

TERMS & CONDITIONS

General:

- **All benefits are only accessible via the Call Centre on 0861 825 236**
- Only people who belong to the programme may use the benefits.
- Only the Card Holder in whose name the card is registered may use the card. No authority given in terms of power of attorney will entitle anyone other than the member associated to that card to use the card.
- The card is valid for the period specified thereon (unless revoked by the programme). Ownership of the card vests in the programme and the Cardholder must return it on demand.
- The Leisure call centre operates Monday to Friday from 08h00 to 17h00. All calls are voice logged for future reference.
- The Assist call centre operates 24 hours a day, 7 days a week.
- The programme reserves to itself the exclusive right to terminate or suspend a member's membership at any given time in the event of the member being in breach of the terms and conditions which may be modified, in which event, all unredeemed vouchers and discounts accruing to such member shall be forfeited without claim.
- The programme reserves to itself the exclusive right to reject any new or renewal applications for membership.
- All benefits are non-refundable and non-transferable.
- When contacting the Call Centre the Eligible Person must ensure that he/she has the following information:
 - Policy Number
 - Specifications of service required
 - Preferred method of contact.
 - Area where member is currently based.
- The programme reserves to itself the exclusive right to revoke or amend any given voucher, specials or upfront reward at any given time.
- The member agrees to receive all messages transmitted to it from the programme relating to the programme business.
- The member hereby confirms that all personal membership information supplied relating to his/her profiles is current, true and correct insofar as all matters relating to his membership and the conducting of redemption transactions.
- Upon making enquiries or reservations on any travel related products, rates are subject to change without prior notice due to airfare increases and currency fluctuations.
- *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.*
- All assistance benefits are valid for use in South Africa only.
- All the programmes 'service provider partners' standard terms and conditions apply.
- All normal warranties and terms & conditions of service providers apply.
- 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.
- We cannot take any responsibility for poor workmanship or defective products supplied by our Service Providers. We will, however, attempt to facilitate the refund/exchange process
- It is recommended that members phone the call centre if they have any queries
- All discounts offered by the program are only applicable on recommended retail prices and do not include specials or promotions

ASSISTANCE:

ROAD SERVICE PROGRAMME INCL ACCIDENT TOWING

Assist will provide the following services as a result of a members involvement in a **Roadside Emergency**, subject to the limits of the Benefit Table:

- 1) **Roadside Assistance:**

ASSIST will arrange for assistance at the roadside, as provided in the Benefit Table, where the cause of the problem is one of the following:
A Flat Tyre: We will arrange and pay to have your spare tyre put onto your vehicle.
Flat Battery: We will arrange and pay to have Your Vehicle started where possible.
Keys locked in vehicle: We will arrange and pay for a locksmith to open your vehicle and retrieve the keys.
Run out of fuel: We will provide you with the necessary means to getting fuel, however, the cost of the fuel is for your account.
- 2) **Tow-In:**

Where the cause of the problem is a mechanical or electrical breakdown, we will arrange and pay up to the amount specified in the Benefit Table for the Vehicle to be towed to the nearest approved dealer or competent repairer:
- 3) **Courtesy Transport:**

Where the Vehicle needs to be towed to a repairer, we will arrange and pay up to the amount specified in the Benefit Table for the occupants of the Vehicle (up to a maximum of six persons) to be transported to a nominated destination where the Breakdown has occurred outside a 100 km radius of your normal place of residence: Provided that such transportation will only be arranged to one nominated address.
- 4) **Hotel Accommodation:**

Where the Breakdown has occurred outside a radius of 100 km from your normal place of residence, resulting in an overnight delay, we will arrange and pay up to the amount specified in the Benefit Table towards hotel accommodation for the occupants of the Vehicle (up to a maximum of six persons).
- 5) **Car Rental:**

If the circumstances of the problem entitle you to the Hotel Accommodation benefit but you would prefer to continue with your journey immediately, we will arrange and pay up to an equivalent amount for a rental car to enable you to reach your destination, subject to your qualifying for a rental Vehicle in terms of the Car Rental companies general terms and conditions. The costs incurred will be confined to rental charges; delivery and collection of the hire vehicle, and the car must be surrendered on arrival at your destination. (Valid Credit Card and Drivers License required)
- 6) **Transmission of Urgent Messages:**

We will relay messages of delay or changed arrangements to a nominated family member or business colleague at your request.
- 7) **Vehicle Recovery:**

Where the problem has occurred outside the radius of 100 km from your normal place of residence requiring that you leave your Vehicle for repair, ASSIST will arrange and pay up to the amount specified in the Benefit Table toward the cost of collecting the Vehicle and returning it to your normal place of residence after the repair has been effected.
- 8) **Vehicle Storage:**

If required due to overnight delay, we will arrange and pay up to the amount specified in the Benefit Table for the safe storage of the Vehicle.

9) Accident Towing:

If a vehicle was involved in an accident ASSIST will arrange and pay up to the amount specified in the Benefit Table for the vehicle to be towed to the appointed Service Provider's yard. It will be the responsibility of the member or the member's insurance to manage the accident directly with the service provider. Where possible ASSIST will contact the member's insurance and inform them of the accident. This is a product of last resort. Additional storage will not be included in this product offering.

BENEFIT SUMMARY	
ROAD	BENEFIT / LIMIT
Assist will provide the Member with the following Services as a result of a Roadside Emergency within the Territory	
Flat Tyre	Call-out + 1 hour labour
Flat Battery	Call-out + 1 hour labour
Keys Locked In Vehicle	Call-out + 1 hour labour
Run out of fuel	Call out (fuel for Member's account)
Towing costs – mechanical/electrical	R 500-00
Towing costs (Accident Towing)	R 1 850-00
Outside a radius of 100km from home	
Hotel Accommodation; or	Per incident
Car Rental; or	R 500-00
Taxi	R 500-00
Safe Storage	R 500-00
Repatriation of Vehicle	R 500-00
Maximum Benefit Payable per Vehicle per Annum	R 1000-00
	R5 000-00

HOME SERVICE PROGRAMME

Assist will provide you with the following services as a result of your involvement in a **Home Emergency**, subject to the limits of the Benefit Table:

1) Fixtures, Fittings and Services:

Should you need the services of a domestic tradesman or repairer

- locksmith
- electrician
- glazier
- plumber

as a result of breakage of fixtures or fittings, we will arrange for an appropriate repairer to come to your Home to address the problem.

