

Premier Direct Products

General Terms and Conditions

1. Capitalised terms shall bear the meaning assigned to them in the Premier Direct Code Of Conduct.
2. These General Terms and Conditions shall be read as if specifically incorporated into the Premier Direct Code Of Conduct. In the event of any conflict between this document and the Code of Conduct, these General Terms and Conditions shall prevail.
3. An application for membership of Premier Direct will only be considered on receipt by Premier Direct of:
 - a. the prescribed registration fee; and
 - b. an applicant's duly completed application form.
4. An applicant for membership of Premier Direct shall only be entitled to the benefits arising from the Premier Direct Products he/she has purchased, and to sell Premier Direct Products, on collection by the Company of the first (initial) debit, and thereafter on the successful collection by the Company of all subsequent debits and provided the Premier Direct member is not in breach of these Terms and Conditions or the conditions applicable to the specific Product.
5. An IE's use of any Premier Direct Product purchased by him/her shall be subject to the terms and conditions applicable to such Product. In the event of any conflict between the provisions of these General Terms and Conditions and the terms and conditions applicable to a Premier Direct Product, the terms and conditions applicable to the Premier Direct Product shall prevail.
6. Should an IE fail to pay any monies due to Premier Direct including, without limitation, monthly membership fees on or before the due date for payment, or should an IE otherwise breach these General Terms and Conditions or the Code Of Conduct, Premier Direct shall be entitled to, forthwith and without written notice to the IE:
 - a. cancel such IE's Premier Direct membership, including the right to market and/or sell Premier Direct Products; and/or
 - b. terminate the IE's rights in and to the Premier Direct Products the IE has purchased.
7. In the event that an IE's membership of Premier Direct is terminated for whatever reason, and should such former IE recommence payment of his/her monthly membership fees to Premier Direct or request Premier Direct to reinstate his/her membership in writing, Premier Direct may elect, in its sole discretion, to reinstate such person as an IE subject to such person complying with any conditions that Premier Direct may prescribe including, without limitation, payment of any outstanding amounts owing to Premier Direct or to any other company within The Unlimited Group.
8. A person may not hold more than 1 (one) Premier Direct membership concurrently. Any attempt by an IE to apply for more than 1 (one) membership of Premier Direct shall result in the immediate termination of such IE's membership, in accordance with the provisions of clause 6 above.
9. The Premier Direct member's mobile phone number must be valid and in operation in order for the Premier Direct member to access benefits relevant to the Deluxe product membership.
10. It shall at all time be the responsibility of the IE to ensure that Premier Direct is informed of any changes to the IE's contact details, including details of dependants for insurance purposes. The IE waives any claim that he/she alleges he/she may have against Premier Direct and attributable, directly or indirectly, to the IEs failure to promptly notify Premier Direct of any change in his/her personal and contact particulars. In this regard an IE shall promptly notify Premier Direct in writing of any changes in his/her personal particulars or contact details by faxing a signed letter, on which the IE's membership number and updated particulars are quoted, to 0866 677 607.
11. An IE shall be required to present his/her membership card, and/or quote his/her membership number when dealing with Premier Direct strategic partners, including for the purposes of claiming benefits under any Premier Direct Product owned by him/her.
12. An IE may terminate his/her Premier Direct membership at any time by giving Premier Direct no less than 30 (thirty) days written notice of his/her intention to do so. Such written notice must be faxed to Premier Direct on 0866 677 607.
13. Any monies payable by Premier Direct to an IE, including CashReturns (incentives), shall be paid by Premier Direct into the IE's Unlimited Debit Card account. CashReturns are calculated inclusive of VAT, but are paid exclusive of VAT.
14. Under no circumstances shall Premier Direct be obliged to disclose how CashReturns are calculated. If an IE fails to pay any fees due to Premier Direct, its partners or any other company within The Unlimited Group, any CashReturns payable to the IE will be forfeited, and will not be carried forward.
15. The IE hereby authorises Premier Direct to collect any monies payable to Premier Direct including, without limitation, monthly membership and Product fees, from any bank account held by the IE, the details of which have been disclosed to Premier Direct. The IE also authorises Premier Direct to collect any monies owing to it from the IE's Unlimited Debit Card account. In this regard the IE hereby authorises Premier Direct to instruct his/her bankers to debit his/her account with the amount owing to Premier Direct on any date selected by the Company.
16. The IE hereby indemnifies Premier Direct as well as The Unlimited Group against all claims, damages and losses arising from the authority and instruction given in clause 15 above.
17. By applying for membership of Premier Direct, an applicant shall be deemed to have read, and accepted these Terms and Conditions.
18. In the absence of wilful misconduct, Premier Direct will not be liable to an IE for any loss or damages whatsoever and howsoever arising.
19. Premier Direct may amend these Terms and Conditions, the fees it charges, the Code Of Conduct or change its strategic partners at any time. Publication of such amendments by such means as Premier Direct may select will constitute valid notice of the amendment to the IE and such amendments will be effective immediately. An IE may not amend or vary these Terms and Conditions at all.
20. An IE agrees to Premier Direct carrying out identity and fraud prevention checks on the IE and sharing information relating to the IE's application for, as well as membership of, Premier Direct with other companies within The Unlimited Group. Furthermore, an IE hereby consents to Premier Direct as well as other companies within The Unlimited Group storing and processing an IE's personal information for the purposes of an IE's membership, as well as marketing other products to the IE. The IE also consents to Premier Direct collecting information about the IE from third parties. The IE agrees that should his/her particulars appear on a database of persons implicated in fraud, that Premier Direct and/or any other company in The Unlimited Group may, in their sole and absolute discretion:
 - a. decline such person's Premier Direct application; or, should such person have already activated any of the Premier Direct Products
 - b. forthwith terminate such person's rights to any of the Premier Direct Products including the Unlimited Debit Card.
21. An IE agrees that Premier Direct may proceed against him/her in a magistrate's court even if the amount of the claim exceeds the jurisdiction of such court. In the event that Premier Direct takes legal action against the IE, the IE will be liable for all costs incurred (including legal fees, tracing agent's charges and collection commission) on the scale as between attorney and own client.
22. These Terms and Conditions will be governed by and construed in accordance with the laws of the Republic of South Africa.
23. The IE's physical address as provided to Premier Direct in the application form is the domicilium citandi et executandi which the IE chooses as the address where any documentation or process of court may be served on the IE. If an IE moves to another physical address, or if the IE changes his/her postal address, the IE must immediately notify Premier Direct of such change in accordance with clause 10 above.
24. The IE hereby instructs and authorises Premier Direct to hand the Premier Direct Kit (which may contain Premier Direct Products) to Premier Direct's couriers, from time to time, for collection by, or delivery to, the IE. The IE hereby indemnifies Premier Direct as well as The Unlimited Group against all claims, damages and losses arising from this authority and instruction.
25. The services of Premier Direct's strategic partners are available to IE's as specified in the specific Premier Direct Product.
26. The IE hereby authorises the Company to collect the monthly premium/membership fee from any of their bank account/s as disclosed or held with the Company.
27. The Company may increase the monthly premium/membership and change the Terms and Conditions of the Premier Direct product policy/membership from time to time, subject to 30 (Thirty) days written notice to the Premier Direct member.

Terms & Conditions Specific to the Premier Direct Deluxe product 2 for 1 Dining with Meal for 2

Meal for 2

The Meal for 2 benefit entitles the member to eat at selected restaurants throughout South Africa and get the cheaper of the two main meals for free. A maximum discount of R100.00 (One Hundred Rand) will apply.

Terms and Conditions

1. This offer is limited to Meal for 2 members only that reside in South Africa aged 18 and over, employees of the promoter, its agents and distributors.
2. The Meal for 2 benefit entitles the member to the cheaper of the two main meals free. A maximum discount of R100.00 (One Hundred Rand) will apply.
3. The Meal for 2 benefit can be used multiple times in one day but not more than once in the same restaurant on the same day.
4. Only one Meal for 2 card may be used per dining group.
5. This offer excludes Public Holidays and other Special Occasion days such as Valentines, Father's and or Mother's Day but not limited to these.
6. The Meal for 2 benefit can be used at all participating restaurants, advance booking may be necessary at some locations.
7. Members may call the venue in advance of their visit, stating that they are in possession of a Card that displays the Meal for 2 logo, to check availability, discuss the usage of the offer (restrictions may apply) and make their booking with the manager of the restaurant.
8. Normal restaurant cancellation procedures apply to all Meal for 2 members.
9. The Meal for 2 benefit is based on standard prices i.e. the full menu price and the restaurant has the right to exclude any specials that the restaurant may be advertising at various times.
10. On arrival at the venue, the Meal for 2 card must be presented to restaurant staff in order to make use of the 2 for 1 dining offer.
11. The restaurant will check the validity of the members' status and will not be required to honour the benefit if the member is not active on the Partner's system.
12. As the card can be used for multiple visits, it must not be given to the restaurant, but simply shown as proof of possession.
13. The list of participating Meal for 2 restaurants remains subject to change. An updated list of restaurants will also be available on the website.
14. Participating Meal for 2 restaurant venues are all contracted to participate in the 2 for 1 Dining offer.
15. Participating Meal for 2 restaurant venues reserve the right to vary prices, times and offer availability (e.g. public holidays).
16. Prices (if any) and information presented are valid at the time of going to press and could be subject to change. Any updates will be available on the website. Neither the Promoter, nor its agents or distributors can accept liability for lost, stolen or damaged 2 for 1 Cards and reserves the right to withdraw or amend any details and/or offers.
17. Photocopied, scanned, damaged or illegible 2 for 1 Cards will not be accepted.
18. The 2 for 1 card has no monetary value, is non transferable and cannot be used in conjunction with any other promotional restaurant offer within the restaurant or redeemed in whole or part for cash.
19. Neither the Partner, its agents nor distributors will in any circumstances be responsible or liable to compensate the purchaser or other bearer, or accept any liability for (a) any inability by the bearer to use their 2 for 1 Card properly at all or (b) the contents, accuracy or use of either this 2 for 1 Card or the venue listing, nor will any of them be liable for any personal loss or injury occurring at the venue, and (c) the Partner, its agents and distributors do not guarantee the quality and/or availability of the services offered by the venues and cannot be held liable for any injury, personal loss or damage. Your statutory rights are unaffected.
20. The Partner is not responsible for any offer misrepresentation (written or verbal) on warranties by anyone/group other than the Partner.
21. Meal for 2 Card members taking advantage of this promotion do so on complete acceptance of these terms and conditions.

2 for 1 Movie Tickets at Ster Kinekor

1. Offer is limited to residents of South Africa, employees of The Unlimited, its agents and distributors.
2. The PREMIER DIRECT DELUXE member's monthly subscription must be paid up. Terms and Conditions apply.
3. The PREMIER DIRECT DELUXE member must use their mobile phone and Dial *120*706# in order to access the Movie Tickets menu and then request a 2 for 1 movie voucher.
4. The voucher will be sent via sms to the PREMIER DIRECT DELUXE members' mobile phone.
5. The PREMIER DIRECT DELUXE member will need to purchase their first ticket from the self service terminal or alternatively from the over the counter agent.
6. The PREMIER DIRECT DELUXE member will need to enter their free movie ticket voucher into the self service terminal to redeem their free movie ticket.
7. The PREMIER DIRECT DELUXE member agrees that they may not attempt to use this voucher 24 (Twenty Four) hours after receiving the voucher code as this will constitute fraud.
8. The 2 for 1 movie voucher entitles the PREMIER DIRECT DELUXE member to purchase two tickets for the price of one.
9. This offer is only valid for all films as advertised from time to time by each local Ster Kinekor location.
10. The 2 for 1 movie benefit can only be used once per day, 7 (Seven) days per week from the date of issue.
11. The 2 for 1 movie benefit is not valid with other Ster Kinekor offers, promotions, film festivals, Gold Class, Premiere Class and Twin Seats.
12. Original 2 for 1 movie cards may be required to be presented at Ster Kinekor cinema box office counters from time to time.
13. The free Ster Kinekor cinema ticket must be used for the same screening as the paid ticket.
14. The Paid ticket is based on the normal prevailing price.
15. The redemption of ticket is subject to availability of seats.
16. This 2 for 1 movie benefit may not be used to reserve or purchase tickets by telephone, online or via WAP.
17. Film classification rules apply and identification may be required. The cinema manager's decision is final and standard cinema rules apply.
18. The PREMIER DIRECT DELUXE member is not entitled to any preferential right over other cinema patrons.
19. The Unlimited is not liable for any loss suffered by the PREMIER DIRECT DELUXE member when using the 2 for 1 benefits.
20. Any disputes between the PREMIER DIRECT DELUXE member and Ster Kinekor pertaining to the use of the 2 for 1 benefit are strictly between the PREMIER DIRECT DELUXE member and the Partner only.
21. This service benefit is ministered by the Partner on behalf of The Unlimited for Ster Kinekor Theatres.
22. This service benefit includes Ster Kinekor cinemas, namely Junction and Classic.

