TERMS AND CONDITIONS

THESE TERMS AND CONDITIONS ("TERMS") GOVERN YOUR ACCESS TO AND USE OF THE DIGITAL WALLET PLATFORM PROVIDED BY REW3RD), TAILORED SPECIFICALLY TO CREDIT AND INSURANCE PROVIDER MERCHANTS. BY ACCESSING OR USING REW3RD'S PLATFORM, YOU AGREE TO BE BOUND BY THESE TERMS. IF YOU DO NOT AGREE TO THESE TERMS, PLEASE DO NOT USE REW3RD'S PLATFORM.

1. ACCEPTANCE OF TERMS

1.1. BY ACCESSING OR USING REW3RD'S PLATFORM, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND BY THESE TERMS.

1.2. WE RESERVE THE RIGHT TO MODIFY THESE TERMS AT ANY TIME WITHOUT PRIOR NOTICE. ANY CHANGES TO THESE TERMS WILL BE EFFECTIVE IMMEDIATELY UPON POSTING. YOUR CONTINUED USE OF REW3RD'S PLATFORM AFTER THE POSTING OF CHANGES CONSTITUTES YOUR ACCEPTANCE OF SUCH CHANGES.

2. ELIGIBILITY

2.1. TO USE REW3RD'S PLATFORM, YOU MUST BE AT LEAST 18 YEARS OLD AND LEGALLY ABLE TO ENTER INTO CONTRACTS.

2.2. BY USING REW3RD'S PLATFORM, YOU REPRESENT AND WARRANT THAT YOU MEET THE ELIGIBILITY REQUIREMENTS SET FORTH IN THESE TERMS.

3. COLLECTION AND USE OF PERSONAL INFORMATION

3.1. REW3RD COLLECTS AND PROCESSES PERSONAL INFORMATION IN ACCORDANCE WITH THE PROTECTION OF PERSONAL INFORMATION ACT (POPIA) AND ITS PRIVACY POLICY.

3.2. BY USING REW3RD'S PLATFORM, YOU CONSENT TO THE COLLECTION, PROCESSING, AND USE OF YOUR PERSONAL INFORMATION BY REW3RD FOR THE PURPOSE OF PROVIDING AND IMPROVING ITS SERVICES.

4. COMPLIANCE WITH LAWS AND REGULATIONS

4.1. REW3RD COMPLIES WITH ALL APPLICABLE LAWS AND REGULATIONS GOVERNING FINANCIAL TRANSACTIONS, INCLUDING BUT NOT LIMITED TO THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT (FAIS), THE FINANCIAL INTELLIGENCE CENTRE ACT (FICA), AND ANY REGULATIONS SET FORTH BY THE FINANCIAL SECTOR CONDUCT AUTHORITY (FSCA).

4.2. REW3RD ACKNOWLEDGES ITS OBLIGATIONS UNDER RELEVANT LEGISLATION AND AGREES TO FULFILL ALL REGULATORY REQUIREMENTS IMPOSED BY FAIS, FICA, AND THE FSCA IN RELATION TO FINANCIAL SERVICES.

4.3. REW3RD MAY FACILITATE THE BROKERING OF INSURANCE AND CREDIT PRODUCTS BY CONNECTING USERS WITH LICENSED PROVIDERS. USERS ACKNOWLEDGE THAT REW3RD ACTS SOLELY AS A PLATFORM FOR FACILITATING SUCH TRANSACTIONS AND DOES NOT ASSUME ANY RESPONSIBILITY FOR THE PRODUCTS OR SERVICES OFFERED BY THIRD-PARTY PROVIDERS.

5. SECURITY AND PRIVACY

5.1. REW3RD IMPLEMENTS STRINGENT SECURITY MEASURES TO PROTECT USER INFORMATION AND ENSURE THE CONFIDENTIALITY AND INTEGRITY OF DATA.

5.2. USER DATA, INCLUDING TRANSACTION DETAILS AND PERSONAL INFORMATION, IS ENCRYPTED AND STORED SECURELY IN ACCORDANCE WITH INDUSTRY BEST PRACTICES.

5.3. REW3RD RESPECTS USER PRIVACY AND ADHERES TO APPLICABLE DATA PROTECTION LAWS, INCLUDING POPIA AND ITS PRIVACY POLICY.

6. LIABILITY

6.1. REW3RD SHALL NOT BE LIABLE FOR ANY LOSSES, DAMAGES, OR LIABILITIES ARISING OUT OF OR IN CONNECTION WITH THE USE OF ITS PLATFORM, EXCEPT TO THE EXTENT CAUSED BY ITS OWN GROSS NEGLIGENCE OR WILLFUL MISCONDUCT.

7. DISPUTE RESOLUTION

7.1. ANY DISPUTES RELATED TO THE USE OF REW3RD'S PLATFORM SHALL BE RESOLVED IN ACCORDANCE WITH THE GENERAL DISPUTE RESOLUTION PROCEDURES OUTLINED IN THE TERMS AND CONDITIONS.

8. GOVERNING LAW

8.1. THESE TERMS SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF SOUTH AFRICA.

9. CONTACT INFORMATION

9.1. IF YOU HAVE ANY QUESTIONS OR CONCERNS ABOUT THESE TERMS OR REW3RD'S PLATFORM, PLEASE CONTACT US AT SUPPORT@BMA.NETWORK

10. ENTIRE AGREEMENT

10.1. THESE TERMS CONSTITUTE THE ENTIRE AGREEMENT BETWEEN YOU AND REW3RD REGARDING THE USE OF ITS PLATFORM.