2) Emergency Services Notification and Call-out:

We will, at your request, relay notification of emergencies to the Police, Traffic, Fire Brigade, Ambulance, Security or any other emergency service provider.

3) Appliance Assistance Referral Service:

If you need to arrange for the repair of any appliance (excluding audio and computer equipment) we will arrange for an appropriate repairer and co-ordinate the collection and delivery of the appliance by the repairer.

4) Lost Card Notification:

In the event of you losing your credit cards, payment cards and chequebook, we will notify the relevant authority on your behalf.

BENEFIT SUMMARY: HOME SERVICE	
HOME ASSISTANCE	BENEFIT / LIMIT
Assist will provide the Member with the following Services as a result of a Home Emergency within the Territory:	
Locksmiths Electricians Plumbers Glaziers Other domestic emergency service providers	Call-out + 1 hour labour Call-out + 1 hour labour Call-out + 1 hour labour Call-out + 1 hour labour Call-out + 1 hour labour
Emergency notification to police, ambulance, fire brigade or any other emergency services.	Access
In the event of a Member needing assistance with the repair of domestic appliances, SOS will arrange for an appropriate service provider to undertake the repairs required.	Access
Maximum Benefit Per Home Per Annum	R 2 000.00

HEALTH & WELLNESS

Virgin Active

- Member would need to access the benefit via the TAKAFOL Callcentre.
- As a TAKAFOL member, you will not be required to pay a joining or pro-rata fee (which equates to approximately a 15% discount).
- Virgin Active Standard Terms and Conditions Apply

Shapes For Women

- Member would need to access the benefit via the TAKAFOL Callcentre.
- No joining fee payable.
- TAKAFOL member will also receive a free healthy eating plan booklet on joining.
- Shapes for Women Standard Terms and Conditions Apply

WeightWatchers

- WeightWatchers offers TAKAFOL member 8 week membership discounted from R350 to R315 (incl. of registration) = 10% / R35 saving **OR** 12 week membership discounted from R450 to R405 (incl. of registration) = 10% / R45 saving.
- The member needs to access the benefit via the TAKAFOL Callcentre.
- The discount is only available on presentation of a discount voucher which is obtainable from the TAKAFOL call centre.
- In order to issue the voucher, the member would need to provide the call centre with the following details:
 - Member's name
 - Membership number
 - ID Number

Camelot Spas

- TAKAFOL members will be entitled to an 8% discount on selected massages and facials.
- There are 2 payment options for TAKAFOL members. They can pay via credit card or direct deposit.
- The member would need to arrive 15 minutes prior to their scheduled treatment.
- Should the member to cancel or reschedule their booking, it needs to be done at least 4 hours in advance or else 50% of the treatment fee will be charged to the member.
- Should the member arrive late for their scheduled treatment, it will result in the reduction of the treatment time; however, the full treatment fee will be charged.
- The member needs to book no later than 48 hours in advance for any Camelot Spa treatment.

Health Spas

- TAKAFOL members receive a 10% discount on voucher purchases.
- Member has to access the benefit via the TAKAFOL Callcentre.
- Members can choose their courier option either free fast mail delivery which can take between 12 to 15 working days or pay a small delivery fee and delivery can take up to 2 working days.
- In order to make a voucher request. The member would need to provide the call centre agent with the following details:
 - Member's name
 - Membership number
 - Contact number
 - Delivery address
 - What the rand value of the voucher is?
 - Form of payment (Direct Deposit or Credit card payment)

Smokenders

- TAKAFOL members will receive a 5% discount off the program. If the program and projects are completed in full and the member does not stop smoking, the member may attend the program a second time – free of charge. Thereafter if the member completes the program and projects in full and does not stop smoking for the second time. The member would be entitled to a refund.
- A deposit (reservation fee) needs to be paid 24 hours in advance for the induction talk.
- Should the member wish to join, the deposit will be part of the full payment that needs to be paid to Smokenders upfront
- Should the member attend the initial explanatory talk and does not want wish to join the program, the deposit would be refunded to the member immediately.
- If the member does not attend the initial explanatory talk, the member will forfeit the reservation fee which shall not be refunded, but it may be held over for another date in the same year.

Medi-ID

- TAKAFOL members receive a discount on membership.
- TAKAFOL members have two options to set up the medi-ID:

- Contact the TAKAFOL Callcentre to register.
- Log on to the www.meditag.co.za website to register.

First Aid & Car Kits

- TAKAFOL members receive a 25% discount on first aid and car kits purchased through the call centre with nationwide delivery.
- The kits will either be sent to the member via registered post or economy courier services within 72 hours after payment has been confirmed.
- The member has 2 options to make payment, either via credit card or direct deposit.
- To fulfill an order, the following details would be required
 - Member's name
 - Membership number
 - Contact number
 - Delivery address
 - Which first aid kit the member wishes to purchase
 - Form of payment

Disability Aids

- TAKAFOL members will receive up to 10% discount on the recommended retail price of wheelchairs, walking aids and commodes purchased through the call centre.
- The member has 2 options to make payment, either via credit card or direct deposit.
- To fulfill an order, the following details would be required
 - Member's name
 - Membership number
 - Contact number
 - Delivery address
 - Which disability aid the member wishes to purchase
 - Form of payment

Vital

- TAKAFOL members will have access to TAKAFOL prices on health products.
- The member has 2 options for payment, either via credit card or direct deposit.
- To fulfill an order, the following details would be required
 - Member's name
 - Membership number
 - Contact number
 - Delivery address
 - Which vitamin the member wishes to purchase
 - Form of payment

Run/Walk For Life

- Members of TAKAFOL will receive either R350.00 off the price of a new annual subscription or a pair of New Balance running shoes, valued at R699.00.
- The member needs to access the benefit via the TAKAFOL Callcentre.
- The discount is only available on presentation of a discount voucher which is obtainable from the TAKAFOL call centre.
- To issue a voucher the member would need to provide the call centre with the following information:
 - Name and Surname
 - Membership number
 - ID Number

Eat For Life

- When signing up with "eat for LIFE", members of TAKAFOL receive access to an online eating program. Join the program for three months and get the fourth month free.

