# LegalWise Refer-A-Friend rewards programme

## Terms and conditions

Effective 1 November 2026

**LegalWise South Africa (RF) (Pty) Ltd** (Reg. No 1999/003661/07) is an Authorised Financial Services Provider (FSP 50292). The LegalWise Membership Agreement is underwritten by Legal Expenses Insurance Southern Africa Limited (LEZA) (Reg. No 1984/010574/06), a licensed insurer conducting non-life insurance business and a licensed controlling company, and Authorised Financial Services Provider (FSP 17008).

## 1. INTRODUCTION

The LegalWise Refer-A-Friend Rewards Programme ("Programme") allows existing LegalWise Members to refer friends, family members and colleagues to LegalWise and qualify for a reward when an eligible referral successfully becomes a LegalWise Member in accordance with these Terms and Conditions. Participation in this Programme constitutes acceptance of these Terms and Conditions.

## 2. DEFINITIONS

For purposes of these Terms and Conditions:

**"LegalWise":** Means LegalWise South Africa (RF) (Pty) Ltd (Registration Number 1999/003661/07), an Authorised Financial Services Provider (FSP 50292). The LegalWise Membership Agreement is underwritten by Legal Expenses Insurance Southern Africa Limited ("LEZA") (Registration Number 1984/010574/06), a licensed insurer conducting non-life insurance business and an Authorised Financial Services Provider (FSP 17008).

**"Referrer":** Means an existing Main Member of LegalWise, as defined in the LegalWise Membership Agreement, who participates in the Programme by referring an individual to join LegalWise.

**"Referee":** Means the individual referred to LegalWise by the Referrer.

**"Referral":** Means the submission of a Referee's details through an approved LegalWise referral platform.

**"Successful Referral":** Means a referral that:

> Meets all the qualifying requirements stated herein;
> Results in a new LegalWise policy being issued;
> Has successfully paid the first premium;
> Is not reversed, disputed or cancelled;
> Completes any applicable cooling-off period; and
> Remains active and in-force at the time the reward is approved.

**"Reward":** Means the approved voucher, gift or promotional incentive published by LegalWise from time to time.

## 3. CAMPAIGN PERIOD

The Programme will run from: 1 November 2026 to 31 January 2027.

LegalWise reserves the right to extend, suspend, amend or terminate the Programme at any time without prior notice.

Any Successful Referral achieved prior to termination will remain eligible for reward.

## 4. ELIGIBILITY TO PARTICIPATE

To participate in the Programme-

The Referrer must:

> be 18 years or older;
> be a Main Member of LegalWise;
> have an active LegalWise policy; and
> not be in arrears.

The Referee must:

> be 18 years or older;
> reside within South Africa;
> be legally capable of entering into a contract;
> not already hold an active LegalWise policy.

## 5. EXCLUDED PARTICIPANTS

Persons affiliated with LegalWise in any of the following capacities may not participate, which includes directors; permanent and temporary employees; contractors; consultants; marketing agencies involved in the campaign; campaign administrators; immediate family members of the mentioned persons.

LegalWise reserves the right to verify eligibility.

## 6. HOW THE PROGRAMME WORKS

The below step-by-step guide illustrates the general procedures that would be followed leading up to a successful referral.

Step 1: The Referrer speaks to the Referee about the LegalWise legal expenses insurance policy.

Step 2: The Referrer obtains permission (consent) from the Referee to share their personal information with LegalWise for communication regarding the services offered by LegalWise.

Step 3: The Referrer submits the referral by completing the referral form on the LegalWise website.

Step 4: LegalWise validates the referral.

Step 5: LegalWise contacts the Referee.

Step 6: The Referee applies for LegalWise membership.

Step 7: The Referee's first premium is received and successfully processed.

Step 8: The Reward is issued to the Referrer.

## 7. REFERRAL CONSENT

The Referrer warrants that:

> The Referee has been informed that their information will be submitted to LegalWise for marketing of the Legalwise products to them;
> The Referee has provided consent for their information to be shared with LegalWise;
> The Referee has agreed to be contacted by LegalWise.

By submitting a referral, the Referrer indemnifies LegalWise against any claim arising from the unlawful sharing of personal information.

LegalWise may request evidence of the Referee's consent if a dispute is raised.

## 8. PERSONAL INFORMATION AND POPIA COMPLIANCE

Participation is subject to the Protection of Personal Information Act 4 of 2013. Participants consent to the collection, storage and processing of personal information for purposes including campaign administration; reward fulfilment; marketing communications; reporting; fraud prevention; and legal compliance. Personal information may be shared with approved operators and third-party service providers where necessary to administer the Programme.

