merchant's control. Neither we nor the Merchant may be held liable for indirect damages, no matter how these are caused.

- 13.2 We are not responsible for any loss or damage:**
- 13.2.1 where someone other than you knows your Access Codes;**
 - 13.2.2 should you or a Friend lose or accidentally disclose any App information, including the Access Codes, or fail to keep it secret and safe;**
 - 13.2.3 if the funds in your Wallet or Card are accessed by an unauthorised third party through the App;**
 - 13.2.4 should you or a Friend fail to give us the correct information for a transaction;**
 - 13.2.5 where any technical or other failure (such as interruptions, malfunctions and downtime) affects the App, our banking system, a third-party system or any part of any database for any reason;**
 - 13.2.6 where any Personal Information or other data is directly or indirectly lost, misused or damaged because of technical problems, power failures, unlawful acts (such as data theft), any harmful computer program or virus, or your own negligence;**

- 13.2.7** where any failure or problem affects goods or services provided by any other party, for example any telecommunications service provider, Internet service provider, electricity supplier, local or other authority; or
- 13.2.8** that is due to any event that we have no control over.
- 13.3** You indemnify us against all losses, damage, fines or penalties we may suffer and any claims lodged by a third party because of your use of the App or because you did not fulfil your obligations under these Terms or because funds are seized or withheld by any Sanctioning Body or any other third party (or by us).

14. DATA PROTECTION

- 14.1** You give consent for us to collect your Personal Information from you and, where lawful and reasonable, from public sources for credit, fraud prevention and compliance purposes, as well as the purposes set out below.
- 14.2** You confirm that, if you give us Personal Information about or on behalf of another person, you are authorised to: (a) give us the Personal Information; (b) consent on their behalf to the processing of their Personal Information, and specifically any cross-border transfer of Personal Information to, from and outside the country where the products or services are provided; and (c) receive any privacy notices on their behalf.
- 14.3** You give consent for us to process your Personal Information:
- 14.3.1** for the purpose of opening, administrating and managing your Profile, Wallet and App and providing you with full functionality of the Wallet;
- 14.3.2** for the purpose of providing products and services to you that are linked to your Profile, Wallet and App and providing any other products and services you apply for;
- 14.3.3** so that we can register you for the App and provide you with Access Codes
- 14.3.4** and to share it with any third party who works with us to provide a closed-loop Wallet to you.
- 14.3.5** to be analysed for the purpose of identifying possible markets and trends and developing new products and services.
- 14.3.6** in order to comply with Applicable Laws.
- 14.3.7** for the purpose of carrying out statistical and other analyses in order to identify potential markets and trends and evaluate and improve our business (this includes improving existing products and services and developing new ones).
- 14.3.8** in countries outside the country where the products or services are provided. (These countries may not have the same data protection laws as the country

where the products or services are provided. Where we can, we will ask the receiving party to agree to our privacy policies.)

- 14.3.9 by sharing your Personal Information with any Merchant with whom you carry out a transaction, any regulatory authority, other financial institutions, the Southern African Fraud Prevention Service (SAFPS), the South African Banking Risk Information Centre (SABRIC) or other entities whose purpose it is to prevent or combat fraud and other Prohibited Activities.
- 14.3.10 by sharing your Personal Information with our third-party service providers, locally and outside the country where the products or services are provided. (We ask people who provide services to us to agree to our privacy policies if they need access to any Personal Information to provide their services.)
- 14.3.11 within the Group.
- 14.4 You will find our processing practices in the Group's and our privacy statements. These statements are available on the Group's websites or on request.
- 14.5 If you are unsure about your tax or legal position because your Personal Information is processed in countries other than where you live, you should get independent advice.

15. INTELLECTUAL PROPERTY

- 15.1 Except for Intellectual Property Rights held by Merchants or by any other third parties, we own all Intellectual Property and Intellectual Property Rights in and to the App and all content (including all proprietary information, trademarks and copyright in any logos and other devices or storage media) in or sent to, through and from the App, unless we indicate otherwise in writing.
- 15.2 We grant you a non-assignable, non-sublicensable, non-transferable, non-exclusive licence to use the App (which may include updates and/or upgrades), but only for purposes outlined in these Terms. You will be asked to accept additional terms through the App if they apply to you.
- The App is licensed to you only and you must not grant any rights of use or any other rights in respect of the App or any Intellectual Property Rights in it to any other person.
- 15.3 The licence granted to you will become valid when you install the App and will continue until it is terminated in line with these Terms, which will result in the cancellation of your access to the App.
- 15.4 The App may contain hyperlinks to other platforms or websites. However, this does not mean that we either endorse or recommend any information, products or services offered on or through these platforms or websites, or that the material on them does not infringe the Intellectual Property rights of any person. You must make

your own enquiries and decisions about the accuracy, reliability and suitability of any such information.