- The member needs to access the benefit via the TAKAFOL Callcentre.
- The member would be bound by the terms and conditions of Eat for Life.

Sunshine Vitamins

- TAKAFOL members will receive up to 25% discount and free health consultations.
- The member needs to access the benefit via the TAKAFOL Callcentre.
- The vitamins would be sent via registered post or economy courier services within 72 hours after payment has been confirmed.
- The member has 2 options to make payment, either via credit card or direct deposit.

LEISURE & ENTERTAINMENT

CD's and DVD's

- TAKAFOL members will receive a 15% discount when spending R150.00 or more.
- The discount is only available on presentation of a discount voucher which is obtainable from the TAKAFOL call centre.
- In order to issue the voucher, the member would need to provide us with the following details:
 - Member's name
 - Membership number
 - ID Number

Hi-Fi Corporation

- All TAKAFOL members will receive R50.00 off when spending R1000.00 or more at any Hi-Fi Corporation outlet.
- The discount is only available on presentation of a discount voucher which is obtainable from the TAKAFOL call centre.
- In order to issue the voucher, the member would need to provide us with the following details:
 - Member's name
 - Membership number
 - ID Number

NetFlorist

- NetFlorist will provide TAKAFOL members with a 10% discount on the entire purchase.
- The member would need to register with NetFlorist before they can place any orders with NetFlorist.
- Vouchers can be redeemed against all products on www.netflorist.co.za, except the R99 bouquets
- The voucher cannot be used in conjunction with another voucher.
- Each voucher code can only be used once. Should the member wish to place another order he/she would need to contact the TAKAFOL Callcentre again to receive a new voucher code.
- Orders that contain vouchers do not earn Petals.

Movie Tickets

- TAKAFOL members will receive a 20% discount off movie tickets at classic cinemas.
- There are no discounts on Ster Kinekor Discovery Club Cards.
- The member has to access the benefit via the TAKAFOL Callcentre.
- Members have 2 options to make payment for the tickets. They can either pay via credit card or direct deposit. Members make payment and are smsed the voucher numbers once the transaction has been successful.
- TAKAFOL members would receive the voucher numbers within 24hrs once payment has been made with direct deposit or once transaction is successful if member is paying with a credit card.

easyGolf

- TAKAFOL members will receive a 10% discount on annual subscriptions.
- The member has to access the benefit via the TAKAFOL Callcentre.
- Only the member who belongs to Easygolf Worldwide is entitled to the discount to play. If playing with non-members, the TAKAFOL Callcentre will still offer the service of arranging all golf bookings.
- Bookings will have to be made via the TAKAFOL Callcentre.
- The member would need to provide us with the following details:
 - Member's name
 - Membership number
 - Name of golf club
 - Time
 - Date
 - How many people

Global Wrapps

- TAKAFOL members are entitled to a 15% discount voucher off Global Wrapps products.
- The 15% discount would be off the full total.
- The member has to access the benefit via the TAKAFOL Callcentre
- The discount is only available on presentation of a discount voucher which is obtainable from the TAKAFOL call centre.
- In order to issue the voucher, the member would need to provide us with the following details:
 - Member's name
 - Membership number
 - ID Number

LEGO

- TAKAFOL members receive a 10% discount and delivery nationwide.
- The member has to access the benefit via the TAKAFOL Callcentre.
- TAKAFOL members have 2 options to make payment, either via credit card or direct deposit.

Weber

- TAKAFOL members receive a 10% discount on selected Weber products.
- The member has to access the benefit via the TAKAFOL Callcentre.
- The member has 3 options to make payment
 - Credit Card
 - Direct Deposit
 - Account
- The discretion of opening a Weber account lies directly with Weber and TAKAFOL will not be held responsible should Weber not want to approve the application.

Baby Products

- TAKAFOL members receive up to 20% discount on a wide range of baby accessories such as carriers, strollers, cots and chairs. Various brands are available.
- The member has to access the benefit via the TAKAFOL Callcentre.
- The member has 2 options to make payment:
 - Credit Card
 - Direct Deposit

Newspapers

- TAKAFOL members receive up to 35% discount off the subscription price of selected newspapers specified by TAKAFOL.
- The discounts are only available on yearly subscriptions purchased through the call centre.
- The advertised discounts are only applicable on the cover price of the newspapers, normal delivery costs and taxes cannot be discounted.
- Discount on newspaper subscriptions are subject to change without prior notification.

- Only once payment has been received will the order be processed.
- In order to fulfill an order we will require the following:
 - Member's name
 - Membership number
 - Contact number
 - Delivery address
 - Which newspaper the member wishes to subscribe to
 - Form of payment
- The member has 3 options to make payment:
 - Direct Deposit
 - Credit Card
 - Debit order
- The member has to access the benefit via the TAKAFOL Callcentre.

Magazines

- TAKAFOL members will receive up to 40% discount on a wide range of magazines.
- The discounts are only available on yearly subscriptions purchased through the call centre.
- The advertised discounts are only applicable on the cover price of the magazines, normal delivery costs and taxes cannot be discounted.
- Discount on magazines subscriptions are subject to change without prior notification.
- Only once payment has been received will the order be processed.
- In order to fulfill an order we will require the following:
 - Member's name
 - Membership number
 - Contact number
 - Delivery address
 - Which newspaper the member wishes to subscribe to
 - Form of payment
- The member has 2 options to make payment:
 - Direct Deposit
 - Credit Card
- The member has to access the benefit via the TAKAFOL Callcentre.