Travel Rite Accommodation

1. Travel Rite is an online portal and telephonic concierge booking travel solution where the best possible deals will be negotiated for venues across South Africa.
2. Travel Rite: Benefits
 - Concierge service to book accommodation
 - Up to 50% off Accommodation (Guaranteed minimum 10%)
 - Access to last minute getaway deals
 - Bookings online or via the call centre
3. Benefit Terms and Conditions
 - 3.1 This offer is restricted to residents of South Africa.
 - 3.2 The Premier Direct Deluxe member must be active and abide by the rules set out in the Terms and Conditions.
 - 3.3 The Travel Rite benefit entitles the Premier Direct Deluxe member to receive discounted rates for accommodation.
 - 3.4 The Travel Rite benefit can be used anytime of the year and for multiple times.

- 3.5 The Travel Rite benefit enables the full travelling party to access discounts pertaining to this benefit.
- 3.6 The Travel Rite benefit can be used at all participating accommodation venues.
- 3.7 Premier Direct Deluxe members must contact the Travel Rite benefit number to book for any travelling benefits. The Premier Direct Deluxe member will be issued with a booking form for all travelling benefits.
- 3.8 Allow up to 48 hours for a reply from consultants with pricing for your booking and Token does not take any responsibility should the supplier delay this process.
- 3.9 By signing the booking form the Premier Direct Deluxe member accepts the prices quoted as per the booking request document and Tokens Terms and Conditions.
- 3.10 Prices are subject to change without prior written notice and subject to availability
- 3.11 Members agree to make the full payment for all accommodation before the booking is confirmed.
- 3.12 Standard Supplier Accommodation procedures and costs apply to all Travel Rite members.
- 3.13 Before servicing the Premier Direct Deluxe member for bookings Token will check the validity of the member's status and will not be required to honour the benefit if the member is not active on Token's system.
- 3.14 The list of participating benefit providers is subject to change. An updated list of providers will also be available on the website; www.travelritesa.co.za
- 3.15 Participating Travel Rite benefit providers reserve the right to vary prices, times and offer availability.
- 3.16 Prices (if any) and information presented are valid at the time of going to press and could be subject to change. Any updates will be available on the website; www.travelritesa.co.za
- 3.17 Neither Token, its agents nor distributors will in any circumstances be responsible or liable for any personal loss or injury occurring at the accommodation venues. Token, its agents and distributors do not guarantee the quality and/or availability of the services offered by the venues and cannot be held liable for any resulting personal loss or damage.
- 3.18 Token is not responsible for any offer misrepresentation (written or verbal) on warranties by anyone/group other than Token.
- 3.19 Premier Direct Deluxe members taking vantage of this promotion do so on complete acceptance of these terms and conditions.

Premier Direct Premium

Policy of Insurance

(The premium for this section is R30.43)

Subject to the acceptance of the terms and conditions of this policy, the underwriter will provide the following benefit:

Up to R100 000.00 Accident Cash / Temporary Total Disability Benefit <i>Cover on Your immediate listed family only</i>	Subject to maximum R100 000.00 (One Hundred Thousand Rand) per Accident, calculated at a rate of R1000.00 (One Thousand Rand) for each day of Accidental Temporary Total Disability, up to a maximum of 100 (One Hundred) days per Accident. The Accident Cash Benefit is subject to all terms and conditions of this policy of insurance being met. Accident Cash Benefit Claims for treatment in Casualty or as an Outpatient or as a Day Case are specifically excluded.
Up to R15 000.00 Death Benefit You Your Life Partner Your Dependant/s (Up to a maximum of 5 Dependant/s under 21 years of age) Child 0-11 months Child 1-5 years Child 6-13 years Child 14-21 years <i>Cover on Your immediate listed family only</i>	A 6 (Six) month waiting period applies to Natural Death excluding HIV/AIDS. A 12 (Twelve) month waiting period applies to Natural Death which is HIV/AIDS related. Please refer to Specific Conditions. R 15 000.00 (Fifteen Thousand Rand) R 15 000.00 (Fifteen Thousand Rand) R 1 250.00 (One Thousand Two Hundred and Fifty Rand) R 2 500.00 (Two Thousand Five Hundred Rand) R 5 000.00 (Five Thousand Rand) R 10 000.00 (Ten Thousand Rand)
Optional: Up to R10 000.00 Death Benefit on Your Additional Dependant/s Your Additional Dependant/s Child 0-11 months Child 1-5 years Child 6-13 years Child 14-21 years 22-64 years Additional Dependant/s permanently residing and financially dependent on You.	A 6 (Six) month waiting period applies to Natural Death excluding HIV/AIDS. A 12 (Twelve) month waiting period applies to Natural Death which is HIV/AIDS related. Please refer to Specific Conditions. R 1 250.00 (One Thousand Two Hundred and Fifty Rand) R 2 500.00 (Two Thousand Five Hundred Rand) R 5 000.00 (Five Thousand Rand) R 10 000.00 (Ten Thousand Rand) R 10 000.00 (Ten Thousand Rand)

Definitions: - (Meaning of words and terms used in the policy of insurance)

Accident: A sudden or unexpected external visible and violent event over which you have no control.

Accidental Bodily Injury: A visible bodily injury caused by an Accident as defined.

Accident Cash Benefit: Means the Benefit You will be paid in terms of the above Table of Benefits provided all the terms and conditions of this policy have been met. N.B. The Accident Cash Benefit is limited to the admission for and subsequent treatment of an Accidental Bodily Injury alone as defined.

Accidental Temporary Total Disability: Should You suffer Accidental Bodily Injury to the extent that You have to be admitted into a Medical Facility for a continuous period of 24 (Twenty Four) hours, up to a maximum of 100 (One Hundred) days, for the treatment of those injuries this will be considered as Temporary Total Disability and the Accident Cash Benefit will be paid. N.B. Treatment as an outpatient/Day Case is not considered to be Temporary Total Disability.

Additional Treatment: Means all treatment administered for conditions other than that of an Accidental Bodily Injury as defined.

Beneficiary: The person nominated in your application as your beneficiary. Should you not have nominated a beneficiary then your Life Partner will become the Beneficiary. Should you not have a Life Partner at the time of your death the Court will appoint an Administrator/Executor of your Estate.

Day: You have to have been admitted into a Medical Facility for the treatment of injuries for a full consecutive 24 (Twenty Four) hours.

Death Benefit: In the event of Your Death caused by an event which is not excluded herein, then the Premier Group on behalf of Centriq will pay the Beneficiary as stated

above the Death Benefit as set out in the above Table of Benefits subject to the Specific Conditions, waiting periods and Specific Exclusions as reflected in this document being met.

Inception Date: Your policy will become active upon acceptance by Us and the first successful debit being honoured in our favour.

You/Us: The main member on this policy and includes all the people You have listed under this policy.

Your Dependant/s: Your children under the age of 21 (Twenty One) years. This includes all stepchildren/illegitimate children/legally adopted children and children of Your Life Partner provided that this dependant/s lives with You and is dependent on You.

Your Additional Dependant/s (Optional): Your children under or over the age of 21 (Twenty One) years. This includes all stepchildren/illegitimate children/legally adopted children and children of Your Life Partner/Principal Insured's parents/Principal Insured's In-laws, provided these Additional Dependant/s live with You and are dependent on You. These persons to be noted on this policy and the appropriate additional premium paid (maximum of 3 (Three) Additional Dependents). Cover on Your Additional Dependant/s is limited to the Death Benefit alone.

Lapse/Termination/Cancellation: This policy may be cancelled by either You or Us subject to 1 (One) month written notice with the exception of when payment is not met. Should Your premiums not be collected for a period of 3 (Three) successive months this may result in the termination of Your policy.

Medical Facility: An institution that holds a license to operate as a Medical Institution and provides treatment for sick, ailing or injured persons as inpatients.

Premier Direct: A Sales Channel of The Unlimited.

We/Us: Means the Premier Growth Group (Pty) Ltd. (2002/002773/07) trading as The Unlimited is the administrator who will provide the additional product information (available on request) and We will debit Your Bank Account each month with the necessary premium. The contact number for Premier Group's Customer Care Call Centre is 0861 773 643 and Fax: 0866 677 607. Premier Group is an Authorised Financial Service Provider (Financial Service Provider Number 21473).

Underwriter: Centriq Insurance Company Ltd. is the Underwriter who will pay the Accident Cash Benefit and Death Benefit provided the Terms and Conditions of this policy have been met.

Specific Exclusions: - (Means that the following are not covered under this policy)

- All Admissions into a Medical Facility for the treatment of psychiatric disorders including Post Traumatic Stress Disorder.
- All Admissions into a Medical Facility for the treatment of disease/s/ illness/including all Accidental Bodily Injuries caused or contributed to by a medical conditions/ physical defect/previous injuries or other infirmities which already existed prior to Your Inception Date of this policy.
- Any time spent in a Medical Facility for additional treatment not directly attributable to an Accident as defined is not regarded as Temporary Total Disability and is therefore not covered under the Accident Cash Benefit.
- All admissions into a Medical Facility for the treatment of the following: -
wilful self inflicted injuries/suicide/illness/insanity/alcoholism/drug/substance abuse/self exposure to needless peril/undertaking inherently hazardous work/ participation in any professional competitive sports/motorcycling/quad biking/mountaineering/hang-gliding/parachuting/ skydiving/winter sports/big game hunting or driving in any kind of race or whilst practicing there for.
- The commission of or any attempt by You to commit an unlawful act (Illegal) or loss which is as a result of war/riot/civil commotion/illegal gathering/any consequential loss of any kind/terrorism and the like as more fully described in the South African Insurance Association Exclusions.
- Your active participation in the Armed Forces of South Africa/war (whether declared or not)/invasion/act of foreign enemy hostilities/civil war/rebellion/riot/revolution/ insurrection/any consequence or loss which is a direct result of nuclear reaction or radiation.
- All admissions into Medical Facility solely for the treatment of pain relief/physiotherapy/traction i.e. (non-visible injury).
- All treatment/procedures administered in casualty/as an outpatient/day case.
- Accidental Injuries/Death caused or contributed to by a medical condition, physical defect or other infirmity which already existed prior to the Inception Date of this agreement/policy.
- Accidental Bodily Injuries/Death contributed to by You being pregnant.
- You travelling by air other than as a passenger. This exclusion includes You if You are a member of an Airline crew.
- In the event that the stipulated supporting documentation as requested in our Claim Form has not been submitted by You within 30 (thirty) days of the Accident, then Your claim will be regarded as "Not Taken Up".
- An Accident resulting in You being admitted into a Medical Facility during a period wherein the monthly premium has not been successful through the bank or after the Lapse/Termination/Cancellation of this policy.
- The Death Benefit wherein the monthly premium has not been successful through the bank or after the Lapse/Termination/Cancellation of this policy.
- The Death Benefit wherein the appropriate waiting period has not been met.
- Neither Centriq Insurance Company Limited nor Premier Group nor it's agents and/or employees shall be liable or responsible for any negligence, whether gross negligence or other wrongful acts/or omissions of any persons or legal entity that provides direct services in terms of this policy.

Specific Conditions: - (Means that the following rules apply under this policy)

- You may not cede, transfer or assign any of Your rights in terms of this policy.
- From inception of this policy a 6 (Six) month waiting period applies to death unless death arises directly or indirectly as a result of a venereal disease or acquired immune deficiency syndrome (AIDS) HIV OR AIDS related complex (ARC) howsoever the disease has been contracted or may be named, then a 12 (Twelve) month waiting period will apply. Should a premium be missed and later resumed, the date upon which payment is resumed will become the new Inception Date of this policy and the waiting periods will re-apply.
- Cover under this policy is restricted to the Accident/Death occurring within the borders of the Republic of South Africa.
- Should You be involved in an Accident and be admitted into a Medical Facility for the treatment of injuries , then You must make certain that You contact Us within 30 (Thirty) days of the date of the Accident and complete the necessary Claim Form in full and attach all stipulated supporting documentation as reflected on the Claim Form and return by post only to the following address:-
The Unlimited Claims Department
Private Bag X7028
HILLCREST
3650

This same rule applies to a Death Benefit Claim.

- All costs in obtaining the supporting documentation as stipulated in the Claim Form will be for Your expense. Upon claiming You must comply with the Claim Procedure as set out herein.
- A letter of motivation must be supplied by Your treating Doctor should You be admitted into a Medical Facility for the treatment of injuries for 3 (Three) days or longer. This letter is to show both the date and time of Your admission and discharge, the final diagnosis, all medication and procedures administered to You and performed including Your long term prognosis.
- All Medical Reports must be supplied on submission of a claim; this includes all X-Ray Reports/ECG Reports/Ultra Sound Reports/CAT Scan Reports and includes all other reports that may be required by Us in order that our Claims Department can make a full assessment of Your Claim.
- We may at our discretion call for an independent Medical Assessment from a Doctor/Specialist of Our choice.
- The Inception Date of cover on this policy may not be back dated. No cash premiums will be accepted by Us.
- You are entitled to a grace period of 15 (Fifteen) days from the premium due date as reflected under the policy schedule in which to make good on a failed debit. This period of grace only applies from Your second debit.
- The Maximum entry age under this policy is 64 (Sixty Four) years.

