Annexure A
UCount Rewards Programme
Programme Rules

Please note that these Programme Rules may not apply to Wealth and Investment Clients, who must contact their Relationship Manager for more information.

1 Earning Rewards Points

1.1 Card Rewards – Earn up to 1.25% back in Rewards Points on all Qualifying Purchases

You will Earn Rewards Points at the following percentage of your Card spend when you use your Card to pay for Qualifying Purchases at any store (or online) other than a Caltex or Dis-Chem (where the Spend Cap has been exceeded) or a Participating Grocery Retailer or a Participating Grocery Retailer or a Participating Fashion Retailer or a Participating Lifestyle Retailer (except where the Spend Cap in 1.2.2 below has been exceeded):

Qualifying Standard Bank Card	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Earn Cap (Rewards Points per fixed cycle)
Credit Card	0.50%	0.55%	0.60%	1.00%	1.25%	30 000*
Debit/Cheque Card	0.2%	0.25%	0.30%	0.35%	0.5%	

*If you use your Qualifying Standard Bank Credit and/or Cheque Card on SnapScan and/or Masterpass and/or Zapper you will Earn a maximum of 5000 Rewards Points under the Earn Cap.

1.2 CYOR - Earn up to 20% back in Rewards Points on qualifying purchases depending on the Category Earn you have chosen: Grocery Rewards, Fashion Rewards or Lifestyle Rewards.

1.2.1 You will Earn Rewards Points at the following percentage of your Card spend when you use your Card (excluding any virtual card payment platforms) to pay for Qualifying Grocery Purchases at any Participating Grocery Retailer or Qualifying Fashion Purchases at any Participating Fashion Retailer or Qualifying Lifestyle Purchases at any Participating Lifestyle Retailer:

Qualifying Standard Bank Card	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Earn Cap (Rewards Points per fixed cycle)
Credit Card	1.5%	2%	3%	10%	20%	20 000
Debit/Cheque Card	0.5%	1%	2%	5%	5%	

1.2.2. You will Earn Rewards Points at Participating Grocery Retailers or Participating Fashion Retailers or Participating Lifestyle Retailers at the percentages set out in the table above on 20% of your total monthly qualifying Card spend. Your Qualifying Grocery Purchases, Qualifying Fashion Purchases or your Qualifying Lifestyle Purchases that exceed 20% of your total qualifying monthly purchases on your Card spend, will Earn Rewards Points at up to 1.25% of your total Card spend as set out in clause 1.1 above.

1.2.3 Depending on which Category Earn you choose, you will Earn Rewards Points up to 1.25% of your total Card spend for the categories you did not select. i.e. if you choose Fashion Rewards you will Earn up to 20% back in Rewards Points on Qualifying Fashion Purchases as indicated in clause 1.2.2 above and you will Earn up to 1.25% of your total Card spend on Qualifying Grocery Purchases and Qualifying Lifestyle Purchases.

1.2.4 Please note that if you make a Qualifying Fashion Purchase on lay-by at any Fashion Retailers, the Fashion Rewards you Earn as indicated in clause 1.2.2 will only be calculated on the value of the final instalment made with your Card.

1.2.5 You will earn up to 20% back in Rewards Points when using your qualifying Standard Bank account to pay for your gym membership through a debit order.

1.3 Retailer Rewards – Earn up to 20% back in Rewards Points at Rewards Retailers

1.3.1 You will Earn Rewards Points at the following percentage of your Card spend when you use your Card to pay for Qualifying Purchases at the following Rewards Retailers:

Rewards Retailer		Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Earn Cap
Dis-Chem	Credit Card	1.5%	2.0%	3.0%	10%	20%	10 000 Rewards Points
	Debit/ Cheque Card	0.5%	1.0%	2.0%	5.0%	5.0%	
		• Up to 20% (on all Qualifying Purchases instore excluding baby formulas, feeding bottles, teats, feeding cups with spouts, feeding straws, medication from the dispensary section (whether prescription or self-medication), plastic bags, payments made using the Participating Merchant Vouchers and/or Coupons and payments made with the Rewards Retailers own loyalty card) • You will Earn Rewards Points at Dis-Chem on your Qualifying Purchases at the percentages set out in the table above on 20% of your total monthly qualifying Card spend • Your Qualifying Purchases at Dis-Chem that exceed 20% of your total qualifying monthly purchases on your Card spend, will Earn Rewards Points at up to 1.25% of your total Card spend as set out in clause 1.1 above • You will also earn 5% on your Rewards Points Redeemed for purchases excluding baby formulas, feeding bottles, teats, feeding cups with spouts, feeding straws, medication from the dispensary section (whether prescription or self medication), plastic bags, payments made using the Participating Merchant Vouchers and/or Coupons and payments made with the Rewards Retailers own loyalty card					
FreshStop		1.75% at FreshStop (on all Qualifying Purchases)					1.75% on a maximum value of R150 per transaction & up to a maximum of 1 000 Rewards Points (R100) per Fixed Cycle
Hirsch's		1% (on all Qualifying Purchases)					None

The Standard Bank of South Africa Limited (Reg. No. 1962/000738/06). An authorised financial services and registered credit provider (NCRCP15).

Rewards Retailer	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Earn Cap
Incredible Connection	0.7% (on all Qualifying Purchases)					None
KFC	1% (on all Qualifying Purchases)					None
Makro	0.75% on all Qualifying Purchases and Rewards Points Redeemed, excluding food, groceries, liquor, cellular products, delivery charges, financial services (such as extended warranties), trade debtors account payments and gift cards.					5 000 Reward Points (R500) per Fixed Cycle
Musica	1% (on all Qualifying Purchases)					None
NetFlorist	2.5% (on all Qualifying Purchases)					None
Olympic Cycles	3% (on all Qualifying Purchases)					None
Samsung	1% on all Qualifying purchases at the following Samsung stores: Gateway Theatre of Shopping and Pavilion Shopping Centre in KwaZulu-Natal, Strubens Valley, Rosebank Mall, Mall of Africa and Sandton City in Gauteng.					None
ShowMax	5% (on all Qualifying Purchases)					None
SweepSouth	1.5% (on all Qualifying Purchases)					None
The Cross Trainer	2.5% (on all Qualifying Purchases)					None
The Body Shop	1% (on all Qualifying Purchases)					None
Tiger Wheel and Tyre	2.5% (on all Qualifying Purchases)					1 500 Rewards Points (R150) per transaction
Wine-of- the-Month Club	2% (on all Qualifying Purchases, online only)					None
XKIDS	2.5% (on all Qualifying Purchases, excluding all online purchases)					None
Xtrend	2.5% (on all Qualifying Purchases, excluding all online purchases)					None
Zando	1.5% (on all Qualifying Purchases)					None
Netstar	**Netstar products purchased from February 2016** Earn R19 per month back in Rewards Points on a **Netstar Basic** (Safe and Sound) system from a monthly subscription fee of R109 Earn R41 per month back in Rewards Points on a **Netstar Plus** (Safe and Sound Plus) system from a monthly subscription fee of R149 Earn R60 per month back in Rewards Points on a **Netstar Early Warning** (Safe and Sound Early Warning) system from a monthly subscription fee of R179 **Netstar products purchased from 1 March 2018** 12% per month back in Rewards Points on a **Netstar Plus** (Safe and Sound Plus) system 12% per month back in Rewards Points on a **Netstar Early Warning** (Safe and Sound Early Warning) system					None

1.3.2 In addition to the rates set out above, you will Earn up to 1.25% (as set out in clause 1.1 above) per transaction per Fixed Cycle at Rewards Retailers, excluding Netstar.