Think Toys

- TAKAFOL members will receive up to 15% discount on all Plan Toys, Heros Wooden Toys, SES Creative, TP Activity Toys and Quercetti educational toys.
- The member has to access the benefit via the TAKAFOL Callcentre.
- Members cannot collect their purchase from our offices their purchase will be couriered to them.
- Members can purchase other brands of toys from Think Toys but no discount will be offered
- The member has 2 options to make payment:
 - Direct Deposit
 - Credit Card
- In order to fulfill an order we will require the following:
 - Member's name
 - Membership number
 - Contact number
 - Delivery address
 - What Think Toy products they would like to purchase
 - Form of payment

Petsure

- TAKAFOL members receive a 10% discount on monthly premiums, a free pet detective lost and found tag and a 12 month no claim bonus on all Petsure products.

- The pet must be between 8 weeks and 8 years of age to qualify - membership is kept up for life.
- Cover under this policy is valid from 24h00 on the policy commencement date stated on your Certificate of Insurance. The Policy commencement date is the 1st of the month unless stated otherwise. A 30 day waiting period applies with effect from the commencement date
- The member has to access the benefit via the TAKAFOL Callcentre
- Payment is made directly to Petsure.

Fascination Books

- TAKAFOL members will receive a 10% discount voucher (not redeemable on sale or promotional goods)
- The member has to access the benefit via the TAKAFOL Callcentre
- The discount is only available on presentation of a discount voucher which is obtainable from the TAKAFOL call centre.
- In order to issue the voucher, the member would need to provide us with the following details:
 - Member's name and surname
 - Membership number
 - ID Number
- The member would need to take the voucher and his/her ID book along to the relevant Fascinations Book store to redeem the discount.

Nashua Electronics

- TAKAFOL members receive a 10% discount on selected Nashua Electronics products and free delivery to their doorstep (www.nashuaelectronics.co.za).
- The member has to access the benefit via the TAKAFOL Callcentre, where they will receive a discount code.
- All purchases must be made on-line and would be delivered directly to the member.
- The member would need to register and insert the discount code when it asks for it, they will then be automatically entitled to the 10% discount (alternatively the Callcentre agent can register for the member over the phone)
- The member would be bound by the terms and conditions of the website.

Sony

- TAKAFOL members have access to TAKAFOL prices on selected Sony products.
- The member has to access the benefit via the TAKAFOL Callcentre.
- The member has 2 options to make payment:
 - Direct Deposit
 - Credit Card
- For Sony Cameras and Voice Recorders, there is a minimum purchase of 5 products to receive a discount.

hpshop

- TAKAFOL members are able to purchase Hewlett Packard products at prices that are well below standard retail pricing.
- This is offered on an exclusive basis to TAKAFOL members via the hpshop website (www.hpshop.co.za/global).
- TAKAFOL members would be bound by the terms of conditions of the hpshop website.

HOME & DÉCOR

Kings Paint & Hardware

- TAKAFOL members will receive a 4% discount.
- The discount is only available on presentation of a discount voucher which is obtainable from the TAKAFOL call centre.

- In order to issue the voucher, the member would need to provide us with the following details:
 - Member's name
 - Membership number
 - ID Number

ADT

- TAKAFOL members receive 12% off new installations and upgrades or a month's free subscription on link up
- Takafol members qualify for a 15% discount with free installation on a home alarm system.
- Applies to new ADT clients only
- Does not apply to new Authorised Dealer clients
- Subject to signing a 36-month contract with ADT
- Cannot be used in conjunction with any other special offer
- Client must live within ADT's operational footprint.

Trellidor

- TAKAFOL members in Johannesburg and Pretoria receive a 10% discount.
- The member needs to access the benefit via the TAKAFOL callcentre.
- The member would need to provide the callcentre agent with the following information in order to receive a quote:
 - Name and Surname
 - Contact Number
 - Address where security service is required.
- The member has 2 options to make payment, either via credit card or direct deposit.

The Drain Surgeon

- TAKAFOL members receive a 10% discount (subject to COD).
- The benefit needs to be accessed via the TAKAFOL Callcentre.

The Electro Clinic

- TAKAFOL members receive a 10% discount (subject to COD and applicable to selected areas).
- The benefit needs to be accessed via the TAKAFOL Callcentre.

Shave Paint & Décor

- TAKAFOL members receive 15% discount.
- The offer excludes promotional items.
- The discount is only available on presentation of a discount voucher which is obtainable from the TAKAFOL call centre.
- In order to issue the voucher, the member would need to provide us with the following details:
 - Member's name
 - Membership number
 - ID Number

Zebbies Lighting

- TAKAFOL members receive 10% discount.
- The offer excludes globes and tubes.
- The offer cannot be used in conjunction with any other advertised/sales or promotional items.
- Zebbies Lighting's standard terms and conditions apply

Whirlpool

- TAKAFOL members receive discount on selected product.
- The offer cannot be used in conjunction with any other advertised/sales or promotional items.
- The benefit needs to be accessed via the TAKAFOL Callcentre.