12. You must notify Us when Your dependant/s turn 21 (Twenty One) years of age.
13. The Accident Cash Benefit under this policy will cease for You when You reach the age of 70 (Seventy) years.
14. The Death Benefit under this policy will cease when You reach the age of 70 (Seventy) years.
15. This policy will be cancelled upon Your (main member's) death.
16. The Underwriter may at their own expense take proceedings in Your name to obtain compensation or secure an indemnity from any third party (person/s who caused the Accident/Death) which resulted in You sustaining an Accidental Bodily Injury/Death and then claiming against this policy.
17. All rights are reserved to recover any amounts paid in respect of an Accident Cash Benefit Claim/Death Benefit Claim, which is proven to be fraudulent or where a dishonest act has been committed by You or person/s with whom You are in collusion.
18. In the event of a disclaimer by the Underwriter You must institute legal action within 90 (Ninety) days of such disclaimer, failing which any claims and the right to bring action against the Underwriter related to these claims will be prescribed.
19. If the Underwriter alleges that Your admission and subsequent treatment was not entirely for the treatment of an Accidental Bodily Injury as defined but was rather also for the treatment of Additional Conditions, then You will need to prove otherwise to Us.
20. If the Underwriter alleges that by reason of Specific Exclusion of 3 (Three) the Accident/Death is not covered by this policy, then the You will need to prove otherwise to Us.
21. We may increase the monthly premium and amend the Specific Exclusions and Specific Conditions of this policy from time to time, subject to 30 (Thirty) days written notice to You.
22. You hereby authorise Us to collect the monthly premium from any of Your bank account/s as disclosed to Us by You including Your account held at Mercantile Bank Ltd. (Your The Unlimited Debit Card Account).
23. To make certain that You are covered under this policy, You hereby authorise Us to debit Your bank account on any day deemed suitable by Us.
24. We may give You a grace period of 4 (Four) months before attempting to re-debit Your bank account. **IMPORTANT NOTE:** Your Accident Cash Benefit/Death Benefit is not in force during this grace period.

Premier Direct Advantage

Policy of Insurance

(The premium for this section is R16.05)

Subject to the acceptance of the terms and conditions of this policy, the underwriter will provide the following benefit:

Up to R25 000.00 Accident Cash / Temporary Total Disability Benefit <i>Cover on Your immediate listed family only</i>	Subject to maximum R25 000.00 (Twenty Five Thousand Rand) per Accident, calculated at a rate of R1000.00 (One Thousand Rand) for each day of Accidental Temporary Total Disability, up to a maximum of 25 (Twenty Five) days per Accident. The Accident Cash Benefit is subject to all terms and conditions of this policy of insurance being met. Accident Cash Benefit Claims for treatment in Casualty or as an Outpatient or as a Day Case are specifically excluded.
Up to R7 000.00 Death Benefit You Your Life Partner Your Dependant/s (Up to a maximum of 5 Dependant/s under 21 years of age) Child 0-11 months Child 1-5 years Child 6-13 years Child 14-21 years Cover on Your immediate listed family only	A 6 (Six) month waiting period applies to Natural Death excluding HIV/AIDS. A 12 (Twelve) month waiting period applies to Natural Death which is HIV/AIDS related. Please refer to Specific Conditions. R 7 000.00 (Seven Thousand Rand) R 7 000.00 (Seven Thousand Rand) R 625.00 (Six Hundred and Twenty Five Rand) R 1 250.00 (One Thousand Two Hundred and Fifty Rand) R 2 500.00 (Two Thousand Five Hundred Rand) R 5 000.00 (Five Thousand Rand)
Optional: Up to R5 000.00 Death Benefit on Your Additional Dependants Your Additional Dependants Child 0-11 months Child 1-5 years Child 6-13 years Child 14-21 years 22-64 years Additional Dependants permanently residing and financially dependent on You.	A 6 (Six) month waiting period applies to Natural Death excluding HIV/AIDS. A 12 (Twelve) month waiting period applies to Natural Death which is HIV/AIDS related. Please refer to Specific Conditions. R 625.00 (Six Hundred and Twenty Five Rand) R 1 250.00 (One Thousand Two Hundred and Fifty Rand) R 2 500.00 (Two Thousand Five Hundred Rand) R 5 000.00 (Five Thousand Rand) R 5 000.00 (Five Thousand Rand)

Definitions: - (Meaning of words and terms used in the policy of insurance)

Accident: A sudden or unexpected external visible and violent event over which you have no control.

Accidental Bodily Injury: A visible bodily injury caused by an Accident as defined.

Accident Cash Benefit: Means the Benefit You will be paid in terms of the above Table of Benefits provided all the terms and conditions of this policy have been met. N.B. The Accident Cash Benefit is limited to the admission for and subsequent treatment of an Accidental Bodily Injury alone as defined.

Accidental Temporary Total Disability: Should You suffer Accidental Bodily Injury to the extent that You have to be admitted into a Medical Facility for a continuous period of 24 (Twenty Four) hours, up to a maximum of 25 (Twenty Five) days, for the treatment of those injuries this will be considered as Temporary Total Disability and the Accident Cash Benefit will be paid. N.B. Treatment as an outpatient/Day Case is not considered to be Temporary Total Disability.

Additional Treatment: Means all treatment administered for conditions other than that of an Accidental Bodily Injury as defined.

Beneficiary: The person nominated in your application as your beneficiary. Should you not have nominated a beneficiary then your Life Partner will become the Beneficiary. Should you not have a Life Partner at the time of your death the Court will appoint an Administrator/Executor of your Estate.

Day: You have to have been admitted into a Medical Facility for the treatment of injuries for a full consecutive 24 (Twenty Four) hours.

Death Benefit: In the event of Your Death caused by an event which is not excluded herein, then the Premier Group on behalf of Centriq will pay the Beneficiary as stated above the Death Benefit as set out in the above Table of Benefits subject to the Specific Conditions, waiting periods and Specific Exclusions as reflected in this document being met.

Inception Date: Your policy will become active upon acceptance by Us and the first successful debit being honoured in our favour.

You/Your: The main member on this policy and includes all the people You have listed under this policy.

Your Dependant/s: Your children under the age of 21 (Twenty One) years. This includes all stepchildren/illegitimate children/legally adopted children and children of Your Life Partner provided that this dependant/s lives with You and is dependent on You.

Your Additional Dependant/s (Optional): Your children under or over the age of 21 (Twenty One) years. This includes all stepchildren/illegitimate children/legally adopted children and children of Your Life Partner/Principal Insured's parents/Principal Insured's In-laws, provided these Additional Dependant/s live with You and are dependent on You. These persons to be noted on this policy and the appropriate additional premium paid (maximum of 3 (Three) Additional Dependents. Cover on Your Additional Dependant/s is limited to the Death Benefit alone.

Lapse/Termination/Cancellation: This policy may be cancelled by either You or Us subject to 1 (One) month written notice with the exception of when payment is not met. Should Your premiums not be collected for a period of 3 (Three) successive months this may result in the termination of Your policy.

Medical Facility: An institution that holds a license to operate as a Medical Institution and provides treatment for sick, ailing or injured persons as inpatients.

We/Us: Means the Premier Growth Group (Pty) Ltd. (2002/002773/07) trading as The Unlimited is the administrator who will provide the additional product information (available on request) and We will debit Your Bank Account each month with the necessary premium. The contact number for Premier Group's Customer Care Call Centre is 0861 773 643 and Fax 0866 677 607. Premier Group is an Authorised Financial Service Provider (Financial Service Provider Number 21473).

Premier Direct: A Sales Channel of The Unlimited.

Underwriter: Centriq Insurance Company Ltd. is the Underwriter who will pay the Accident Cash Benefit and Death Benefit provided the Terms and Conditions of this policy have been met.

Specific Exclusions: - (Means that the following are not covered under this policy)

1. All Admissions into a Medical Facility for the treatment of psychiatric disorders including Post Traumatic Stress Disorder.
2. All Admissions into a Medical Facility for the treatment of disease/s/ illness/including all Accidental Bodily Injuries caused or contributed to by a medical conditions/ physical defect/previous injuries or other infirmities which already existed prior to Your Inception Date of this policy.
3. Any time spent in a Medical Facility for additional treatment not directly attributable to an Accident as defined is not regarded as Temporary Total Disability and is therefore not covered under the Accident Cash Benefit.
4. All admissions into a Medical Facility for the treatment of the following: -
5. wilful self inflicted injuries/suicide/illness/insanity/alcoholism/drug/substance abuse/self exposure to needless peril/undertaking inherently hazardous work/ participation in any professional competitive sports/motorcycling/quad biking/mountaineering/hang-gliding/parachuting/ skydiving/winter sports/big game hunting or driving in any kind of race or whilst practicing there for.
6. The commission of or any attempt by You to commit an unlawful act (Illegal) or loss which is as a result of war/riot/civil commotion/illegal gathering/any consequential loss of any kind/terrorism and the like as more fully described in the South African Insurance Association Exclusions.
7. Your active participation in the Armed Forces of South Africa/war (whether declared or not)/invasion/act of foreign enemy hostilities/civil war/rebellion/riot/revolution/ insurrection/any consequence or loss which is a direct result of nuclear reaction or radiation.
8. All admissions into Medical Facility solely for the treatment of pain relief/physiotherapy/traction i.e. (non-visible injury).
9. All treatment/procedures administered in casualty/as an outpatient/day case.
10. Accidental Injuries/Death caused or contributed to by a medical condition, physical defect or other infirmity which already existed prior to the Inception Date of this agreement/policy.
11. Accidental Bodily Injuries/Death contributed to by You being pregnant.
12. You travelling by air other than as a passenger. This exclusion includes You if You are a member of an Airline crew.
13. In the event that the stipulated supporting documentation as requested in our Claim Form has not been submitted by You within 30 (thirty) days of the Accident, then Your claim will be regarded as "Not Taken Up".
14. An Accident resulting in You being admitted into a Medical Facility during a period wherein the monthly premium has not been successful through the bank or after the Lapse/Termination/Cancellation of this policy.
15. The Death Benefit wherein the monthly premium has not been successful through the bank or after the Lapse/Termination/Cancellation of this policy.
16. The Death Benefit wherein the appropriate waiting period has not been met.
17. Neither Centriq Insurance Company Limited nor Premier Group nor it's agents and/or employees shall be liable or responsible for any negligence, whether gross negligence or other wrongful acts/or omissions of any persons or legal entity that provides direct services in terms of this policy.

Specific Conditions: - (Means that the following rules apply under this policy)

1. You may not cede, transfer or assign any of Your rights in terms of this policy.
2. From inception of this policy a 6 (Six) month waiting period applies to death unless death arises directly or indirectly as a result of a venereal disease or acquired immune deficiency syndrome (AIDS) HIV OR AIDS related complex (ARC) howsoever the disease has been contracted or may be named, then a 12 (Twelve) month waiting period will apply. Should a premium be missed and later resumed, the date upon which payment is resumed will become the new Inception Date of this policy and the waiting periods will re-apply.
3. Cover under this policy is restricted to the Accident/Death occurring within the borders of the Republic of South Africa.
4. Should You be involved in an Accident and be admitted into a Medical Facility for the treatment of injuries, then You must make certain that You contact Us within 30 (Thirty) days of the date of the Accident and complete the necessary Claim Form in full and attach all stipulated supporting documentation as reflected on the Claim Form and return by post only to the following address:-

The Unlimited Claims Department
Private Bag X7028
HILLCREST
3650

This same rule applies to a Death Benefit Claim.

5. All costs in obtaining the supporting documentation as stipulated in the Claim Form will be for Your expense. Upon claiming You must comply with the Claim Procedure as set out herein.
6. A letter of motivation must be supplied by Your treating Doctor should You be admitted into a Medical Facility for the treatment of injuries for 3 (Three) days or longer. This letter is to show both the date and time of Your admission and discharge, the final diagnosis, all medication and procedures administered to You and performed including Your long term prognosis.
7. All Medical Reports must be supplied on submission of a claim; this includes all X-Ray Reports/ECG Reports/Ultra Sound Reports/CAT Scan Reports and includes all other reports that may be required by Us in order that our Claims Department can make a full assessment of Your Claim.
8. We may at our discretion call for an independent Medical Assessment from a Doctor/Specialist of Our choice.
9. The Inception Date of cover on this policy may not be back dated. No cash premiums will be accepted by Us.
10. You are entitled to a grace period of 15 (Fifteen) days from the premium due date as reflected under the policy schedule in which to make good on a failed debit. This period of grace only applies from Your second debit.