1.4 Fuel Rewards – Earn up to R5.00 back in Rewards Points per litre of fuel purchased at Caltex:

1.4.1 You will Earn Rewards Points at the following rates per litre of Fuel purchased at Caltex (excluding SnapScan, Masterpass and any other similar virtual payment platforms), up to a maximum of 20% of your total qualifying monthly Card spend.

Qualifying Standard Bank Card	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Earn Cap (Rewards Points per fixed cycle)
Credit	35cpl	50cpl	70cpl	R1.25pl	R5pl	10 000
Debit/Cheque	20cpl	30cpl	40cpl	50cpl	50cpl	

*cpl means cents per litre

*pl means per litre

1.4.2 To determine the number of litres of Fuel that qualify for Rewards Points we take into account the weighted average Fuel price provided by Caltex for the Fixed Cycle.

1.5 Social Rewards

1.5.1 Social Rewards are the Rewards we award you for your social media posts on Twitter. In order to qualify for Social Rewards you must:

1.5.1.1 have a Twitter (**Social Media**) account;

1.5.1.2 link your Social Media account to your Rewards Account by:

- visiting the UCount Rewards website www.standardbank.co.za/ucount;
- clicking on “Collect more by linking your Social Network”; and
- adding the Social Media account you would like to link to your Rewards Account,

1.5.1.3 mention #UCount in a positive or neutral manner on Social Media by:

- posting a picture and mention #UCount; and/or
- re-tweeting or sharing a #UCount related tweet or post.

1.5.2 You must use the appropriate hashtag, being #UCount. Mentioning UCount Rewards without the correct hashtag will not qualify for rewards points.

1.5.3 Social Media posts are subject to moderation for the quality and originality of posts by us.

1.5.4 You will fall into one of the categories below based on the number of followers you have on your social media account:

Category	Number of followers
A	10 001+ followers
B	1001 - 10 000 followers
C	0 - 1000 followers

1.5.5 Rewards Points will be allocated to you depending on the category you fall into as set out below:

Activity	Points allocation
Link a social account	A=200, B=100, C=50
Using #UCount only	A=50, B=30, C=10
Using #UCount with a picture	A=70, B=50, C=30
Retweet or sharing #UCount	A=50, B=30, C=10

1.5.6 We will reward you with Social Rewards up to 8 activities per month subject to a maximum of 690 Rewards Points, across all your linked Social Media accounts.

1.6 Standard Bank Mobile Data Rewards

If you are in Good Standing and you have an active Standard Bank Mobile SIM, you will receive data on your Standard Bank Mobile SIM every month as set out below:

Tier	Monthly Data Reward
Tier 1	50MB
Tier 2	100MB
Tier 3	500MB
Tier 4	1GB
Tier 5	2GB

1.7 Goals and Gains on the UCount Rewards in App Platform

1.7.1 You will receive personalised Rewards (being a gain) when you complete the various activities (being a goal) in the Goals & Gains section of your UCount Rewards in App Platform.

1.7.2 The activities are personalised by UCount Rewards according to your product holding and own individual behaviour. Once you complete the activities, you will gain a reward in the form of Rewards Points or Vouchers or Coupons.

1.7.3 You will have two weeks from completing the activity to choose either Rewards Points or a Voucher or a Coupon as your gain. If you select Rewards Points, it will be allocated to your Rewards Account immediately on selection. If you select a Voucher or Coupon, it will be valid for a period of 2 weeks from the date you select it before it expires.

1.8 UCount Mobile SIM spend Rewards Points

If you have selected the UCount Mobile option and if you are in Good Standing and your SIM is active, you will receive Rewards Points back on the value of your monthly SIM spend as set out below:

Tier	Monthly SIM spend rewards
Tier 1	10%
Tier 2	15%
Tier 3	20%
Tier 4	25%
Tier 5	30%

Note: You will not Earn Rewards Points for any spend on the SIM related to International Roaming, International Dialling and Premium Rated Services.