- The member has 2 options to make payment:
 - Direct Deposit
 - Credit Card

TRAVEL

Flights

- TAKAFOL members receive up to 15% discount on flights available on most major airlines, internationally and locally.
- Should full payment not be received, the respective airline/s will cancel the reservation, whereby we will need to re-quote mbr
- Airport departure taxes can only be confirmed on the day of payment - This is due to been linked with the rand / dollar exchange rate, and to which may change.
- Quotations are only valid for 24 hours and subject to availability.
- Prices are subject to availability and to change without prior notice.
- We may not be able to further discount prices that are available on online booking sites due to the fact that they use fixed, automated processes. The above applies to all online booking services i.e. www.kulula.com, www.1time.co.za, www.flyaa.com, www.avis.co.za, etc.
- Rates and fares are only guaranteed once full and final payment is received and all documents have been issued
- Cancellation fees may be up to 100 %, therefore travel insurance is strongly recommended (for all international travel). We recommend that a comprehensive travel insurance policy incorporating full medical cover and cancellation/curtailment insurance.
- Payments can be made by cash or bank deposits; this may take up to 48 hours to reflect in our bank account. All major credit cards are accepted (we will require a hard copy imprint of the card), however prices may fluctuate due to airline preferences.
- Cheque payments are not accepted.
- We are not able to hold temporary reservations.
- Seating can be requested on your behalf; however this can not be confirmed by us, as the process is controlled by the respective airlines and bus liners
- With the current oil market volatility, a fuel levy has been implemented by all airlines. This may affect the above quoted fares, as it is subject to change.
- The airline has the right to change the conditions and rules of the air ticket without prior notice to you as the client and the travel agent.
- We are booking agents on behalf of the above institutions, as such we may not be held responsible for changes or incidents that may occur.
- Payments made by credit card – the full amount may be debited and a refund passed for the discount - Flights ONLY.
- Only club members are entitled to the travel discount. Non-members are not entitled to any discount, however if traveling with a club member, we can still offer the service of arranging all travel requirements, to enable traveling together.
- TAKAFOL member needs to ensure that his/her passport has a minimum of 6 months validity, failure to check this could result in refusal of entry into some countries and member could be denied boarding by some airlines
- It is the client's responsibility to ensure that the correct SURNAME/FULL FIRST NAME/TITLE and ID Numbers of the person travelling has been recorded correctly. NO NAME CHANGES are permitted on tickets that have already been issued, as a ticket is non transferable. Tickets with incorrect names would have to be submitted for a refund and a new ticket reissued. Penalties will apply.

Accommodation

- TAKAFOL members receive up to 20% discount.
- Quotations are only valid for 24 hours and subject to availability.
- Prices are subject to availability and to change without prior notice, the quotation is subject to currency fluctuations.

- Rates and fares are only guaranteed once full and final payment is received and all documents have been issued
- Cancellation fees may be up to 100 %, therefore travel insurance is strongly recommended (for all international flights)
- Payments can be made by cash or bank deposits; this may take a while to reflect in our account. All major credit cards are accepted (we will require a hard copy imprint of the card), however prices may fluctuate due to airline preferences.
- Cheque payments are not accepted
- Payments made by credit card – the full amount will be debited from the credit card and a refund will be made to the member once the booking confirmed - Flights ONLY
- Only club members are entitled to the travel discount. Non-members are not entitled to any discount, however, if traveling with a member of the club, we can still offer the service of arranging all travel requirements, to enable traveling together on the same flights, etc

Busses

- TAKAFOL members receive up to 15% discount.
- We require a 48 hours notice period in order to make a bus reservation, in order to confirm availability and receive payment.
- Quotations are only valid for 24 hours and subject to availability.
- Prices are subject to availability and to change without prior notice.
- Rates and fares are only guaranteed once full and final payment is received and all documents have been issued
- Payments can be made by cash or bank deposits; this may take up to 48 hours to reflect in our bank account. All major credit cards are accepted (we will require a hard copy imprint of the card), however prices may fluctuate due to airline preferences.
- Cheque payments are not accepted.
- We are not able to hold temporary reservations.
- Seating can be requested on your behalf; however this can not be confirmed by us, as the process is controlled by the respective airlines and bus liners
- We are booking agents on behalf of the above institutions, as such we may not be held responsible for changes or incidents that may occur.
- Payments made by credit card – the full amount may be debited and a refund passed for the discount - Flights ONLY.
- Only club members are entitled to the travel discount. Non-members are not entitled to any discount, however if traveling with a club member, we can still offer the service of arranging all travel requirements, to enable traveling together.
- It is the client's responsibility to ensure that the correct SURNAME/FULL FIRST NAME/TITLE and ID Numbers of the person travelling has been recorded correctly. NO NAME CHANGES are permitted on tickets that have already been issued, as a ticket is non transferable. Tickets with incorrect names would have to be submitted for a refund and a new ticket reissued. Penalties will apply.

Thompson Tours

- All packages through Thompson Tours are exclusive to TAKAFOL members with discount of up to 10%.
- Quotations are only valid for 24 hours and subject to availability.
- Prices are subject to availability and to change without prior notice.
- Rates and fares are only guaranteed once full and final payment is received and all documents have been issued
- Cancellation fees may be up to 100 %, therefore travel insurance is strongly recommended (for all international travel). We recommend that a comprehensive travel insurance policy incorporating full medical cover and cancellation/curtailment insurance.

- Payments can be made by cash or bank deposits; this may take up to 48 hours to reflect in our bank account. All major credit cards are accepted (we will require a hard copy imprint of the card), however prices may fluctuate due to airline preferences.
- Cheque payments are not accepted.
- We are not able to hold temporary reservations.
- Seating can be requested on your behalf; however this can not be confirmed by us, as the process is controlled by the respective airlines and bus liners
- With the current oil market volatility, a fuel levy has been implemented by all airlines. This may affect the above quoted fares, as it is subject to change.
- The airline has the right to change the conditions and rules of the air ticket without prior notice to you as the client and the travel agent.
- We are booking agents on behalf of the above institutions, as such we may not be held responsible for changes or incidents that may occur.
- Payments made by credit card – the full amount may be debited and a refund passed for the discount - Flights ONLY.
- Only club members are entitled to the travel discount. Non-members are not entitled to any discount, however if traveling with a club member, we can still offer the service of arranging all travel requirements, to enable traveling together.
- TAKAFOL member needs to ensure that his/her passport has a minimum of 6 months validity, failure to check this could result in refusal of entry into some countries and member could be denied boarding by some airlines
- It is the client's responsibility to ensure that the correct SURNAME/FULL FIRST NAME/TITLE and ID Numbers of the person travelling has been recorded correctly. NO NAME CHANGES are permitted on tickets that have already been issued, as a ticket is non transferable. Tickets with incorrect names would have to be submitted for a refund and a new ticket reissued. Penalties will apply.