11. The Maximum entry age under this policy is 64 (Sixty Four) years.
12. You must notify Us when Your dependant/s turn 21 (Twenty One) years of age.
13. The Accident Cash Benefit under this policy will cease for You when You reach the age of 70 (Seventy) years.
14. The Death Benefit under this policy will cease when You reach the age of 70 (Seventy) years.
15. This policy will be cancelled upon Your (main member's) death.
16. The Underwriter may at their own expense take proceedings in Your name to obtain compensation or secure an indemnity from any third party (person/s who caused the Accident/Death) which resulted in You sustaining an Accidental Bodily Injury/Death and then claiming against this policy.
17. All rights are reserved to recover any amounts paid in respect of an Accident Cash Benefit Claim/Death Benefit Claim, which is proven to be fraudulent or where a dishonest act has been committed by You or person/s with whom You are in collusion.
18. In the event of a disclaimer by the Underwriter You must institute legal action within 90 (Ninety) days of such disclaimer, failing which any claims and the right to bring action against the Underwriter related to these claims will be prescribed.
19. If the Underwriter alleges that Your admission and subsequent treatment was not entirely for the treatment of an Accidental Bodily Injury as defined but was rather also for the treatment of Additional Conditions, then You will need to prove otherwise to Us.
20. If the Underwriter alleges that by reason of Specific Exclusion of 3 (Three) the Accident/Death is not covered by this policy, then the You will need to prove otherwise to Us.
21. We may increase the monthly premium and amend the Specific Exclusions and Specific Conditions of this policy from time to time, subject to 30 (Thirty) days written notice to You.
22. You hereby authorise Us to collect the monthly premium from any of Your bank account/s as disclosed to Us by You including Your account held at Mercantile Bank Ltd. (Your The Unlimited Debit Card Account).
23. To make certain that You are covered under this policy, You hereby authorise Us to debit Your bank account on any day deemed suitable by Us.
24. We may give You a grace period of 4 (Four) months before attempting to re-debit Your bank account. IMPORTANT NOTE: Your Accident Cash Benefit/Death Benefit is not in force during this grace period.

Premier Direct Starter

Policy of Insurance

(The premium for this section is R4.82)

Subject to the acceptance of the terms and conditions of this policy, the underwriter will provide the following benefit/s:

Up to R25 000.00 Accident Cash / Temporary Total Disability Benefit <i>Cover limited to You (Policy Holder) and Your Life Partner</i>	Subject to maximum R25 000.00 (Twenty Five Thousand Rand) per Accident, calculated at a rate of R500.00 (Five Hundred Rand) for each day of Accidental Temporary Total Disability, up to a maximum of 50 (Fifty) days per Accident. The Accident Cash Benefit is subject to all terms and conditions of this policy of insurance being met. Accident Cash Benefit Claims for treatment in Casualty or as an Outpatient or as a Day Case are specifically excluded.
R5 000.00 Death Benefit You (main member i.e. the Policy Holder) Death Benefit is limited to the main member i.e. the Policy Holder	A 6 (Six) month waiting period applies to Natural Death excluding HIV/AIDS. A 12 (Twelve) month waiting period applies to Natural Death which is HIV/AIDS related. Please refer to Specific Conditions. R 5 000.00 (Five Thousand Rand)
Optional: Up to 5 000.00 Death Benefit On Your Life Partner & Your Dependants Your Life Partner Your Dependants under 21 (Twenty One) years that permanently reside with You and are financially dependent on You. Child 0-11 months Child 1-5 years Child 6-13 years Child 14-21 years	A 6 (Six) month waiting period applies to Natural Death excluding HIV/AIDS. A 12 (Twelve) month waiting period applies to Natural Death which is HIV/AIDS related. Please refer to Specific Conditions. R5 000.00 (Five Thousand Rand) R 500.00 (Five Hundred Rand) R 1 000.00 (One Thousand Rand) R 1 500.00 (One Thousand Five Hundred Rand) R 2 500.00 (Two Thousand Five Hundred Rand)

Definitions: - (Meaning of words and terms used in the Policy of Insurance)

Accident: A sudden or unexpected external visible and violent event over which you have no control.

Accidental Bodily Injury: A visible bodily injury caused by an Accident as defined.

Accident Cash Benefit: Means the Benefit You will be paid in terms of the above Table of Benefits provided all the terms and conditions of this policy have been met. N.B. The Accident Cash Benefit is limited to the admission for and subsequent treatment of an Accidental Bodily Injury alone as defined.

Accidental Temporary Total Disability: Should You suffer Accidental Bodily Injury to the extent that You have to be admitted into a Medical Facility for a continuous period of 24 (Twenty Four) hours, up to a maximum of 50 (Fifty) days, for the treatment of those injuries this will be considered as Temporary Total Disability and the Accident Cash Benefit will be paid. N.B. Treatment as an outpatient/Day Case is not considered to be Temporary Total Disability.

Additional Treatment: Means all treatment administered for conditions other than that of an Accidental Bodily Injury as defined.

Beneficiary: The person nominated in your application as your beneficiary. Should you not have nominated a beneficiary then your Life Partner will become the Beneficiary. Should you not have a Life Partner at the time of Your death the Court will appoint an Administrator/Executor of Your Estate.

Day: You have to have been admitted into a Medical Facility for the treatment of injuries for a full consecutive 24 (Twenty Four) hours.

Death Benefit: In the event of Your (the Main Member i.e. the Policy Holder's) Death caused by an event which is not excluded herein, then the Premier Group on behalf of Centriq will pay the Beneficiary as stated above the Death Benefit as set out in the above Table of Benefits subject to the Specific Conditions, waiting periods and Specific Exclusions as reflected in this document being met.

Inception Date: Your policy will become active upon acceptance by Us and the first successful debit being honoured in Our favour.

You/Your: The main member on this policy and includes all the people You have listed under this policy.

Life Partner: The person (spouse/common law wife/common law husband/Fiancé) with whom You have been in a long term relationship with and lives with You. Cover

on Your Life Partner is limited to the Accident Cash Benefit alone. (Optional) the appropriate additional premium paid shall include Your Life Partner under the Death Benefit.

Your Dependant/s (Optional): Your children under the age of 21 (Twenty One) years. This includes all stepchildren/illegitimate children/legally adopted children and children of Your Life Partner provided that this dependant/s lives with You and is dependent on You. These persons to be noted on this policy and the appropriate additional premium paid (maximum of 5 (Five) Dependents. Cover on Your Dependant/s is limited to the Death Benefit alone.

Lapse/Termination/Cancellation: This policy may be cancelled by either You or Us subject to 1 (One) month written notice with the exception of when payment is not met. Should Your premiums not be collected for a period of 3 (Three) successive months this may result in the termination of Your policy.

Medical Facility: An institution that holds a license to operate as a Medical Institution and provides treatment for sick, ailing or injured persons as inpatients.

Premier Direct: A Sales Channel of The Unlimited.

We/Us/Our: Means the Premier Growth Group (Pty) Ltd. (2002/002773/07) trading as The Unlimited is the administrator who will provide the additional product information (available on request) and We will debit Your Bank Account each month with the necessary premium. The contact number for Premier Group's Customer Care Call Centre is 0861 773 643, Fax:0866 677 607. Premier Group is an Authorised Financial Service Provider (Financial Service Provider Number 21473).

Underwriter: Centriq Insurance Company Ltd. is the Underwriter who will pay the Accident Cash Benefit and Death Benefit provided the Terms and Conditions of this policy have been met.

Specific Exclusions: - (Means that the following are not covered under this policy)

1. All Admissions into a Medical Facility for the treatment of psychiatric disorders including Post Traumatic Stress Disorder.
2. All Admissions into a Medical Facility for the treatment of disease/s/ illness/including all Accidental Bodily Injuries caused or contributed to by a medical conditions/ physical defect/previous injuries or other infirmities which already existed prior to Your Inception Date of this policy.
3. Any time spent in a Medical Facility for additional treatment not directly attributable to an Accident as defined is not regarded as Temporary Total Disability and is therefore not covered under the Accident Cash Benefit.
4. All admissions into a Medical Facility for the treatment of the following: -
5. wilful self inflicted injuries/suicide/illness/insanity/alcoholism/drug/substance abuse/self exposure to needless peril/undertaking inherently hazardous work/ participation in any professional competitive sports/motorcycling/quad biking/mountaineering/hang-gliding/parachuting/ skydiving/winter sports/big game hunting or driving in any kind of race or whilst practicing there for.
6. All admissions into Medical Facility solely for the treatment of pain relief/physiotherapy/traction i.e. (non-visible injury).
7. All treatment/procedures administered in casualty/as an outpatient/day case.
8. Accidental Injuries/Death caused or contributed to by a medical condition, physical defect or other infirmity which already existed prior to the Inception Date of this agreement/policy.
9. Accidental Bodily Injuries/Death contributed to by You being pregnant.
10. The commission of or any attempt by You to commit an unlawful act (Illegal) or loss which is as a result of war/riot/civil commotion/illegal gathering/any consequential loss of any kind/terrorism and the like as more fully described in the South African Insurance Association Exclusions.
11. Your active participation in the Armed Forces of South Africa/war (whether declared or not)/invasion/act of foreign enemy hostilities/civil war/rebellion/riot/revolution/ insurrection/any consequence or loss which is a direct result of nuclear reaction or radiation.
12. You travelling by air other than as a passenger. This exclusion includes You if You are a member of an Airline crew.
13. In the event that the stipulated supporting documentation as requested in our Claim Form has not been submitted by You within 30 (thirty) days of the Accident, then Your claim will be regarded as "Not Taken Up".
14. An Accident resulting in You being admitted into a Medical Facility during a period wherein the monthly premium has not been successful through the bank or after the Lapse/Termination/Cancellation of this policy.
15. The Death Benefit wherein the monthly premium has not been successful through the bank or after the Lapse/Termination/Cancellation of this policy.
16. The Death Benefit wherein the appropriate waiting period has not been met.
17. Neither Centriq Insurance Company Limited nor Premier Group nor it's agents and/or employees shall be liable or responsible for any negligence, whether gross negligence or other wrongful acts/or omissions of any persons or legal entity that provides direct services in terms of this policy.

Specific Conditions: - (Means that the following rules apply under this policy)

1. You may not cede, transfer or assign any of Your rights in terms of this policy.
2. From inception of this policy a 6 (Six) month waiting period applies to death unless death arises directly or indirectly as a result of a venereal disease or acquired immune deficiency syndrome (AIDS) HIV OR AIDS related complex (ARC) howsoever the disease has been contracted or may be named, then a 12 (Twelve) month waiting period will apply. Should a premium be missed and later resumed, the date upon which payment is resumed will become the new Inception Date of this policy and the waiting periods will re-apply.
3. Cover under this policy is restricted to the Accident/Death occurring within the borders of the Republic of South Africa.
4. Should You be involved in an Accident and be admitted into a Medical Facility for the treatment of injuries , then You must make certain that You contact Us within 30 (Thirty) days of the date of the Accident and complete the necessary Claim Form in full and attach all stipulated supporting documentation as reflected on the Claim Form and return by post only to the following address:-
The Unlimited Claims Department
Private Bag X7028
HILLCREST
3650

This same rule applies to a Death Benefit Claim.

5. All costs in obtaining the supporting documentation as stipulated in the Claim Form will be for Your expense. Upon claiming You must comply with the Claim Procedure as set out herein.
6. A letter of motivation must be supplied by Your treating Doctor should You be admitted into a Medical Facility for the treatment of injuries for 3 (Three) days or longer. This letter is to show both the date and time of Your admission and discharge, the final diagnosis, all medication and procedures administered to You and performed including Your long term prognosis.
7. All Medical Reports must be supplied on submission of a claim; this includes all X-Ray Reports/ECG Reports/Ultra Sound Reports/CAT Scan Reports and includes all other reports that may be required by Us in order that our Claims Department can make a full assessment of Your Claim.
8. We may at our discretion call for an independent Medical Assessment from a Doctor/Specialist of Our choice.
9. The Inception Date of cover on this policy may not be back dated. No cash premiums will be accepted by Us.
10. You are entitled to a grace period of 15 (Fifteen) days from the premium due date as reflected under the policy schedule in which to make good on a failed debit. This period of grace only applies from Your second debit.
11. The Maximum entry age under this policy is 64 (Sixty Four) years.
12. You must notify Us when Your dependant/s turn 21 (Twenty One) years of age (These persons to be noted on this policy and the appropriate additional premium paid (maximum of 5 (Five) Dependents).