- 15.5 You must not copy, republish, distribute, adapt, modify, alter, de-compile, reverse-engineer or otherwise attempt to reproduce the App or its content, including content belonging to third parties, or its design, or any updates to the App or any related proprietary features or any parts of it, or attempt to derive the source code or create a derivative work of the App. You must not sublicense such third-party content or the Intellectual Property Rights related to it.
- 15.6 You agree as follows:
- 15.6.1 You will in no way represent that you have any rights in any Intellectual Property belonging to us or any third parties featured on the App.
- 15.6.2 You will not register any Intellectual Property belonging to us or any third party that is featured on the App, or register any other Intellectual Property that may be similar to it, either in South Africa or in any other country.
- 15.6.3 You will not challenge our Intellectual Property rights or those of any third party that is featured on the App in any country.
- 15.6.4 You will not, through an act or negligence, do or cause to be done anything that would be expected to weaken, damage, be detrimental to or in any way impair or tend to impair our Intellectual Property or that of any third party that is featured on the App, or our or any featured third party's reputation and goodwill associated with the App, or that would be expected to jeopardise or invalidate the registration of our and/or any featured third party's Intellectual Property.
- 15.6.5 You will not use, register or attempt to register, as trade names, corporate names, business names, logos, domain names, meta-tags, meta descriptors, electronic mail (email) addresses, server names, or search engine markers, anything that is identical to, contained as a whole or in part in or otherwise confusingly similar to our Intellectual Property or that of any third party on the App in any country.
- 15.7 You must not establish a hyperlink, frame, metatag or similar reference, whether electronically or otherwise, or any other reference to the App without our prior written consent.
- 15.8 You indemnify us against all actions, claims, costs, demands, expenses and other liabilities suffered or incurred by us as a result of any third-party claims initiated and/or instituted against us with regard to any unauthorised use by you of the App, the content in it or any Intellectual Property Rights flowing from the foregoing.
- 15.9 In addition to our normal common-law remedies, any breach of the Terms under this clause 15 entitles us to take legal action without prior notice to you and you agree to reimburse us for the costs associated with such legal action on an attorney-and-own-client scale.

16. SANCTIONS

- 16.1 You must not:
- 16.1.1 use the App to finance any Sanctioned Entity;
 - 16.1.2 make the proceeds of the App available to any person who could use or who intends to use the proceeds to finance a Sanctioned Entity's activities;
 - 16.1.3 act in a way that benefits a Sanctioned Entity;
 - 16.1.4 be involved in any Prohibited Activities; or
 - 16.1.5 use any product or service provided by the Group for any Prohibited Activities.
- 16.2 You must let us know immediately and in writing if you are being investigated for any activities relating to Sanctions.
- 16.3 You indemnify us against (that is, you are responsible for) any fines, penalties, losses, damages, costs, actions, proceedings, claims or demands (**Losses**) that we may suffer because:
- 16.3.1 any funds are seized or withheld by any Sanctioning Body or any other third party (or by us); or
 - 16.3.2 you breach this clause 16.
- 16.4 If we know or suspect that you are in breach of this clause 16 or you are about to become subject to Sanctions, we can immediately, at our sole discretion:
- 16.4.1 close, restrict activity on or suspend your access to the App and withdraw any other product or service we provide to you; and/or
 - 16.4.2 cancel these Terms and/or any other relationship that we may have with you.
- 16.5 We are not responsible for any Losses you may suffer if we cancel these Terms or any other relationship that we have with you.

17. CLOSURE

- 17.1 You can terminate the agreement between us and you at any time. However, you must make every reasonable effort to spend any SnapScan Credit remaining in your Wallet before such termination.
- 17.2 We can terminate the agreement between us and you:
- 17.2.1 to comply with any Applicable Law or legal or regulatory requirement.
 - 17.2.2 if you go against these Terms and do not remedy this within five days after we have asked you to. (We can still take other steps available to us, including stopping your use of the App for a period or applying to a court for an urgent interdict against you.)
 - 17.2.3 if you do not perform any transactions for a period of three years.
 - 17.2.4 if you no longer meet the criteria for the App for any reason.

17.2.5 if we no longer provide the App to clients.

17.3 If we no longer provide the App, you have a right to be refunded by us for all the SnapScan Credit in your Wallet. (We will let you know at the time what you have to do to get the refund.)

18. GENERAL

18.1 We may change these Terms at any time, and we will always give you notice of changes by direct communication with you (for example by email or SMS or through the App) or by any other means.

18.2 Should any of the clauses in these Terms be invalid, illegal or unenforceable, this will not affect the validity, legality or enforceability of the remaining clauses.