Trafalgar Tours

- TAKAFOL member receive up to 15% discount on all travel arrangements made through the TAKAFOL travel desk.
- Quotations are only valid for 24 hours and subject to availability.
- Prices are subject to availability and to change without prior notice.
- Rates and fares are only guaranteed once full and final payment is received and all documents have been issued
- Cancellation fees may be up to 100 %, therefore travel insurance is strongly recommended (for all international travel). We recommend that a comprehensive travel insurance policy incorporating full medical cover and cancellation/curtailment insurance.
- Payments can be made by cash or bank deposits; this may take up to 48 hours to reflect in our bank account. All major credit cards are accepted (we will require a hard copy imprint of the card), however prices may fluctuate due to airline preferences.
- Cheque payments are not accepted.
- We are not able to hold temporary reservations.
- Seating can be requested on your behalf; however this can not be confirmed by us, as the process is controlled by the respective airlines and bus liners
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- Payments made by credit card – the full amount may be debited and a refund passed for the discount - Flights ONLY.

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- TAKAFOL member needs to ensure that his/her passport has a minimum of 6 months validity, failure to check this could result in refusal of entry into some countries and member could be denied boarding by some airlines
- It is the client's responsibility to ensure that the correct SURNAME/FULL FIRST NAME/TITLE and ID Numbers of the person travelling has been recorded correctly. NO NAME CHANGES are permitted on tickets that have already been issued, as a ticket is non transferable. Tickets with incorrect names would have to be submitted for a refund and a new ticket reissued. Penalties will apply.

Contiki Holidays

- TAKAFOL member receive a 15% discount on all travel arrangements made through the TAKAFOL travel desk.
- Quotations are only valid for 24 hours and subject to availability.
- Prices are subject to availability and to change without prior notice.
- Rates and fares are only guaranteed once full and final payment is received and all documents have been issued
- Cancellation fees may be up to 100 %, therefore travel insurance is strongly recommended (for all international travel). We recommend that a comprehensive travel insurance policy incorporating full medical cover and cancellation/curtailment insurance.
- Payments can be made by cash or bank deposits; this may take up to 48 hours to reflect in our bank account. All major credit cards are accepted (we will require a hard copy imprint of the card), however prices may fluctuate due to airline preferences.
- Cheque payments are not accepted.
- We are not able to hold temporary reservations.
- Seating can be requested on your behalf; however this can not be confirmed by us, as the process is controlled by the respective airlines and bus liners
- With the current oil market volatility, a fuel levy has been implemented by all airlines. This may affect the above quoted fares, as it is subject to change.
- The airline has the right to change the conditions and rules of the air ticket without prior notice to you as the client and the travel agent.
- We are booking agents on behalf of the above institutions, as such we may not be held responsible for changes or incidents that may occur.
- Payments made by credit card – the full amount may be debited and a refund passed for the discount - Flights ONLY.
- Only club members are entitled to the travel discount. Non-members are not entitled to any discount, however if traveling with a club member, we can still offer the service of arranging all travel requirements, to enable traveling together.
- TAKAFOL member needs to ensure that his/her passport has a minimum of 6 months validity, failure to check this could result in refusal of entry into some countries and member could be denied boarding by some airlines
- It is the client's responsibility to ensure that the correct SURNAME/FULL FIRST NAME/TITLE and ID Numbers of the person travelling has been recorded correctly. NO NAME CHANGES are permitted on tickets that have already been issued, as a ticket is non transferable. Tickets with incorrect names would have to be submitted for a refund and a new ticket reissued. Penalties will apply.

Insight Vacations

- TAKAFOL members receive 15% discount.
- All packages through Insight Vacations are exclusive to TAKAFOL members with discount of up to 15%.
- Quotations are only valid for 24 hours and subject to availability.
- Prices are subject to availability and to change without prior notice.

- Rates and fares are only guaranteed once full and final payment is received and all documents have been issued
- Cancellation fees may be up to 100 %, therefore travel insurance is strongly recommended (for all international travel). We recommend that a comprehensive travel insurance policy incorporating full medical cover and cancellation/curtailment insurance.
- Payments can be made by cash or bank deposits; this may take up to 48 hours to reflect in our bank account. All major credit cards are accepted (we will require a hard copy imprint of the card), however prices may fluctuate due to airline preferences.
- Cheque payments are not accepted.
- We are not able to hold temporary reservations.
- Seating can be requested on your behalf; however this can not be confirmed by us, as the process is controlled by the respective airlines and bus liners
- With the current oil market volatility, a fuel levy has been implemented by all airlines. This may affect the above quoted fares, as it is subject to change.
- The airline has the right to change the conditions and rules of the air ticket without prior notice to you as the client and the travel agent.
- We are booking agents on behalf of the above institutions, as such we may not be held responsible for changes or incidents that may occur.
- Payments made by credit card – the full amount may be debited and a refund passed for the discount - Flights ONLY.
- Only club members are entitled to the travel discount. Non-members are not entitled to any discount, however if traveling with a club member, we can still offer the service of arranging all travel requirements, to enable traveling together.
- TAKAFOL member needs to ensure that his/her passport has a minimum of 6 months validity, failure to check this could result in refusal of entry into some countries and member could be denied boarding by some airlines
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Cruises

- TAKAFOL members receive up to 15% discount on most major cruise liners.
- Quotations are only valid for 24 hours and subject to availability.
- Prices are subject to availability and to change without prior notice.
- Rates and fares are only guaranteed once full and final payment is received and all documents have been issued
- Cancellation fees may be up to 100 %, therefore travel insurance is strongly recommended (for all international travel). We recommend that a comprehensive travel insurance policy incorporating full medical cover and cancellation/curtailment insurance.
- Payments can be made by cash or bank deposits; this may take up to 48 hours to reflect in our bank account. All major credit cards are accepted (we will require a hard copy imprint of the card), however prices may fluctuate due to airline preferences.
- Cheque payments are not accepted.
- We are not able to hold temporary reservations.
- We are booking agents on behalf of the above institutions, as such we may not be held responsible for changes or incidents that may occur.
- Only club members are entitled to the travel discount. Non-members are not entitled to any discount, however if traveling with a club member, we can still offer the service of arranging all travel requirements, to enable traveling together.
- It is the client's responsibility to ensure that the correct SURNAME/FULL FIRST NAME/TITLE and ID Numbers of the person travelling has been recorded correctly. NO NAME CHANGES are permitted on tickets that have already been issued, as a ticket is non

transferable. Tickets with incorrect names would have to be submitted for a refund and a new ticket reissued. Penalties will apply.

