

Terms and Conditions Annexure A

1. Detailed description of goods and/or services

LIFEWELL (PTY) Ltd is a business in the Value added services industry that provides day to day benefits for both companies and individuals.

2. Delivery policy

Subject to availability and receipt of payment, requests will be processed within _2_ days and delivery confirmed by way of email / SMS. (for e.g. membership number or Reference number etc. and must mention the use of courier and/or postal services and associated costs, if applicable.)

3. Return and Refunds policy

The provision of goods and services by LIFEWELL (PTY) Ltd is subject to availability. In cases of unavailability, LIFEWELL (PTY) Ltd will refund the client in full within 30 days. Cancellation of orders by the client will attract no additional administration fee.

4. Customer Privacy policy

LIFEWELL (PTY) Ltd shall take all reasonable steps to protect the personal information of users. For the purpose of this clause, "personal information" shall be defined as detailed in the Promotion of Access to Information Act 2 of 2000 (PAIA). The PAIA may be downloaded from:

http://www.polity.org.za/attachment.php?aa_id=3569.

5. Payment options accepted

Payment may be made via Visa, MasterCard, Diners or American Express Cards or by bank transfer into the LIFEWELL (PTY) Ltd bank account, the details of which will be provided on request.

6. Card acquiring and security

Card transactions will be acquired for LIFEWELL(PTY) Ltd via PayGate (Pty) Ltd who are the approved payment gateway for all South African Acquiring Banks. DPO PayGate uses the strictest form of encryption, namely Secure Socket Layer 3 (SSL3) and no Card details are stored on the website. Users may go to www.paygate.co.za to view their security certificate and security policy.

7. Customer details separate from card details

Customer details will be stored by LIFEWELL (PTY) Ltd separately from card details which are entered by the client on DPO PayGate's secure site. For more detail on DPO PayGate refer to www.paygate.co.za.

8. Merchant Outlet country and transaction currency

The merchant outlet country at the time of presenting payment options to the cardholder is South Africa. Transaction currency is South African Rand (ZAR).

9. Responsibility

LIFEWELL (PTY) Ltd takes responsibility for all aspects relating to the transaction including sale of goods and services sold on this website, customer service and support, dispute resolution and delivery of goods.

**10. Country of domicile**

This website is governed by the laws of South Africa and LIFEWELL (PTY) Ltd chooses as its domicilium citandi et executandi for all purposes under this agreement, whether in respect of court process, notice, or other documents or communication of whatsoever nature.

11. Variation

LIFEWELL (PTY) Ltd may, in its sole discretion, change this agreement or any part thereof at any time without notice.

12. Company information

This website is run by Web Partner based in South Africa and with registration number: 2014/256140/07 and Brian Abraham Le Roux (Director)

13. LIFEWELL (PTY) Ltd contact details

Company Physical Address: 138 Ivy Road Norwood Johannesburg 2198

Email: info@lifewell.co.za

Telephone: 084 869 6919