13. The Accident Cash Benefit under this policy will cease for You when You reach the age of 70 (Seventy) years.
14. The Death Benefit under this policy will cease when You (Main Member i.e. the policy holder) reaches the age of 70 (Seventy) years.
15. This policy will be cancelled upon Your (Main Member i.e. the policy holder) death.
16. The Underwriter may at their own expense take proceedings in Your name to obtain compensation or secure an indemnity from any third party (person/s who caused the Accident/Death) which resulted in You sustaining an Accidental Bodily Injury/Death and then claiming against this policy.
17. All rights are reserved to recover any amounts paid in respect of an Accident Cash Benefit Claim/Death Benefit Claim, which is proven to be fraudulent or where a dishonest act has been committed by You or person/s with whom You are in collusion.
18. In the event of a disclaimer by the Underwriter You must institute legal action within 90 (Ninety) days of such disclaimer, failing which any claims and the right to bring action against the Underwriter related to these claims will be prescribed.
19. If the Underwriter alleges that by reason of Specific Exclusion of 9 (Nine) the Accident/Death is not covered by this policy, then the You will need to prove otherwise to Us.
20. If the Underwriter alleges that Your admission and subsequent treatment was not entirely for the treatment of an Accidental Bodily Injury as defined but was rather also for the treatment of Additional Conditions, then You will need to prove otherwise to Us.
21. We may increase the monthly premium and amend the Specific Exclusions and Specific Conditions of this policy from time to time, subject to 30 (Thirty) days written notice to You.
22. You hereby authorise Us to collect the monthly premium from any of Your bank account/s as disclosed to Us by You including Your account held at Mercantile Bank Ltd. (Your The Unlimited Debit Card Account).
23. To make certain that You are covered under this policy, You hereby authorise Us to debit Your bank account on any day deemed suitable by Us.
24. We may give You a grace period of 4 (Four) months before attempting to re-debit Your bank account. IMPORTANT NOTE: Your Accident Cash Benefit/Death Benefit is not in force during this grace period.

Accident Cash Benefit / Death Benefit Claim Procedure

Before submitting a Accident Cash Benefit/Death Benefit Claim make sure that you have read the Terms and Conditions under the Policy of Insurance.

1. All Accident Cash Benefit/Death Benefit Claims are to be notified to the Premier Group (Pty) Ltd. t/a The Unlimited (herein after referred to as The Unlimited) as soon as practical after the Accident/Death. Under no circumstances will an Accident Cash Benefit/Death Benefit Claim be accepted if notified more than 30 (thirty) days after the accident /death giving rise to such claim. Claim Forms are obtainable from The Unlimited Customer Care Call Centre on 0861 773643. When phoning through to The Unlimited Customer Care Call Centre ensure that you provide the correct Policy Number, date of Accident/Death, name of the injured party/ deceased and a brief description of the Accident/cause of Death.
2. The completed Claim Form together with ALL supporting documentation is to be submitted by post only to the following postal address:-
 The Claims Department
 The Unlimited
 Private Bag X7028
 HILLCREST
 3650

Under no circumstance will Faxed Claims be accepted by The Unlimited

3. Ensure that the Claim Form is completed in full and that ALL supporting documentation as stipulated in the Claim Form is attached thereto.
4. In the event of an Accident/Death which may result in a claim under this policy the responsibility lies with the Policy Holder/Beneficiary/Appointed Executor of the Principal Insured's Estate/ Authorised Administrator of the Principal Insured's Estate as appointed by the Court to provide The Unlimited with such proof, information and sworn declarations as The Unlimited may require and submit with the relevant Claim Form. All required documentation must be supplied in its original form (certified copies of originals will be accepted). Should The Unlimited Claims Department require supporting documentation in respect of a Accident Cash Benefit/Death Benefit Claim, such documentation must be supplied within 30 (thirty) days of the request thereof, thereafter the Accident Cash Benefit/Death Benefit Claim will be deemed to not have been "taken up".
5. The Policy Holder/Beneficiary/Appointed Executor of the Estate/ Authorised Administrator of the Principal Insured's Estate as appointed by the Court is to ensure that all Accident/Incidents (e.g. assault) that are required to be reported to the SAPS are submitted with an official stamped SAPS Accident Report/Incident Report. This report must be completed in full reflecting both the date and time of the Accident/Incident including the relevant Accident/Incident Report Case Number. N.B. Not just the Case Number.
6. A letter from the Insured's Medical Practitioner must be attached to the completed Claim Form in the event of the Insured having being admitted into a Medical Facility. This letter is to substantiate the length of admission and is to include all medication administered and procedures performed including the Insured's Final Diagnosis at time of discharge and the Insured's long term prognosis. This letter must be on the treating Medical Practitioner Letter Head (script pad) clearly reflecting the treating Doctors Name, the treating Doctors contact details and Practice Number.
7. All X-Ray/ECG/MRI/Ultra Sound/Cat Scan Reports etc; are to be attached to the completed Claim Form in order to support and validate the Accident Cash Benefit Claim.
8. In the event of the Medical Facility concerned not being able to supply a detailed computer generated statement then the Medical Facility Verification Form which forms part of the Claim Form is to be completed in full and stamped by the treating Medical Facility. The completed Medical Facility Verification Form must be submitted together with certified copies of the complete Nursing Notes/Records showing both the date and time of admission and discharge including all medication and procedures administered.
9. In the event of a Death Benefit Claim the Medical Questioner (forms part of the Claim Form) must be completed in full and signed by the deceased last known treating Doctor/Clinic.
10. The Policy Holder/Beneficiary/Appointed Executor of the Estate/ Authorised Administrator of the Principal Insured's Estate as appointed by the Court will be required to complete a Disclaimer (Insurance Consent Form). The Disclaimer authorises The Unlimited Claims Department to obtain further supporting documentation directly from Insured's treating Doctor/Medical Aid/Medical Facility/SAPS/place of employment etc; in order to support and validate the Accident Cash Benefit/Death Benefit Claim.
11. In the event that the Insured is covered under more than 1 (one) policy with The Unlimited, the maximum amount payable in respect of all Accident Cash Benefit/Death Benefit Claims will be limited to the combined higher limits of any 2 (two) policies the Insured has affected.

Accident Cash Benefit / Death Benefit Claim Procedure

Before submitting a Accident Cash Benefit/Death Benefit Claim make sure that you have read the Terms and Conditions under the Policy of Insurance. In order to ensure the speedy assessment of your Claim you will need to complete the Accident Cash Benefit/Death Benefit Claim Form in full and include ALL supporting documentation as shown on the first page of your Accident Cash Benefit/Death Benefit Claim Form.

Claims

Procedures for the submission of claims in the policy document in the section or part of the policy headed Specific Exclusions and Specific Conditions. A summary of these requirements which does not overrule the specified policy conditions follows.

You are required to notify The Unlimited within 30 (Thirty) days of an Accident/Incident which could result in a claim. If a claim is to be made under the policy you are generally required to do the following.

1. Supply within 30 (Thirty) days after the Accident/Incident.

1.1 details of other insurances which cover the same claim event.

1.2 full details in writing of the claim event.

1.3 information and proof in support of the claim.

2. Assault and bodily injury is to be reported immediately to the Police (S.A.P.S.) upon the happening thereof, which could give rise to a claim in terms of this policy. You are also required to provide the Police (S.A.P.S.) Reference Number and the Station Name (S.A.P.S.) to which the report was made. This report must be made before logging a claim with The Unlimited.

3. Co-operate with The Unlimited in the settlement of any claim and do everything reasonably possible to reduce the amount of any loss or damage and to recover any amount which would be payable under the policy.

Premier Direct Code of Conduct

Do the right thing

At Premier Direct, we believe that the only way to do business is with integrity.

By subscribing to the time-honoured principles of honesty, hard work and courtesy, success can be achieved. A business built on sound values will outlast one looking to make a quick buck. Dishonest practices always backfire in the long run.

Premier Direct is about opportunity for all. A person's race, creed, religious or political beliefs are immaterial as far as the business is concerned. What matters is the individual's desire to do more, earn more and to enjoy more.

We are confident that the Premier Direct offering is unique and will be attractive to many people.

The Premier Direct business and product offering represents very good value in its own right. You should never criticize competitor products, exaggerate benefits or stretch the truth in any way. Stick to the facts. By all means be enthusiastic – our products and business are certainly worthy of excitement. Just don't promise anything you cannot deliver on.

Premier Direct is about people. Treat everyone you meet in the manner you would expect to be treated. Respect a firm 'no' and pursue a 'maybe' with vigour and energy. Tomorrow is another day with new opportunities and new people to approach.

Have fun.

Above all, a positive attitude is infectious. Remember, people like doing business with people they like. Think in terms of long-lasting relationships rather than once-off transactions. That's the way we see it and we hope you do too. It's not rocket science. It's just common decency.

Below you will find the Premier Direct Code of Conduct. These rules are not meant to inhibit Independent Entrepreneurs in any way. Rather they establish the ground rules that make good business possible. Please read them to understand what is expected of you as a Premier Direct IE or Business owner. Certain sections are amplified on the Premier Direct website and are also available from our Customer Care team. Hopefully, you won't have to refer to them again. We wish you all the best in building a prosperous business.

The Premier Direct Code Of Conduct

Section 1: Introduction

The Premier Direct Code of Conduct has been established in order to define the basis on which the Premier Direct IE program is to be developed and maintained, and is applicable to all IE's. The Code of Conduct sets out the rights, duties and responsibilities of all IE's in the Premier Direct Business.

The contents of this document may be subject to change from time to time. This Code may only be amended by Premier Direct, which changes shall be in Premier Direct's sole and absolute discretion.

In the event of any conflict between the provisions of the Code of Conduct and the provisions of the Policy of Insurance or the terms and conditions applicable to The Unlimited Debit Card, the provisions of the Policy of Insurance or Terms and Conditions for the use of The Unlimited Debit Card as applicable, shall prevail.

Section 2: Definitions

- 2.1 The following words and phrases which appear in the Code of Conduct shall mean what is given below unless otherwise stated:
- 2.1.1 "Generation" means, in ascending order, the Sponsor of an IE, the Sponsor's Sponsor, and so forth and shall end at Premier Direct. "Genealogy" shall have a corresponding meaning.
 - 2.1.2 "Independent Entrepreneur" or "IE" means a person or entity that is authorised to operate a Premier Direct Business, in accordance with Section 3 of this Code. The term IE includes the term "Sponsor", except when the context indicates otherwise. IE's are independent persons and/or entities, operating their own independent businesses, and have no employment, agency or similar relationship with Premier Growth Group (Pty) Ltd.
 - 2.1.3 "Market" means the territory of South Africa.
 - 2.1.4 "Premier Direct" shall mean Premier Direct, a division of Premier Growth Group (Pty) Limited, 1 Lucas Drive, Hillcrest, 3650.
 - 2.1.5 "Premier Direct Business" or "Business" shall mean the rights and obligations of an Independent Entrepreneur to conduct business with Premier Direct, other IE's, customers and third parties as set out in the Premier Direct Business Development Kit and this Code of Conduct.
 - 2.1.6 "Premier Direct Products" or "Products" means all goods and services, including literature and other support materials, made available by Premier Direct to IE's.
 - 2.1.7 "Premier Direct Business Development Kit" or "Kit" means the business development kit, tools and literature provided by Premier Direct to an IE when an IE begins his business relationship with Premier Direct.
 - 2.1.8 "Premier Direct Business Tools" refers to any materials produced, in both written and recorded form (including electronic versions), and presentations which may be developed, produced, and distributed by Premier Direct for the purpose of training and motivating IE's and their groups, as well as for the purpose marketing the Premier Direct business model.
 - 2.1.9 "Sponsor" means an IE who introduces an IE applicant to Premier Direct, which applicant becomes an IE by virtue of Premier Direct's acceptance of the application.
 - 2.1.10 "The Unlimited Group" means Premier Growth Group (Pty) Limited as well as all the legal entities in which Premier Growth Group (Pty) Limited has a direct controlling interest or an indirect controlling interest through another company or through other companies.
 - 2.1.11 Except when the context so requires, the singular shall include the plural and the masculine shall include the feminine.