18.3 We may terminate the App any time, without notice. If and when your registration to the App is terminated, all rights granted to you in respect of the App will cease immediately.

18.4 If your Card is stopped or cancelled for any reason, we may suspend your access to the App until you have a new Card registered on the App.

18.5 South African law will govern these Terms.

19. No STATEMENTS

19.1 We will not send you any correspondence or statements for your transactions.

19.2 You will be able to view your balance or see your recent transaction history at any time through the App.

20. NOTICES

20.1 We choose the registered address on our website at www.standardbank.co.za as the address where any legal document or notice must be served on or delivered to us.

20.2 We will send any legal documents or notices to you at the address we have for you on our records.

20.3 We may send any other written communication to your street, postal or email address, or through the App message system. We will regard a communication sent by email as having been received by you one day after it was sent.

20.4 Any legal document or notice to be served in legal proceedings must be written on paper. The provisions of the Electronic Communications and Transactions Act 35 of 2002 that would otherwise be relevant, do not apply to such legal document or notice.

21. CLIENT CONTACT INFORMATION

21.1 If you have any questions about the App, you can email us at help@snapscan.co.za.

21.2 If you have any questions about a product or service, you must call the Merchant directly.

21.3 We are a member of the Banking Association of South Africa. If we do not solve your problem, or if you are not happy with the way your problem was solved, you may contact the Ombudsman for Banking Services as follows:

21.3.1 By telephone on 0860 800 900.

21.3.2 By email at info@obssa.co.za.

21.3.3 Through the website at www.obssa.co.za.

TERMS AND CONDITIONS (TERMS) FOR WITHDRAWING AND/OR TRANSFERRING SNAPSCAN CREDIT FROM YOUR WALLET

1. INTRODUCTION

- 1.1 The Terms take effect (begin) when we enable you to withdraw money from your Wallet or you on-send SnapScan Credit to a friend. Only natural persons resident in South Africa can apply for this additional functionality.
- 1.2 You must know, understand and comply with the Terms, as they form a binding agreement between you and us.
- 1.3 The Terms apply together with the latest version of the SnapScan Terms, including the definitions, privacy statement and disclaimers that are incorporated by reference into the Terms. If there is any conflict between the Terms and the SnapScan Terms, the Terms will apply to the additional functionality.
- 1.4 Important clauses that may limit our responsibility or involve some risk for you are in bold. You must pay special attention to them.**

2. DEFINITIONS

We have defined some of the words used in these Terms. (Singular words include the plural, and vice versa.) These words are as follows:

- 2.1 “additional functionality”** means when we enable you to withdraw money and on-send SnapScan Credit from your Wallet.
- 2.2 “on-send”** means any transfer of SnapScan Credit from one Wallet to another Wallet.
- 2.3 “SnapScan Terms”** means the general terms that apply to the App.
- 2.4 “withdraw”** means any transfer of SnapScan Credit to the bank account nominated by you and approved by us.

3. REGISTERING FOR THE ADDITIONAL FUNCTIONALITY

- 3.1 You can register for the additional functionality by first logging on to the App and then following the instructions. During the registration process you will be asked to provide us with your Personal Information so that we can verify your identity.

The Personal Information that is required for the additional functionality is different from that required for the App.

- 3.2 You will have access to the additional functionality only when we have approved your registration.

4. ON-SENDING SNAPSCAN CREDIT

- 4.1 You can use your Wallet to on-send SnapScan Credit to a friend. We may set daily or monthly limits on how much SnapScan Credit you can on-send at a time. **We will let you know what these limits are through the Wallet or the App or by any other means that we let you know about.**

- 4.2 **While you can use your SnapScan Credit to pay for a Purchase, you cannot ask someone else to send you SnapScan Credit as payment for your goods or services. You also cannot on-send SnapScan Credit to support or pay for any Prohibited Activity.**

If we know or suspect that you are in breach of this we can immediately, at our sole discretion, close, restrict activity on or suspend your access to your Wallet, the App or any other product or service we provide to you.

5. WITHDRAWING SNAPSCAN CREDIT

- 5.1 To withdraw money from your Wallet, you must:

- 5.1.1 Have a designated bank account set up in your Wallet. (The bank account must be in your name, must be able to receive deposits and must be with a supported South African bank.)

- 5.1.2 Let us know how much you want to withdraw.

- 5.2 We will acknowledge your request the next working day and let you know whether any limits apply. We will also let you know what the withdrawal fee will be, and we will deduct this fee from your wallet before we do the withdrawal. (The withdrawal fee will vary, depending on how much you want to withdraw.)

Depending on where your bank account is held, and once you and we have agreed that we can go ahead with the withdrawal, it will take about three working days to process your request.

We can refuse your withdrawal request if your personal information is incorrect or not up-to-date, or if you did not meet our verification requirements.