1.9 **When you will not Earn Rewards Points**

Please note that you will not Earn Rewards Points on purchases relating to gambling, toll fees, cash advances, electronic funds transfers, inter-account transfers and/or payments, cash withdrawals, foreign exchange purchases, cheques issued, stop and/or debit orders, Fuel not purchased at a Caltex and garage card purchases.

2 CAPS

2.2 The Redemption Cap is the maximum value of Rewards Points you can redeem in a month. The Redemption Cap is set out below.

Earn Caps	
Card spend on Qualifying Purchases at any store other than a Rewards Retailer, Participating Grocery Retailer or Caltex	30 000 (per fixed cycle)
Card spend at Participating Grocery Retailers, Participating Fashion Retailers or Participating Lifestyle Retailers (as selected by you under CYOR)	20 000 (per fixed cycle)
Card spend at Caltex	10 000 (per fixed cycle)
FreshStop	1 000 (per fixed cycle)
Makro	5 000 (per fixed cycle)
Tiger Wheel and Tyre	1 500 (per transaction)
Dis-Chem	10 000 (per fixed cycle)

2.2 The Redemption Cap is the maximum value of Rewards Points you can redeem in a month. The Redemption Cap is set out below.

Redemption Cap
Rewards Card Redemption Cap: 200 000 Rewards Points (R20 000) per month
Redemptions Cap for Vouchers, data and airtime purchased on the UCount Rewards Online Redemption Portal and UCount Rewards in App Platform: 50 000 Rewards Points (R5 000) per month)

3 Rewards Tier Points

Your Tiering Points are based on your monthly banking activity and the number of qualifying Standard Bank products and services that you use every month as set out in clause 5 below. The following criteria will be applied in order to calculate your Tiering Points:

Type		Rule	Frequency/Value	Monthly Tiering Points	Cap
Digital	**1a**	Use the Standard Bank Mobile App, Internet and/or cell phone (via USSD) banking for customer-initiated transactions (excluding prepaid transactions)	Minimum 4 times a month	25	
	1b	Use the Standard Bank Mobile App, Internet banking, cell phone banking and/or the ATM for prepaid transactions or buying Standard Bank Mobile airtime or data.	Minimum 3 times a month	25	
	2	Make a payment using your Standard Bank Personal Credit or Cheque Card on SnapScan	Minimum 1 transaction a month	50	
	3	Access the UCount Rewards in App Platform on your Standard Bank Mobile App, through the UCount Rewards Tile.	Monthly	25	
	4	Have an active Standard Bank Mobile SIM card (including the UCount Mobile SIM).	Monthly	50	
Marketing and Communications	**5**	Give us consent to send you internal marketing material	Monthly	100	
	6	Update your UCount Rewards profile (this includes updating/ confirming all three of the following: your preferred Cellphone number, preferred email **and** a survey question) on the UCount Rewards website and/ or the UCount Rewards in App Platform	Once in 3 months	50	
Savings and Investments	**7a**	Hold a qualifying* Fixed Term Savings account for 3 months or more and keep an average monthly balance	Average monthly balance: R5 000 – R49 999.99 **Or** R50 000 or more	100 150	300
	7b	Hold other qualifying* Savings and/or Investment accounts and keep an average monthly balance across all products (demand).	Average monthly balance: R5 000 – R9 999.99 **Or** R10 000 – R49 999.99 **Or** R50 000 – R99 999.99 **Or** R100 000 or more	25 75 125 150	
Transactional	**8**	Hold a transactional Current account for a minimum number of years	Current account tenure: 1–9 years **Or** 10 years or more	50 100	
	9	Keep an average monthly balance in your Current account	Average monthly balance: R10 000 – R24 999.99 **Or** R25 000 or more	50 100	
	10	Meet the minimum monthly deposit amount into your transactional Current account***	Monthly deposit: R5 000 – R19 999.99 **Or** R20 000 – R49 999.99 OR R50 000 or more	25 50 75	
	11	Set up Debit Orders to pay your bills from your transactional Current account	Monthly Debit orders: 3–6 **Or** 7 or more	25 50	