Section 3: Introduction to Becoming An IE

To become an IE an applicant shall comply with the following:

- 3.1 Initial Application Form and Kit: A person wishing to become a duly authorized IE of Premier Direct's Products must complete and lodge an application, for authorisation to introduce and market Premier Direct's products and services and must also possess an unaltered Kit. Upon completion of the above documents they shall be submitted immediately to Premier Direct for consideration.
- 3.2 Equal Opportunity Business: The opportunity to become an IE is available to anyone regardless of race, sex and religious or political beliefs.
- 3.3 Prerequisites for IE membership: The following are prerequisites for individuals becoming an IE and or for renewing a Premier Direct Business membership:
 - 3.3.1 An IE must be at least 18 years of age.
 - 3.3.2 He must be able to manage his business and must not be incapacitated due to any mental or legal reasons. He must not have been suspended and/or dismissed from his current profession or business for any criminal activities for which he has already been convicted and there is no appeal outstanding.
 - 3.3.3 He must not be incarcerated in any correctional, mental or rehabilitation institution of any kind.
 - 3.3.4 An IE must be a South African citizen or permanent resident, and hold a valid South African Identity Document.
- 3.4 Acceptance or Rejection of Application: Premier Direct reserves the right, in its sole discretion, to accept or reject any application for membership of Premier Direct and shall in no way be obliged to furnish reasons for any refusal.
- 3.5 Authorisation: An application to become an IE shall be deemed to have been accepted when:
 - 3.5.1 an application is successfully entered into Premier Direct's database of IE's; and
 - 3.5.2 upon receipt by Premier Direct of the initial debit order payment from the IE. The effective date, for benefit purposes, of the selected Premier Direct Product may not be back dated.
- 3.6 To remain approved as an IE, Premier Direct must successfully collect an IE's debit order each and every month. In the event of an IE becoming Inactive, or should a debit order be returned unpaid for any reason whatsoever, the IE will no longer be entitled to receive any benefits that flow from the Premier Direct Business and/or Products.
- 3.7 Resignation: An IE can cancel his Premier Direct membership at any time by providing both Premier Direct and his Sponsor with no less than 30 (thirty) prior written notice of his intention to do so.
- 3.8 Application by Former IE's: A former IE can apply to Premier Direct in writing to be authorised as a new IE in accordance with Section 6.
- 3.9 Invitations Limited to Two Persons: Invitations for seminars, leadership seminars and other events organised by Premier Direct will only be addressed to two individuals per registered Premier Direct Business. Premier Direct may, in its sole discretion, authorise the issuing of further invitations to IE's who have achieved leadership levels of success in their Business'.
- 3.10 Husband and Wife IE's: Husbands and wives shall be considered to be one entity and as such registered as a single independent Premier Direct Business. Husbands and wives may sponsor each other. If one spouse is already an IE, the other spouse, upon electing to become an IE, must join the same Genealogy as his or her spouse, and will be placed on the spouse's first generation.
 - 3.10.1 For the avoidance of doubt a husband and wife shall operate their Premier Direct Business as a single entity regardless of whether both spouse's names are on the application form. Each spouse shall be held accountable for the actions of the other insofar as the Code of Conduct is concerned. This rule shall not apply if a husband and wife each own their own Premier Direct Businesses, independently of each other.

Section 4: IE's Obligations

- 4.1 IE's must adhere strictly to the conditions set out in the Kit, of which this Code of Conduct is a part, including the Premier Direct Compensation Plan.
- 4.2 Promoting Across Genealogies: No IE shall be permitted to engage in activities pertaining to promoting of goods and or services to IE's in Genealogies other than his own. Under no circumstances may an IE buy Premier Direct Products from an IE who is not their Sponsor.
- 4.3 Display and sale of Premier Direct Products at Stores: Under no circumstances may an IE promote or display Premier Direct Products in retail stores or fairs; nor shall he or she permit any Premier Direct Product to appear in such locations, even if the Premier Direct Product itself is not being promoted, without the prior written consent of Premier Direct.
In addition, IE's may not use mass communication methods such as television merchandising channels, computer networks, national or international advertising, etc. to market the Premier Direct Business and Products. Should an IE want to make use of the aforementioned methods, then they may only do so after making representations to Premier Direct, setting out their desired intention together with a relevant presentation, and subject to receiving written authorisation and approval from Premier Direct.
- 4.4 Honesty and Integrity: An IE may not sell or market any goods or services under the pretext that such goods and/or services are Premier Direct Products when they are not.
No IE may:
 - 4.4.1 In any way whatsoever misrepresent Premier Direct, whether negligently or fraudulently.
 - 4.4.2 Make unsubstantiated and/or false representations regarding Premier Direct Products as well as other products and/or services distributed and/or marketed by other companies within The Unlimited Group.

- 4.4.3 In any way whatsoever market third party products as if they were products of Premier Direct or The Unlimited Group.
- 4.5 Repackaging: IE's may not repackage or alter any of the Premier Direct Products or the Premier Direct Business Plan, in any way whatsoever.
- 4.6 Compliance with Applicable Laws, Regulations and Codes: IE's shall comply with all laws, regulations and codes that apply to the operation of their Premier Direct Business. IE's undertake not to conduct themselves in a manner that could jeopardise the reputation of Premier Direct or The Unlimited Group. Furthermore the IE acknowledges that the IE shall at all times remain liable for the payment of any taxes, duties, levies etc. to the relevant authorities including, without limitations, the South African Revenue Service which may arise as a result of the IE's operation of his Premier Direct Business.
- 4.7 Deceptive Trade Practices: No IE shall engage in any deceptive trade practice including, without limitation, fraud or misrepresentation.
- 4.8 Unlawful Business Enterprises or Activities: No IE may operate any illegal or unlawful business enterprise, engage or participate in any illegal or unlawful business activity. Should an IE be convicted of any illegal or unlawful activity, such IE's Business shall forthwith be terminated by Premier Direct without notice to the IE. An illegal or unlawful enterprise or activity is one which is prohibited by law or regulation. If an initial or renewal application for a Premier Direct Business is presented to Premier Direct by a person who operates, or is engaged or participates in, any illegal or unlawful enterprise or activity, Premier Direct may hold such application in abeyance to allow Premier Direct to conduct further investigations. Refusal or failure on the part of the applicant to produce proof that he or she has terminated such unlawful enterprise or activity shall disqualify him or her, and his or her application shall be declined. If, subsequent to approval of an IE's initial or reauthorisation application, an IE is determined by Premier Direct to be operating or engaging or participating in an illegal or unlawful enterprise or activity, and if, upon notification and request by Premier Direct such IE refuses or fails to terminate such illegal or unlawful enterprise or activity, then Premier Direct shall terminate the IE's Premier Direct Business without any liability to the IE whatsoever.
- 4.9 Professionalism: A Premier Direct IE shall at all times conduct him or herself in a courteous and considerate manner and shall not engage in any high-pressure selling, but shall make a fair presentation of the Premier Direct Products. A Premier Direct IE must never impose him or herself upon his / her potential customer. The IE must be courteous and considerate of the customer and shall accordingly respect the customer's wishes and beliefs. An IE must not be confrontational in any manner whatsoever. The IE shall fairly and accurately present the Premier Direct Products.
- 4.10 Employment Relationship: An IE shall not represent that he or she has any employment relationship or partnership with Premier Direct or any other company within The Unlimited Group, and/or other IE's. IE's shall not falsely represent the nature of an IE's relationship with Premier Direct, nor make any representation, except as authorised in the Premier Direct Business Development Kit and this Code of Conduct. Premier Direct IE's are independent operators of their own businesses. They shall not imply that they are employees of Premier Direct, nor shall they refer to themselves as "agents," "managers," or "company representatives", nor shall they use such terminology or descriptive phrases on their stationery or other printed material. (Sponsors are urged to preserve the independent contractor relationship between themselves and their IE's. If they permit an employer-employee relationship to develop, Sponsors may find themselves liable for the acts of, and injuries to, their sponsored IE's.)
- 4.11 Franchises and Territories: No IE shall represent to anyone that there are exclusive franchises or territories available under the Premier Direct Business Plan. No IE shall grant, sell, assign or transfer, or represent that he may assign or designate, territories to "franchisees", or indicate to any third parties that he may or may not operate within a certain territory.
- 4.12 Non-Premier Direct Selling Activities: An IE may sell other non-Premier Direct products. An IE may not however, induce or encourage another IE who is not personally sponsored by him to market and/or sell non-Premier Direct products or services, whether for remuneration or not.
- 4.12.1 Premier Direct IE's who are engaged in selling activities not related to Premier Direct may not, under any circumstances, take advantage of any Premier Direct activities or opportunities to promote Premier Direct Products or the Premier Direct Business, for the purposes of expanding or promoting non-Premier Direct products, services or other business opportunities. To do so constitutes a breach of this Code and is subject to an enquiry which may result in the termination of an IE's membership with Premier Direct.
- 4.12.2 A husband and wife are deemed to operate their Premier Direct Business as a single entity, and each spouse is held accountable for the actions of the other insofar as this Code is concerned. Premier Direct reserves the right to terminate the remaining spouse's authorisation as an IE in the event that the other spouse elects to resign as an IE in order to take advantage of his or her knowledge of, or association with, Premier Direct or other IE's, for the purposes of promoting and expanding his or her non-Premier Direct business.
- 4.13 Enticing and Influencing IE's to Change Genealogies: An IE shall not be entitled, whether directly or indirectly, to cause, induce or entice another IE to leave or change his present Genealogy.
- 4.14 RESTRICTION OF PREMIER DIRECT BUSINESS ACTIVITIES OUTSIDE THE REPUBLIC OF SOUTH AFRICA. No IE may conduct his Premier Direct Business outside of the Republic of South Africa.
- 4.15 Sound Business Practices: A Premier Direct IE must conduct his or her Premier Direct Business in a financially responsible, solvent and business-like manner. In the event of there being any conduct of the IE which may have a bearing on his or her obligations to Premier Direct arising out of this Code, the IE must inform Premier Direct in writing of such conduct. Premier Direct shall, in its sole discretion, decide on the course of action that it will take.

Section 5: Responsibilities Regarding the Sponsoring of IE's

In order to facilitate duplication and consistency in sponsoring, together with the promotion of the rights of every IE, a Sponsor must:

- 5.1 Provide all IE's that he sponsors with an unaltered Kit.
- 5.2 Adhere to, and implement, the provisions of this Code as well as other regulations that govern a Premier Direct Business. In the event a Sponsor ceases to be an authorised IE, the rights to any IE's whom he or she may have sponsored shall pass up to the next qualified IE in his or her Genealogy.
- 5.3 Be able to assist, educate and encourage the IE's that he sponsors with little or no involvement of his own Sponsor. Under no circumstances should an IE ever represent that there is an employment or agency relationship between him and the IE's which he sponsors.
- 5.4 Encourage his IE's to study, understand and apply this Code.

Section 6: Preservation of the Genealogy

- 6.1 The Genealogy is of utmost importance in the development of a Premier Direct Business and must accordingly be preserved as far as possible. Transfers of IE's from one Sponsor to another are only granted at the sole discretion of Premier Direct.
- 6.2 Premier Direct's powers and discretion under 6.1 above: Any IE who wants to change Sponsors must submit a written request to Premier Direct, accompanied by:
- 6.2.1 A written release signed by all the IE's in his Genealogy up to and including the first Royal Crown (see Premier Direct Kit for definition of 'Royal Crown' and 'Emerald');
- 6.2.2 A written acceptance of his application from the proposed Sponsor and Royal Crown;
- 6.2.3 No IE who has attained the level of Emerald or above will be permitted to change his Genealogy.
- 6.3 Group Transfers: Without limiting or restricting in any way Premier Direct's powers and discretion under 6.1 above:
- 6.3.1 An IE who wishes to transfer all or part of his Premier Direct Business to a different Sponsor must submit a written request to Premier Direct accompanied by written consents from all IE's in his Genealogy, up to and including the first Royal Crown, as there could be an effect on generation rebate payments. Premier Direct will then notify all relevant parties and afford the parties at least 15 (fifteen) days to comment.
- 6.3.2 The transfer request must be accompanied by written consents of all those IE's whom the transferring IE wishes to take with him or her and the written acceptance of the transfer, signed by the Sponsor and Royal Crown to whom the individual wants to be transferred.
- 6.3.3 No IE currently recognised by Premier Direct as a Royal Crown can be transferred under this Section.
- 6.4 Inactivity: Should an IE be Inactive Premier Direct reserves the right to terminate the IE's membership of Premier Direct. Should an IE's membership of Premier Direct be terminated as a result of Inactivity, such an IE may reapply to become an IE. However, such IE may not apply to become active in an existing Premier Direct Business.
- 6.4.1 An IE who wishes to reapply for membership under this rule must complete a new application form. Upon receipt thereof, Premier Direct will then notify the original Royal Crown of the application and grant the Royal Crown 15 days to file an objection to the IE's inactivity claim. If any evidence of activity during the six months period is submitted by the Royal Crown, Premier Direct will decline the IE's application. If the ROYAL CROWN does not reply within 15 days, or if the Royal Crown verifies that the IE has in fact been Inactive, then the new application will be accepted and processed in accordance with the procedure set out in this Code. The right of an IE to contest the sponsoring of a former IE who is now sponsored under a different Sponsor ceases when two years have elapsed since the date Premier Direct approved the subsequent application.
- 6.4.2 Definition of Inactivity: For purposes of this section 6.4 "Inactivity" shall mean that for a continuous period of 6 (six) months the IE shall not have done any of the following:
- 6.4.2.1 purchased any Premier Direct Products to sell to prospective IE's, or sold any Products;
- 6.4.2.2 marketed any Premier Direct Products, and shall not have presented the Premier Direct Business model to any prospects;
- 6.4.2.3 applied for the renewal of his Premier Direct Business membership;
- 6.4.2.4 attended any Premier Direct sponsored meetings, previews, training, or motivational meeting conducted by any Premier Direct IE.
- 6.4.2.5 participated in any other Premier Direct-related activity under any other IE.
- 6.4.3 An IE who applies for a transfer to another Sponsor following six months of inactivity may not sponsor, in his new Premier Direct Business, any IE who was previously above him in his original Genealogy, up to and including the first qualified Royal Crown, or below him in his original Genealogy, down to and including the first qualified Royal Crown. However, an IE who has been Inactive for an uninterrupted period of at least two years may be sponsored by any Sponsor, including his former Sponsor even if the former Sponsor has since been transferred to or re-sponsored by a different Sponsor.
- 6.4.4 Action to be taken in the event of default: If an IE breaches any of the provisions of paragraph 6, Premier Direct may take corrective action, including, but not limited to, transferring the Premier Direct Business of the defaulting IE, including the entire down line Genealogy as well as all the business generated by the IE and his original down line Genealogy during the period of violation, to the IE's original Genealogy.
- 6.5 Free Agents: A person who's Premier Direct Business has been terminated by Premier Direct may reapply to become an IE under a new Sponsor. Premier Direct reserves the right to decline the application.
- 6.6 Sale of an Entrepreneurship: Any IE may sell his or her Premier Direct Business.
- 6.6.1 An IE may only sell their Premier Direct Business to another IE. The purchased business shall remain separate from the buyer's other Premier Direct Business and the Genealogies shall not be altered in any way as a result of the sale.
- 6.6.2 If an IE wishes to sell his Premier Direct Business he must offer it to other IE's in the following order of priority:
- 6.6.2.1 firstly, to his immediate Sponsor;
- 6.6.2.2 thereafter, the Premier Direct Business must be offered for sale, simultaneously, to all IE's personally sponsored by the seller;
- 6.6.2.2 the seller must then offer the Premier Direct Business simultaneously to all Royal Crowns located above or below the seller in his Genealogy;