Luxury Trains

- TAKAFOL members receive up to 10% discount on most major train tours.
- Quotations are only valid for 24 hours and subject to availability.
- Prices are subject to availability and to change without prior notice.
- Rates and fares are only guaranteed once full and final payment is received and all documents have been issued
- Cancellation fees may be up to 100 %, therefore travel insurance is strongly recommended (for all international travel). We recommend that a comprehensive travel insurance policy incorporating full medical cover and cancellation/curtailment insurance.
- Payments can be made by cash or bank deposits; this may take up to 48 hours to reflect in our bank account. All major credit cards are accepted (we will require a hard copy imprint of the card), however prices may fluctuate due to airline preferences.
- Cheque payments are not accepted.
- We are not able to hold temporary reservations.
- Seating can be requested on your behalf; however this can not be confirmed by us, as the process is controlled by the respective train company's.
- We are booking agents on behalf of the above institutions, as such we may not be held responsible for changes or incidents that may occur.
- Payments made by credit card – the full amount may be debited and a refund passed for the discount - Flights ONLY.
- Only club members are entitled to the travel discount. Non-members are not entitled to any discount, however if traveling with a club member, we can still offer the service of arranging all travel requirements, to enable traveling together.
- It is the client's responsibility to ensure that the correct SURNAME/FULL FIRST NAME/TITLE and ID Numbers of the person travelling has been recorded correctly. NO NAME CHANGES are permitted on tickets that have already been issued, as a ticket is non transferable. Tickets with incorrect names would have to be submitted for a refund and a new ticket reissued. Penalties will apply.

Car Hire

- TAKAFOL members have access to a wide selection of cars available through most major car hire companies such as Holiday Auto's, Imperial Car Rental, Avis and Budget.
- TAKAFOL members receive up to 20% discount.
- Vehicle rental may take up to 72 hours to confirm, all rentals are subject to availability. Substitutions may be made by the rental company without prior notice to either party.
- Quotations are only valid for 24 hours and subject to availability.
- Prices are subject to availability and to change without prior notice.
- Rates and fares are only guaranteed once full and final payment is received and all documents have been issued
- Cancellation fees may be up to 100 %, therefore travel insurance is strongly recommended (for all international travel). We recommend that a comprehensive travel insurance policy incorporating full medical cover and cancellation/curtailment insurance.
- Payments can be made by cash or bank deposits; this may take up to 48 hours to reflect in our bank account. All major credit cards are accepted (we will require a hard copy imprint of the card), however prices may fluctuate due to airline preferences.
- Cheque payments are not accepted.
- We are not able to hold temporary reservations.
- We are booking agents on behalf of the above institutions, as such we may not be held responsible for changes or incidents that may occur.

- Only club members are entitled to the travel discount. Non-members are not entitled to any discount, however if traveling with a club member, we can still offer the service of arranging all travel requirements, to enable traveling together.
- It is the client's responsibility to ensure that the correct SURNAME/FULL FIRST NAME/TITLE and ID Numbers of the person travelling has been recorded correctly. NO NAME CHANGES are permitted on tickets that have already been issued, as a ticket is non transferable. Tickets with incorrect names would have to be submitted for a refund and a new ticket reissued. Penalties will apply.

SMH Car Hire

- TAKAFOL members receive a 15% discount on hiring a Land Rover or smaller sedans like Jaguar, Volvo and BMW.
- SMH Car Hire covers travel to neighbouring countries.
- Bookings need to be made via the TAKAFOL call centre

Corporate Cabs

- TAKAFOL members receive 10% discount in JHB only.
- Bookings need to be made via the TAKAFOL call centre

holiday autos

- TAKAFOL members are given a 10% discount off the whole rental cost plus access to holiday autos value added specials offered throughout the year.
- Rates include:
 - unlimited mileage
 - collision damage waiver
 - theft loss waiver
 - 3rd party liability insurance
 - airport surcharge
 - tourism levy
 - road licence fees
 - vat
- Rates are prepaid in SA Rands to give peace of mind against fluctuating exchange rates.
- Vouchers will be emailed to passengers as proof of payment and needs to be presented on arrival.
- Prepaid rates are fully inclusive - no hidden costs.
- Renters will be asked to produce a credit card for fuel and excess deposits this money will be held on the renters credit card & refunded after the rental if the vehicle is returned with no damages and a full tank of fuel.
- It is recommended that the renter holds an international and local licence
- If involved in an accident or stopped by the police, an international licence is required
- Cancellations prior to departure, customers will be given a refund less 5% admin charge
- Cancellations post departure, refunds will be given at suppliers discretion taking into account no show fees

Tower Foreign Exchange

- TAKAFOL members receive 0.5% discount and free delivery to an address specified.
- The discount is only available on presentation of a discount voucher which is obtainable from the TAKAFOL call centre.
- In order to issue the voucher, the member would need to provide us with the following details:
 - Member's name
 - Membership number
 - ID Number
- The voucher is not transferable.