Lending	**12**	Hold an active** Standard Bank Home Loan	Limited to one Home Loan per month	50	
	13	Hold an active** Standard Bank Vehicle and Asset Finance agreement (which is paid by debit order)	Number of Vehicle and Asset Finance Agreements you have had with Standard Bank provided the latest one is an active deal	• If you are on deal 1 = 50 points • If you are on deal 2 = 75 points • If you are on deal 3 = 100 points • If you are on deal 4 = 125 points • If you are on deal 5 = 150 points • If you are on deal 6 = 175 points • If you are on 7 deals or more = 200 points	200
	14a	Have an active** qualifying* Standard Bank Revolving Credit Plan (which is paid by debit order)	Utilize a monthly average of between: 1 – 84% **Or** 85% or more of your Revolving Credit Plan facility limit	50 75	100
	14b	Have an active** qualifying* Standard Bank Access Loan, Personal Loan or Medium – Term Loan (which is paid by debit order)	For each product per month	75	
Risk and Wealth	**15**	Hold an Online Share Trading account and make cumulative monthly trades (Equities / Contract For Difference (CFD) initial margin).	Monthly trade value: R0 – R24 999 **Or** R25 000 – R49 999.99 **Or** R50 000 – R99 999.99 **Or** R100 000 or more	25 50 75 100	100
	16	Hold a qualifying* Standard Bank Insurance policy	**a** Hold the following qualifying Standard Bank Insurance policy: Standard Bank Prestige Warranty, Standard Bank Standard Warranty, Innovation Prestige Warranty, Innovation Standard Warranty, Upfront Warranty (Prestige and Standard), Standard Bank Unity Hospital Cash Plan, Standard Bank Legal Assist Plan, Vehicle Asset and Finance Protection Plan (Credit Life – Motor Finance), Standard Bank Accident Protection Plan	**a** For each product per month = 25 points	200
			b Hold the following qualifying Standard Bank Insurance policy: Credit Card Protection Plan, BlueBean Credit Card Protection Plan, Home Loan Protection Plan, Personal Loan Protection Plan, Home Owners Comprehensive, Stansure, Standard Bank Funeral Plan	**b** For each product per month = 50 points	
	17	Buy foreign currency* from us using your transactional Current account (including Shyft)	R7 500 or more in a rolling 12 month period	50	
	18	Draft a Will through Standard Bank, nominate us as the Executors and allow us to keep the original Will in safe custody.	Monthly	25	25

*** The list of qualifying products is set out in clause 5 below.**
**** Only loan accounts with debit balances qualify for Tiering Points.**
***** Inter-account transfers are excluded.**

4 Rewards Tier Level

4.1 We will calculate your Rewards Tier Level using your Tiering Points. The number of Tiering Points you have will determine your Rewards Tier Level. The number of Tiering Points required for each Rewards Tier Level are:

4.1.1 Tier 1: 0 to 399 Tiering Points;

4.1.2 Tier 2: 400 to 574 Tiering Points;

4.1.3 Tier 3: 575 to 724 Tiering Points;

4.1.4 Tier 4: 725 to 874 Tiering Points;

4.2 Tier 5: 875 and more Tiering Points, as well as a minimum qualifying Standard Bank Credit Card spend of R20 000 or more per fixed cycle or accumulated across all your qualifying Standard Bank personal Credit Cards.

5 Qualifying Products And Services/Transactions

The qualifying Standard Bank products and services that will contribute towards your Tiering Points are set out below:

5.1 Debit Cards:

Standard Bank VISA/Mastercard Debit Card, Access Banking Blue Debit Chip Card and Student Achiever Debit Card, Excluding Virtual Cards.

5.2 Cheque Cards:

Student Achiever Blue/Silver Cheque Card, Elite Banking Gold Cheque Card (including Elite Banking Cheque Cards issued for a MyMo Account), MyMo Gold Cheque Card, Consolidator Banking Gold Cheque Card, Prestige Banking Titanium Cheque Card, Young Professional Cheque Card, Private Banking Platinum Cheque Card, Wealth and Investment Cheque Card.