- 6.6.2.3 the seller may then offer the Premier Direct Business to all other qualified Royal Crowns simultaneously.
- 6.6.3 No sale shall be finalised and no change of title of a Premier Direct Business shall be effected until approved in writing by Premier Direct.
- 6.6.4 If the IE wishes to change the terms and conditions applicable to the sale of his Premier Direct Business, the business must once again be offered for sale under the revised terms and conditions, in accordance with the order of priority indicated above.
- 6.6.5 Performance incentives and bonuses accruing to a Premier Direct Business being sold shall be paid as specified in the sale agreement, and as authorised by Premier Direct. All awards previously awarded to such Premier Direct Business will not be transferred to the new owners. Qualification for awards for a Premier Direct Business which is sold will be determined only by activity occurring after the date of sale.
- 6.7 Mergers: Businesses cannot merge or be combined without the prior written approval of Premier Direct. A marriage between IE's, a transfer of a Business, the sale of a Business, or any other similar circumstance, will not result in a merger or combination of Businesses unless specifically approved in writing by Premier Direct.
- 6.8 One Premier Direct Business Rule: An IE may only own one Premier Direct Business, except as provided below:
- 6.8.1 Where two existing IE's marry, and at least 1 (one) spouse has attained Royal Crown status or above prior to marriage.
- 6.8.2 Where an existing IE purchases another Business, pursuant to Section 6.
- 6.8.3 In the event of an IE's death and such IE's Business has been willed to another IE.
- 6.8.4 Where an existing IE inherits all or a portion of a Business.
- In the event an IE owns two or more Businesses pursuant to this section, Premier Direct shall regard them as separate, individual Businesses for compensation purposes, including awards and rebates.
- 6.9 Divorce, Separation or Other Dissolution: Whenever a Business is separated or divided as the result of a divorce, the separation or division must be accomplished in such a way as to not adversely affect the interests and/or income of the other Businesses in the Genealogy. During the division or separation process, an IE may not administer or operate, together or separately, any other Premier Direct Business without Premier Direct's written approval. Premier Direct may, in its sole discretion, elect to take over the day to day running of the affected Businesses until a settlement has been reached between the relevant IE's. This is done in order to maintain the cordial conduct of all affected IE's and to prevent any disruption of the Premier Direct business as a whole. Premier Direct shall be entitled to charge an administration fee should it take over the running of a Business.
- 6.10 Disposition of a Business: If an IE cancels his membership of Premier Direct, or fails to renew it within the required time period or periods, Premier Direct may, in its sole discretion, take control of such Business in accordance with Section 15 of this Code.

Section 7: Presentation of the Premier Direct Business Plan

- 7.1 An IE inviting persons to hear a presentation of the Premier Direct Business Plan, shall not, under any circumstances, utilize the following invitations nor directly or indirectly induce other IE's to do so:
- 7.1.1 Give the impression that it relates to an employment opportunity.
- 7.1.2 Imply that the invitation is to a social event.
- 7.1.3 Disguise the invitation as a 'market survey'.
- 7.1.4 Promote the event as a 'tax seminar'.
- 7.1.5 Promote the Premier Direct Business opportunity as a business relationship with a person, company, or organisation other than Premier Direct.
- 7.1.6 Directly or indirectly indicate that Premier Direct Products are distributed through or as a part of a brokerage operated by a person, company or organisation other than Premier Direct.
- 7.1.7 Directly or indirectly indicate that the Premier Direct Business, IE's or Premier Direct Products are part of a business other than Premier Direct.
- 7.1.8 Deny, if asked, that the presentation is about the Premier Direct Business Plan.
- 7.1.9 Imply that it is an event other than a business opportunity.
- 7.2 When approaching, or setting up appointments with prospects, an IE should:
- 7.2.1 Introduce himself by name.
- 7.2.2 As soon as possible notify the prospect that he is a Premier Direct IE and provide information concerning Premier Direct.
- 7.2.3 Indicate the purpose of contact, namely the presentation of the Premier Direct Business Plan.
- 7.3 Sponsoring Guidelines: When introducing a prospect to the Premier Direct Business Plan, the IE must comply with the following:
- 7.3.1 Only use earnings and/or rebate information based on their own personal experience provided that, at the same time, the IE discloses to the prospect the average profits, earnings and sales figures and percentages as published from time to time by Premier Direct.
- 7.3.2 Only cite lifestyle examples, e.g. travel, automobile, homes of successful IE's, and contributions to charitable causes, provided such benefits were

received as a direct result of building a successful Premier Direct Business.

- 7.3.3 Not lead the prospect to believe that there is no requirement that the prospect market products or presents the Premier Direct Business Plan.
- 7.3.4 Not promote the enjoyment of tax benefits as the best or principal reason for becoming a Premier Direct IE.
- 7.3.5 Not represent that Premier Direct is a “get-rich-quick” opportunity in which it is easy to achieve success with little or no expenditure of effort or time.
- 7.3.6 Not present the Premier Direct Business or solicit participation in the Business through mass mailings, telemarketing, national advertising, computer communications e.g. spam mail, or any other means by which person-to-person contact is not required.

7.4 No Exclusive Territories: No IE shall represent that there are exclusive territories available under the Premier Direct Business model.

Section 8: Use of the Premier Direct Trade Name, Trademarks, and Copyrighted Materials

Introduction

The Premier Direct trade name, trademarks and service marks are important and valuable business assets and accordingly must be protected from misuse and infringement by others. Therefore, Premier Direct makes every effort to protect its trademarks, corporate logos, label designs and Product names so that others cannot use them illegally.

Premier Direct’s names, trademarks, designs, logos, symbols or any other intellectual property may not be used by any person, including a Premier Direct IE, without Premier Direct’s prior written permission. The Code set forth below has been developed to maintain the integrity of the Premier Direct name and trademark and to ensure that the name ‘Premier Direct’ will be available exclusively for use by IE’s in their Businesses. No alterations to the approved Premier Direct logos and trademarks are allowed under any circumstances. Upon request, Premier Direct will provide an example of the approved logo and colour specifications.

- 8.1 Signage: An IE wishing to display the Premier Direct logo and/or name in public, must obtain prior written approval from Premier Direct for such use of the Premier Direct name and/or logo.
 - 8.1.2 An IE who operates his Premier Direct Business from an office shall not service any retail customers from the office, since to do so would convert the office into a store.
 - 8.1.3 Premier Direct reserves the right, at all times, to withdraw permission to display the Premier Direct name if the standards set out by Premier Direct from time to time are not met. In this regard the IE hereby authorises Premier Direct to remove its names, logos and/or signs which are displayed by the IE in contravention of this Code.
 - 8.1.4 Vehicle signs and bumper stickers: No IE may use the Premier Direct trade name, trademark, logo, design or symbol on any vehicle except with the express prior written consent from Premier Direct. The IE must comply with the Premier Direct Code of Conduct at all times when displaying Premier Direct’s names, logos etc on vehicles.
 - 8.1.5 Premier Direct reserves the right to withdraw permission to use the Premier Direct name, logos etc on any vehicle if the owner fails to comply with the Code of Conduct or standards set down by Premier Direct.
 - 8.1.6 Any reference to Premier Direct on a vehicle must be immediately, and completely, removed should Premier Direct withdraw its permission for its names, logos etc to be displayed on a vehicle or when the vehicle is sold or traded in by the IE. In this regard the IE hereby authorises Premier Direct to take whatever steps are required to remove its names, logos etc. from a vehicle should the IE fail to do so in accordance with this Code, and the IE hereby waives all and any claims it may have against Premier Direct for damages which the IE may sustain and arising from this authority.
- 8.2 Pre-printed Cheques: No Premier Direct IE who uses pre-printed cheques may use the Premier Direct logo or trade name on any pre-printed cheques.
- 8.3 Premier Direct Literature and Promotional Gear: Premier Direct literature and promotional gear, including the Premier Direct Business Development Kit and Tools, may not be produced by, or procured from any source other than Premier Direct.
- 8.4 Copyrighted Materials: All Premier Direct printed material are protected by copyright and may not be reproduced in whole or in part by IE’s or other persons, except with the written permission of Premier Direct.
- 8.5 Under no circumstances may an IE use the names, trademarks, logos or any other intellectual property of third parties affiliated to Premier Direct or any company within The Unlimited Group, without the express written consent of the third party owner of such intellectual property.
- 8.6 Under no circumstances may an IE use any Premier Direct intellectual property once an IE’s membership of Premier Direct has been terminated or cancelled. On cancellation or termination of an IE’s Premier Direct membership, the IE shall forthwith destroy all Premier Direct intellectual property in his possession, and certify to Premier Direct in writing, and within 5 (five) days of the effective date of the termination or cancellation, that he has complied with this clause.
- 8.7 Penalties for Violations: Any IE who breaches any provision of this Section 8 may:
 - 8.7.1 Be required to remove unauthorised signs, destroy unauthorised literature, and cancel unauthorised advertising or the like.
 - 8.7.2 Be denied the right to make any future use of Premier Direct’s intellectual property.
 - 8.7.3 Have his membership of Premier Direct terminated.
 - 8.7.4 Be liable for damages in money to Premier Direct as a result of the unauthorised use of Premier Direct’s intellectual property.

Section 9: Death, Inheritance and Succession

- 9.1 An IE may will his Premier Direct business to a third party in the event of his death.

Section 10: Enforcement of the Premier Direct Code of Conduct

Introduction

The reputation and integrity of the Premier Direct business in the eyes of the public, the media and government officials is of utmost importance. No violation of this Code shall be tolerated in any form whatsoever. Accordingly, while Premier Direct will make every effort to correct any violation through guidance and counselling, further action may be required in more serious cases, including but not limited to the following:

- 10.1 A period of suspension for the offending IE.
- 10.2 Immediate cancellation of the IE's Business.

Where an IE becomes aware of a violation of the Premier Direct Code of Conduct, the IE shall lodge a complaint with Premier Direct in accordance with the Complaint Procedure set out below.

- 10.3 Complaint Procedure: When an IE has discovered that there may have been a violation of the Code of Conduct, he must notify Premier Direct and his Royal Crown in writing of the violation and all facts and documentary proof that may be in his possession or within his knowledge.
 - 10.1.1 Notification to Alleged Violator: On receiving this notice, Premier Direct will notify the appropriate IE of the complaint and request an immediate response, which notification and response shall be reduced to writing.
 - 10.1.2 Request in instances of Insufficient Information: If the complaint and response do not contain sufficient facts upon which to make a decision, additional information may be requested from any party by Premier Direct, including securing the presence of affected person/s in attendance before the Premier Direct management.
 - 10.1.3 Informal Resolution: After Premier Direct receives all information relevant to the complaint, Premier Direct will decide whether there has been a violation of the Code of Conduct and, if the complaint is verified, discuss the matter with the IE's involved in order to develop an appropriate corrective action plan.
 - 10.1.4 Formal Resolution: If Premier Direct is unable to settle the matter informally, and if the appropriate corrective action involves measures other than termination of the Business concerned, then Premier Direct will forward a decision letter to the violating IE, as well as their Sponsor and the Royal Crown in the Genealogy of the violating IE. The decision letter will list the specific complaint(s), outline the corrective action to be taken and, if appropriate, set a time limit for such compliance.
 - 10.1.5 Failure to Comply: In the event the IE fails to comply with the prescribed corrective action, then Premier Direct may take such further action which it, in its sole discretion, deems appropriate.