Netcare Travel Clinics

- TAKAFOL members receive a capped fee of R57.00 on consultations only.
- The discount is only available on presentation of a discount voucher which is obtainable from the TAKAFOL call centre.
- In order to issue the voucher, the member would need to provide us with the following details:
 - Member's name
 - Membership number
 - ID Number
- The voucher is not transferable.

Don Suite Hotels

- TAKAFOL members receive a 20% discount.
- The offer excludes school holidays in coastal areas, whereby the discount will be 10%.
- The benefit has to be accessed via the TAKAFOL call centre.

Orion Hotel & Resorts

- TAKAFOL members receive up to 20% discount at all Orion Hotel & Resorts.
- The benefit has to be accessed via the TAKAFOL call centre.

CONNECT

Prepaid Airtime

- TAKAFOL members receive up to 10% discount on Telkom, MTN, Cell C, Virgin Mobile and Vodacom.
- The benefit has to be accessed via the TAKAFOL Callcentre.
- TAKAFOL members have 2 options to make payment:
 - Debit Order -
 - Direct Deposit
- If paying by deposit, members should receive their airtime via sms, within 24 hours after a deposit has been made.
- If paying by debit order, the member should receive their airtime via sms, within +- 5 working days as we need to get confirmation from the bank that the debit order went through successfully.

TAKAFOL Cellphone Contracts

- Specials and discounts available across the different cellular networks as well as the latest handsets.
- TAKAFOL members to contact the call centre to find what deals are available
- Specials valid while stocks last.
- Prices are subject to change without prior notice.
- Offers are open to new lines and renewals.
- Contract conditions subject to credit approval and debit order.

Computer Hardware & Software

- TAKAFOL members receive up to 15% discount.
- The benefit has to be accessed via the TAKAFOL Callcentre.
- The member has 2 options to make payment:
 - Direct Deposit
 - Credit Card
- Orders will be delivered to a specified address.

Internet & E-Mail

- TAKAFOL members receive discounted rates on all internet service provider subscriptions and personalised e-mail addresses.
- The member needs to access the benefit via the TAKAFOL Callcentre.

CONCIERGE

Entertainment Concierge

- The member needs to access the benefit via the TAKAFOL Callcentre
- The TAKAFOL Callcentre would contact the relevant service providers in the member's area and source the best prices, check availability and make bookings depending on the clients' requirements.
- This includes theatre shows, sport & recreation activities and events calendars.

Airport Shuttle Service

- TAKAFOL members have access to the best price available through various service providers, for all airport shuttle requirements.
- Bookings have to be made via the TAKAFOL Callcentre.
- The discounts are not set and may depend on the following:
 - Number of persons travelling together
 - How far in advance the member books
 - Which season the member travels in
- The offer is subject to change due to currency fluctuations and availability.
- The airline has the right to change the conditions and rules of the air ticket without prior notice to you as the client and the travel agent.
- Full payment will confirm the booking, until then, the fare is subject to change.
- All Global Choices Travel conditions apply.

Restaurant Service

- For your convenience, we offer a reservation service, with over 63 exclusive restaurants to choose from, nationwide. A diverse selection of cuisine and ambiances.

Auto Concierge

- We will source the best price for your desired auto service requirements, such as tyres, shocks, batteries, alarm systems, exhausts, and 4 x 4 accessories.

Household Concierge

- We will arrange with the relevant service to supply you with a quote for services you require relating to your home, such as cleaning services, gardening services, home improvements, contractors, security, waste removals, landscaping, pest control, appliances and plumbers.

Holiday Checklist

- Contact the call centre to receive useful tips and advice for your holiday planning. On your request, we will provide you with a comprehensive checklist to ensure that car trouble does not ruin or hamper your holiday i.e. a roadworthy check, useful tips for your journey on the road and even tips to prevent drowsiness!

Buying a Second Hand Car

- Contact the call centre to receive useful tips and advice when purchasing a second-hand vehicle.

Glasfit

- TAKAFOL members will receive R150.00 off selected secure tint fittings.
- The discount is only available on presentation of a discount voucher which is obtainable from the TAKAFOL call centre.
- In order to issue the voucher, the member would need to provide us with the following details:
 - Member's name
 - Membership number
 - ID Number

- This voucher may not be used in conjunction with other Glasfit promotions
- This voucher is only valid for 3 months from date of issue.
- This voucher may not be redeemed for cash.
- This voucher may only be redeemed by the person whose name appears hereon.
- The tinting of individual windows does not qualify for the discount. This discount is only applicable on the tinting of all the windows on the vehicle.

Advanced Driving

- For your convenience we offer a concierge service, sourcing driving courses to suit your requirements.
- The benefit needs to be accessed via the TAKAFOL Callcentre.
- The member has 2 options to make payment
- TAKAFOL members have 2 options to make payment:
 - Credit Card
 - Direct Deposit

Kids Referral Service

- TAKAFOL members have access to a comprehensive service provider database.
- The dedicated consultant at TAKAFOL call centre is able to refer members to the best available child-related services.
- These include accident prevention, family counseling, alternative practitioners, family physicians, asthma, genetic disorder associations, behavioral disorders, gynecologists and obstetricians, developmental assessment, midwives and child birth educators, child welfare, nannies, child minders and babysitters, nutritionists, clinics and hospitals, support groups and help lines, crisis counseling, pediatricians, daycare, crèches and pre-schools.

Holiday Check List

- The TAKAFOL member can contact the call centre to receive useful tips and advice for their holiday planning.
- TAKAFOL members will be provided with a comprehensive checklist to ensure that car trouble does not ruin or hamper your holiday i.e. a roadworthy check, useful tips for your journey on the road and even tips to prevent drowsiness.

Buying a Second-Hand car

- Contact the call centre to receive useful tips and advice when purchasing a second-hand vehicle

Autozone

- TAKAFOL members receive a 10% discount if spending R100 or more.
- The discount is only available on presentation of a discount voucher which is obtainable from the TAKAFOL call centre.
- The discount is not transferable
- In order to issue the voucher, the member would need to provide us with the following details:
 - Member's name
 - Membership number
 - ID Number