5.3 Credit Cards:

Access Credit Card, Blue Credit Card, Gold Credit Card, Titanium Credit Card, Young Professional Credit Card, Platinum Credit Card, World Citizen Credit Card, World Mastercard Credit Card, World Elite Mastercard Credit Card and World Elite Metal MasterCard Credit Card.

5.4 Customer initiated transactions

Payments from the Mobile App, Internet banking or cell phone banking, including pay now payments, once-off payments, electronic account payments, bill payments, traffic fine payments, electronic account payments, inter-account transfers , instant money transactions, and lotto purchases.

5.5 Prepaid transactions

Qualifying prepaid products are: Airtime, Data, SMS bundles and Electricity

5.6 Savings and Investments:

5.6.1 Fixed term accounts: Fixed Deposit*, Senior Citizen* Fixed Deposit*, Flexi Advantage, Electronic Fixed Deposit*, Consolidator Fixed Deposit*, ContractSave (General and Premium accounts), Shareplus Deposit, BonusPlus Deposit and Shari'ah Fixed Deposit**, Wholesale Fixed Deposit and Tax Free Fixed deposit.

*With a term of at least 3 months.

**Please note that Earning Rewards Points has been endorsed as Shari'ah compliant by the SAC, but this endorsement does not extend to all products and Rewards Retailers through which Rewards Points may be earned. It extends only to products that have been certified as compliant. You are responsible for ensuring that the Rewards Points are Earned and Redeemed for permissible reasons.

5.6.2 Other Savings & Investment accounts: PureSave Account, AccessSave, Notice Deposit, MarketLink, Tax Free Call Deposit, Tax Free Call Plus, Electronic Call Deposit, Electronic 32-Day Notice Deposit, MoneyMarket Call Account, Tiered Rate Call Deposit, Personal Book PlusPlan, Personal AutoBank PlusPlan, Retail/Wholesale Call Deposit, Notice Deposit (AutoPlus Linked), Prestige Book PlusPlan, Elite Book PlusPlan, Staff AutoBank PlusPlan, Staff Book PlusPlan, Elite AutoBank PlusPlan, Prestige AutoBank PlusPlan, Consolidator AutoBank PlusPlan, Non-Resident PlusPlan, Enterprise Book PlusPlan and Enterprise AutoBank PlusPlan, MoneyMarket Select.

5.7 Personal Loans:

Medium Term Loan, Revolving Credit Plan Loan, Achiever Plan Credit and Access Term Loan all of which must be repaid with a debit order or stop order.

5.8 Home Loans:

All personal home loans* with debit balances, excluding Business Mortgages and Commercial Loans.

*Home Loans held in trust are excluded.

5.9 Vehicle and Asset Finance:

Financial Rent (Consumer), Instalment Sale, Financial Lease, Full Maintenance Lease and Operating Rental. Paid for with a debit order and not a stop order.

5.10 Insurance Products*:

5.10.1 Standard Bank Prestige Warranty, Standard Bank Standard Warranty, Innovation Prestige Warranty, Innovation Standard Warranty, Upfront Warranty (Prestige and Standard), Standard Bank Accident Protection Plan, Home Loan Protection Plan, Vehicle Asset and Finance Protection Plan (Credit Life – Motor Finance), Home Owners Comprehensive, Credit Card Protection Plan, Standard Bank Funeral Plan, Personal loan Protection Plan, Stansure, Standard Bank Legal Assist Plan, Standard Bank Unity Hospital Cash Plan , BlueBean Credit Card Protection Plan, and WealthInsure.

***Only when the premium is held by and paid by the policyholder who is the member.**

5.10.2 Only the above products which are underwritten by Standard Insurance Limited or Liberty Life will qualify for Tiering Points.