Section 11: Termination/Cancellation

- 11.1 Premier Direct may, in its sole discretion and by notice in writing to an IE, terminate the IE's membership of Premier Direct with immediate effect should one or more of the following occur:
 - 11.1.1 If the IE provides false information in his application for membership of Premier Direct.
 - 11.1.2 If the IE seriously (materially) misrepresents Premier Direct or the Premier Direct Business and Products.
 - 11.1.3 If the IE breaches any provision of this Code of Conduct and fails to rectify such breach within the time period specified by Premier Direct in writing.
 - 11.1.4 If the IE commits repeated breaches of any provision of this Code of Conduct.
 - 11.1.5 If the IE becomes the subject of insolvency or winding-up proceedings.
 - 11.1.6 In the event that an IE is incapable of managing his affairs by reason of any mental condition or incarceration of whatever form.
- 11.2 Premier Direct's decision shall be final and binding on the IE, subject to the IE's right, if applicable, to appeal the decision to a Review Panel pursuant to the procedure set out in Section 15.
- 11.3 Termination Process: The IE shall be given written notice of Premier Direct's decision. Such notice shall:
 - 11.3.1 Be mailed to the IE's postal address, according to Premier Direct's records;
 - 11.3.2 If applicable, state the Section(s) of the Code violated by the IE;
 - 11.3.3 State the effective date from which the IE's membership of Premier Direct has been cancelled; and
 - 11.3.4 Advise the IE of his right to appeal Premier Direct's decision, if applicable.
- 11.4 Upon termination of his or her membership of Premier Direct, the IE shall forthwith:
 - 11.4.1 Cease to use any and all Premier Direct intellectual property including, without limitation, trademarks, trade names, insignia or logos;
 - 11.4.2 Destroy all Premier Direct intellectual property in his possession including Kits, in accordance with the provisions of section 8.6 above; and
 - 11.4.3 Cease to identify himself as a Premier Direct IE.
- 11.5 In the event that Premier Direct suspends, terminates or cancels an IE's Business, the IE will have no claim against Premier Direct for any damages or losses

arising out of, or in connection with, such suspension, termination or cancellation, and the IE waives any claim which he may have against Premier Direct and arising as a result of such suspension, termination or cancellation.

- 11.6 The IE hereby indemnifies and holds Premier Growth Group (Pty) Limited, as well as its successors or assigns, harmless against all losses, damages, claims and costs, including costs on an attorney and own-client scale, that Premier Growth Group (Pty) Limited may suffer directly or indirectly, arising from any claim of any nature whatsoever being made against Premier Growth Group (Pty) Limited as a result, amongst other things of the following:
- 11.6.1 An IE's breach of Premier Direct's refund policy (see section 4.6 above);
 - 11.6.2 An IE misrepresenting, whether negligently or intentionally, an IE's relationship with Premier Direct, or misrepresenting Premier Direct's Products or the Premier Direct Business model;
 - 11.6.3 A breach of this Code of Conduct.

Section 12: Suspension of an Independent Entrepreneur

- 12.1 In an effort to prevent the Premier Direct Business model and/or Products being misrepresented, or as an alternative to terminating the business of an IE or Royal Crown who has violated the Code of Conduct, Premier Direct may:
- 12.1.1 Withhold payment of bonuses and awards.
 - 12.1.2 Suspend authorisation to conduct sponsoring activities (sponsoring recruiting meetings, training sessions, home presentations, etc.).
 - 12.1.3 Suspend invitations to Premier Direct-sponsored trips.
- 12.2 Interim Managers: Where Premier Direct is of the opinion that the interests of any Business within a particular Genealogy are being adversely affected by the inability or unwillingness of an IE within the same Genealogy to properly carry out his/her responsibilities and obligations Premier Direct may, by notice in writing to the IE concerned, appoint an interim manager to run the Business of the violating IE. Such appointment shall apply until resolution of the situation to Premier Direct's reasonable satisfaction. Furthermore, Premier Direct shall be entitled to suspend all bonus payments and awards, including any trips due to the relevant IE, until the matter has been resolved to the satisfaction of Premier Direct. The interim manager shall be entitled to be remunerated, which remuneration shall be deducted from any monies due to the defaulting IE by Premier Direct.

Section 13: Termination or Suspension by Premier Direct without Formal Complaint

- 13.1 Premier Direct may terminate or suspend an IE's business without having received a formal complaint.
- 13.2 Where the violation is material, and of such a magnitude as to be detrimental in all respects to the Premier Direct business, or the IE's own Business, then Premier Direct may terminate the Business immediately, and without notice to the IE.
- 13.3 The IE shall have the right to request a review of the decision by Premier Direct in accordance with Section 15.

Section 14: Disposition of Terminated or Non-Renewed Businesses

- 14.1 Process: In the event that Premier Direct decides to terminate an IE's Business, or decides not to renew an IE's authorisation, or if an IE terminates his Business or fails to renew it within the required time period, the disposition of such Business will be determined by Premier Direct in its sole discretion. In exercising its prerogative Premier Direct may, in its sole discretion:
- 14.1.1 Sell the Business. Should Premier Direct sell the Business it shall:
 - 14.1.1.1 offer the Business for sale to another IE in accordance with the order of priority set out in Section 6.6.2;
 - 14.1.1.2 record the terms of any sale in a written contract;
 - 14.1.1.3 ensure that the Business remains in its current position in the Genealogy and will be made a No. 2 Business of the purchaser;
 - 14.1.1.4 place all funds resulting from the sale into an incentive fund to be distributed by Premier Direct amongst eligible IE's.
 - 14.1.2 Merge the Business with the Business of the first qualified Sponsor up line in the Genealogy.

Section 15: Review by Premier Direct

- 15.1 Suspension of Authorisation Until Decision Is Made: In the event that an IE makes use of his right to appeal to the Premier Direct Review Panel, the decision taken by Premier Direct may be suspended until a review has taken place and a final decision has been taken by the Review Panel. During this period of suspension:
- 15.1.1 The IE shall not conduct his Business or any other Premier Direct related activity.
 - 15.1.2 The IE shall not represent that he is a Premier Direct IE.
 - 15.1.3 Payment of any discounts, rebates or other monies payable to the IE shall be computed, but shall be held in escrow by Premier Direct. A decision as to whether the monthly volume of the Business is to be counted towards qualification for Royal Crown status, one-time cash awards, or for any other awards, will be held over by Premier Direct until the final decision of the Review Panel has been made.
 - 15.1.4 The IE will not be invited to attend Leadership Seminars which may be held during this period, even though the IE may have qualified for such seminars prior to the period of suspension.
 - 15.1.5 In the event the decision of the Review Panel is rendered in favour of the IE, Premier Direct shall restore full rights and privileges and pay the

balance of monies held in escrow to the IE. Any administrative costs incurred by Premier Direct during these proceedings may be deducted from monies held by it in escrow.

- 15.1.6 In the event of any other decision taken by the Review Panel, Premier Direct shall deal with the monies held in escrow in its sole discretion.
- 15.2 Procedure for Filing an Appeal for Review: The request for review must be in writing and should be accompanied by relevant documents supporting the request. The request must be filed within the time period specified in the decision letter and is to be addressed to Premier Direct, Private Bag X7028, Hillcrest, 3650, KwaZulu-Natal, South Africa. If the request is filed after the time limit, the request will be denied and the IE will be notified that his request has been dismissed.
- 15.3 Membership of Review Panel: The Review Panel shall consist of Premier Direct staff, as may be selected by Premier Direct.
- 15.4 Review Panel Members Are Not Arbitrators: The Review Panel provides an internal procedure for the review of decisions as to the termination, non-renewal, or suspension of an IE. Members of the Review Panel do not act as arbitrators. If the IE initiates litigation prior to the hearing by the Review Panel, the reviewing proceedings shall be cancelled immediately.
- 15.5 Procedures for Review by Panel
- 15.5.1 The parties may offer evidence and produce additional evidence independently, or as the Panel requests. The Review Panel shall assess the relevance and materiality of the evidence before it.
- 15.5.2 Each party will have the opportunity to inspect any documents which are submitted by any other party.
- 15.6 Final Determination by the Review Panel
- 15.6.1 The determination of the Review Panel will be communicated to all parties.
- 15.6.2 The Review Panel may affirm, reverse or modify the decision of Premier Direct.
- 15.6.3 If the Review Panel upholds a termination/cancellation decision, or directs that a Business be terminated, such termination will be confirmed by Premier Direct in writing to the IE, including the date from which such termination is effective (which may be the date on which the Business was originally terminated by Premier Direct).
- 15.6.4 In the event that the Review Panel decides upon corrective action other than termination, notification of such corrective action shall be communicated by Premier Direct to the offending IE by mail. Such notice will include either the date for completion of any action by the IE or the dates(s) on which any action shall be taken by Premier Direct.
- 15.6.5 Under no circumstances shall Premier Direct be liable to an IE for any loss or damages whatsoever as a result of any decision by Premier Direct to terminate the IE's Business including, without limitation, loss of profits, and the IE hereby waives any claim against Premier Direct as a result of the suspension, termination or cancellation of his Business.

Glossary of Terms

Network/Multi-level marketing

System where a person is paid compensation for every member who he enrolls into the business, and in some cases the people enrolled by those people who he enrolled. Most networks pay to certain levels however very few worldwide pay to unlimited levels as is done within Premier Direct.

Direct selling/marketing

Means of promoting and selling products in a face to face manner.

Downline

Any person who has joined the business under your structure. This will include members that you personally introduce as well as members that are introduced by other people in your team.

Frontline

A person who is introduced into the business directly by you.

Upline

The person that introduced you into the business as well as their introducer and so on.

IE – (Independent Entrepreneur)

A person who owns a premier Direct business and product. All members within Premier Direct are referred to as an IE or an Independent Entrepreneur.

Member

Also referred to as IE

Residual income

Income that is earned on a repeated basis for a singular event. Examples of this is a musician who records a song, and is paid whenever the song is used. In Premier Direct you introduce a member into the business and earn residual income from Premier Direct every time they pay their product premium, provided you have paid your product premium as well.

Premium

The monthly debit order amount paid for your product bundle.

PV (Points Value)

A portion of the monthly product premium amount, which is allocated to your business turnover.

Group PV

The total Points value of an IE's business. It is a sum of an IE's entire downline's PV.

Breakaway

When an IE's business in your downline has reach Emerald (21%) level their business will breakaway and fall outside of your normal residual compensation, you will however earn a bonus from that group PV provided you meet certain criteria.

Frontline Breakaway

When an IE in your frontline reaches Emerald (21%) level their business breaks away and fall outside of your normal residual compensation, you will however earn a bonus from that group PV provided you meet certain criteria.

Side volume

This is the PV of any business outside of your breakaway business.

DSA

Direct Selling Association of South Africa, a self-regulating association of direct selling companies that promotes and protects the interests of its members, distributors and consumers.

DMA

Direct Marketing Association of South Africa, an independent body appointed to regulate and protect both customers and direct marketing associations.

FSP

Financial services provider

Genealogy

The "family tree" of the business. Shows who you have personally introduced into the business as well as all the introductions in your downline. In short it is the structure of your business.

Business Zone

Section of Premier Direct website where an IE can view all his own business reports.

KIT

The pack containing your business folder which contains all relevant information and paperwork to start your business.

Compensation

Income paid from Premier Direct to IE's in the form of residual income for every active member every month as well as applicable bonuses. Paid in arrears on the 27th of every month.

Bonus

Income paid by Premier Direct to an IE who fulfills certain criteria.

Duplication

Getting people to replicate success of others by showing them how to copy the simple process.

Annual Decay

System imposed by some network marketing companies where residual income decreases after a certain number of years and others may impose rules where if you do not constantly add new members you stand to lose your residual income.

Payaway

This is a term used to explain the compensation amount that is paid. An IE will be on a certain percentage earning level and will earn that percentage, minus the percentage of his immediate downline on his group PV outside any breakaways.

The Plan

This is the explanation of how the Premier Direct business works and is included in your KIT on a CD and DVD in a presentation format.

Prospect

A person who you have approached to join the business and has not yet signed up with Premier Direct.