LegalWise will process personal information lawfully, securely and transparently.

The Referee retains the right to:

> Access information held;
> Request a correction;
> Object to processing where applicable; and
> Withdraw consent in accordance with applicable legislation.

## 9. MARKETING COMMUNICATIONS

Participants agree that LegalWise and approved service providers may communicate through telephone; SMS; WhatsApp; Email; Website; Mobile applications; Social media channels; and/or Direct marketing platforms.

Participants may unsubscribe from marketing communications by following the instructions contained in those communications.

Operational communications relating to referral administration may continue where necessary.

## 10. QUALIFICATION FOR REWARDS

A Referrer qualifies only when the following requirements are met upon successful referral:

> Meets all the qualifying requirements stated herein;
> Results in a new LegalWise policy being issued;
> Has successfully paid the first premium;
> Is not reversed, disputed or cancelled;
> Completes any applicable cooling-off period;
> Remains active and in-force at the time the reward is approved; and
> Fraud checks have been completed.

LegalWise retains sole discretion in determining whether a referral qualifies.

## 11. REWARD RULES

The Reward shall be:

> A R350 Shoprite/Checkers voucher (or alternative reward announced by LegalWise);
> Non-transferable;
> Not exchangeable for cash;
> Limited to one reward per qualifying successful referral.

Maximum rewards:

> Ten (10) Successful Referrals per Referrer during the campaign period.

LegalWise may substitute a reward with one of equal or greater value where necessary.

## 12. DELIVERY OF REWARDS

Rewards will be issued within 30 business days after successful validation.

Delivery may occur through:

> SMS voucher;
> WhatsApp voucher;
> Email voucher;
> Digital gift platform;
> Other approved fulfilment methods.

LegalWise will not be responsible for:

> Incorrect contact information;
> Undelivered communications caused by service providers;
> Expired vouchers;
> Lost or deleted voucher communications.

## 13. FRAUD AND ABUSE PREVENTION

LegalWise reserves the right to investigate any suspicious activity.

Fraud includes, but is not limited to:

> Self-referrals;
> Duplicate referrals;

> False information;
> Manipulated applications;
> Artificial policy lapses and re-joins;
> Collusion;
> Identity misrepresentation.

Where fraud is suspected:

> Reward fulfilment may be suspended;
> Participation may be withdrawn;
> Rewards may be forfeited;
> Legal action may be instituted;
> Damages may be recovered.

**14. LIMITATIONS**

A referral shall not qualify where:

> The Referee is already a LegalWise Member;
> The Referee previously applied and is currently in process;
> The Referee appears on an exclusion list;
> The referral originated outside approved channels;
> The Referrer exceeds referral limits;
> Required consent cannot be established.

**15. NO AUTHORITY TO ACT FOR LEGALWISE**

Participants acknowledge that they:

> Are not agents of LegalWise;
> May not provide legal advice;
> May not provide financial advice;
> May not conclude agreements on behalf of LegalWise;
> May not present themselves as LegalWise representatives.

All sales discussions will be conducted solely by authorised LegalWise representatives.

**16. PROHIBITION OF INDUCEMENTS**

Referrers may not offer money, gifts or discounts, make promises or provide misleading information to persuade any person to take up a LegalWise Membership.

Nothing in this Programme constitutes an inducement to take out or maintain insurance cover.

17. DISCLAIMER

LegalWise does not guarantee continuous availability of referral platforms, error-free digital systems, and/or uninterrupted Programme operation.

LegalWise shall not be liable for network and device failures, system errors, communication delays, and/or third-party service interruptions.

**18. RESERVATION OF RIGHTS**

LegalWise reserves the right to:

> Verify all referrals;
> Audit Programme activity;
> Reject any referral;
> Amend rewards;
> Amend the Programme mechanics;
> Modify these Terms and Conditions.

Any decision made by LegalWise shall be final and binding.

**19. GOVERNING LAW**

These Terms and Conditions shall be governed by the laws of the Republic of South Africa.

Any dispute arising from the Programme shall be subject to the jurisdiction of South African courts.

**20. CONTACT DETAILS**

Questions regarding the Programme may be directed to:

LegalWise South Africa

Website: www.legalwise.co.za

Contact: +27 (11) 670-4500

Email: sibusisok@legalwise.co.za