5.11 Share Trading Products

Hold an active FICA compliant Online Share Trading account with a credit balance from the Standard Online Share Trading Platform. Qualifying trades include both buying and selling of Equities and/or buying and selling CFDs (Initial margin value is measured). The qualifying purchase value excludes any fees and charges.

5.12 Forex Products

TravelWallet, Foreign Notes, MoneyGram and Shyft. Qualifying Shyft transaction: Purchase to the value of R7 500 or more of foreign currency directly from your Shyft ZAR wallet in a 12-month period. The qualifying purchase value excludes any fees and charges.

6 Rewards Retailers

The Rewards Retailers are Dis-Chem, FreshStop, Hirsch's, Incredible Connection, KFC, Makro, Musica, NetFlorist, Netstar, Olympic Cycles, Samsung, ShowMax, SweepSouth, The Cross Trainer, The Body Shop, Tiger Wheel & Tyre, Wine-of-the-Month Club, XKIDS, Xtrend and Zando.

7 List Of Redemption Options

7.1 Redemption with Redemption Retailers which includes: Dis-Chem, FreshStop, Hirsch's, Incredible Connection, KFC, Makro, Musica, NetFlorist, Olympic Cycles, Samsung, SweepSouth, The Cross Trainer, The Body Shop, Tiger Wheel & Tyre, Wine-of-the-Month Club, XKIDS, Xtrend, Zando, Bidvest Premier Airport Lounges, Admyt and KaChing ticketless parking apps, Caltex and UCount Rewards Travel Mall;

7.2 Redemption on the UCount Rewards Online Redemption Portal for airtime, electronic Vouchers, redemptions on Charities, Avios and Solidarity Fund.

7.3 Redemption into the following qualifying Standard Bank products on the UCount Rewards Online Redemption Portal – Unsecured Lending (Revolving Loan and Term Loan), PureSave Account, Notice Deposit Account, Tax Free Investment Account and AutoShare Invest.

7.4 Redemption on the UCount Rewards in App Platform for Vouchers, Unsecured Lending (Revolving Loan and Term Loan), PureSave Account, Notice Deposit Account, Tax Free Investment Account and AutoShare Invest

8 Participating Grocery Retailers

The Participating Grocery Retailers are Checkers, Checkers Hyper, Food Lover's Market, Fruit & Veg City, Makro, Pick n Pay, Shoprite, SPAR and Woolworths, except where these stores are situated at fuel forecourts.

9 Participating Fashion Retailers

The Participating Fashion Retailers are: Country Road, Edgars, Foschini, Jet, Makro, The Fix, Trenery, Witchery, Woolworths and Zando.

10 Participating Lifestyle Retailers

The Participating Lifestyle Retailers are: Bargain Books, Debonairs Pizza, Exclusive Books, Fego Caffé, Fishaways, Lupa Osteria, Milky Lane, Mugg & Bean, Mythos, Nu Metro, Ocean Basket, Planet Fitness, Reader's Warehouse, Roman's Pizza, Salsa Mexican Grill, Steers, Ster-Kinekor, Turn 'n Tender Steakhouse, Virgin Active, Viva Gym, Vovo Telo Bakery & Café and Wimpy.

11 Fees

The fees in connection with UCount Rewards (effective 1 January 2020) are:

- Annual membership fee: R300 (only applicable if you selected an annual membership fee and joined prior to 1 July 2019)
- Monthly membership fee: R25 unless you have registered for the MyMo Bundle Current Account in which case you will be exempted from the fee of R25.
- If you have selected UCount Mobile your membership fee is R45
- Re-joining fee: R37
- Card replacement fee: R55
- Balance request SMS: R1
- PIN reset fee: first 3 (three) PIN resets are free, and thereafter 100 Rewards Points (R10,00) per PIN reset, which will be deducted from your Rewards Account.
- Card Courier Fee:
  - R94.85: Major centres; or
  - R151.22: Regional areas.