

**Standard Terms and Conditions for our “Money Builder”  
referral fee sales campaign.**

**Welcome to the Grobbelaars Financial Services (Pty) Ltd  
“Money Builder” referral fee sales campaign project!!**

**a. Campaign participants must have an existing Grobbelaars Financial Services (Pty) Ltd funeral policy.**

So, to ensure that you are eligible to become a participant in our “Money Builder” referral fee sales campaign project, we need to quickly confirm your existing funeral insurance policy details with Grobbelaars Financial Services (Pty) Ltd (GFS).

Full Names & Surname: \_\_\_\_\_

ID Number: \_\_\_\_\_ Policy Number/s: \_\_\_\_\_

Cell Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

If you do not have one of our funeral insurance policies, now is the time to get one!

If you purchase one right now, ***your 1<sup>st</sup> month’s premium is FREE!***

**b. This is how our referral fee sales campaign works and how you could continuously receive extra cash in your pocket!**

- i. You simply provide Grobbelaars Financial Services (Pty) Ltd (GFS) with the name and number of a family member or a friend we could contact in order to discuss their funeral insurance needs with them.
- ii. If we successfully conclude a sale with them, we will pay you a once off referral fee of ***R50 per policy sold***, one month after we have received our first premium and admin fee from the new client you referred to us! ***But, that’s not all!!***
- iii. ***As from the 2<sup>nd</sup> month and every month there after you will also receive an ongoing R5.00 referral fee per policy per month for as long as the referred policies are paid and remain active with Grobbelaars Financial Services (Pty) Ltd.***
- iv. ***Over and above this***, you will receive a once off ***BONUS*** amount, should you refer the following amount of ***successful policies of any one month:***
  - i. 5 New Clients - A once off ***BONUS*** of R20.00 per client and you get ***AN EXTRA R100.00!***
  - ii. 10 New Clients - A once off ***BONUS*** of R25.00 per client and you get ***AN AXTRA R250.00!***
  - iii. 15 New Clients - A once off ***BONUS*** of R30.00 per client and you get ***AN EXTRA R450.00!***
  - iv. 20 New Clients - A once off ***BONUS*** of R35.00 per client and you get ***AN EXTRA R700.00!***
  - v. 30 New Clients - A once off ***BONUS*** of R40.00 per client and you get ***AN EXTRA R1000.00!***

Direkteure / Directors: Johannes Vermooten (Voorsitter / Chairman) | Dion Knoesen (Besturende Direkteur / Managing Director) |  
Elsabé M Basilio (Uitvoerende Direkteur / Executive Director) | Joachim Vermooten (Nie-uitvoerende Direkteur / Non-Executive Director) |  
Joaney Prinsloo (Maatskappy Sekretaris / Company Secretary)

- c. The more sales we generate with the people you refer to us, the more **extra cash** you receive!  
(See the graphics on page 3 where the **BONUS** payable examples show just how your piggy bank can **increase month after month!!**)
- d. Campaign participants are not employees of Grobbelaars Financial Services (Pty) Ltd.  
An invited campaign participant who is not in the permanent or temporary employ of Grobbelaars Financial Services (Pty) Ltd at the time he/she was invited to participate in this “Money Builder” Referral Fee sales campaign, may not from the moment he/she becomes actual participants in the “Money Builder” Referral Fee sales campaign, in any way, shape or form, consider him/herself as being employees of the company in any capacity and the referral fees payable may not in any way be deemed as earnings or commissions.  
A campaign participant may, at no time and under any circumstances, give any insurance product or financial advice to any person referred to Grobbelaars Financial Services (Pty) Ltd. The company’s own registered agents will provide whatever necessary information to the persons referred to by all campaign participants.  
The company’s staff employed in a permanent capacity may, if they so wish also participate in this “Money Builder” Referral Fee sales campaign and the “Money Builder” Referral Fee sales campaign benefits as well as the said campaign’s Standard Terms and Conditions will apply to them also.
- e. A campaign participant may not advertise for or on behalf of Grobbelaars Financial Services (Pty) Ltd.  
A campaign participant may not place any form of advertising on behalf of the company, neither may a campaign participant use the Grobbelaars Financial Services (Pty) Ltd trademarks or names or logos for any personal or private purpose whatsoever.
- f. A campaign participant’s referral fees and or bonuses are only payable and due once new sales have been concluded in line with points two and three hereinabove.  
A campaign participant’s referral fees and or bonuses are only payable in the event of new sales successfully concluded with a person referred to the company by a campaign participant. A campaign participant’s referral fees will be paid into his/her bank account on a monthly basis by the 15<sup>th</sup> of each month, via EFT payment.
- g. “Claw back” rule shall apply.  
A “claw back” rule shall apply in this “Money Builder” Referral Fee sales campaign project up to and including month number six in the life of the policy sold.
- h. A Campaign participant will be notified via SMS of all sales successfully concluded with a person referred to the company.
- i. All campaign participants will receive a monthly referral statement via email in respect of their respective client referral status and related developments.
- j. Campaign participation cancellation.  
Should a campaign participant no longer wish participate in this “Money Builder” Referral Fee sales campaign he/she is required to advise the company of this in writing.
- k. Automatic cessation of the “Money Builder” Referral Fee sales campaign privileges as defined in these Terms and Conditions.  
If a campaign participant’s own funeral insurance policy becomes inactive for whatever reason, unless otherwise agreed to in writing between the participants and the company, the said participant may no longer continue to participate in this campaign from the moment that his/her own funeral insurance policy has become inactive for whatever reason. Any and all referral fees which under normal circumstances would have been payable to such a campaign participant in line with the terms and conditions of this “Money Builder” Referral Fee sales campaign, will then cease with effect from the moment the said participant’s own policy has become inactive.

- l. No campaign participant's past, prevailing and or future potential "Money Builder" Referral Fee sales campaign benefits are transferable.  
Except for the legal right which any beneficiary may have as per the terms and conditions of any active funeral insurance policy held by any active campaign participant, no such campaign participant's past, prevailing and or future potential "Money Builder" Referral Fee sales campaign benefits may be transferred to any other person.
- m. Grobbelaars Financial Services (Pty) Ltd is an Authorised Financial Services provider.  
Our FSP number is: 29536.
- n. All Grobbelaars Financial Services products sold are underwritten by authorised financial service providers.
- o. African Unity Life Ltd - a registered Long Term Insurer (10/10/1221/2)  
African Unity Life Ltd is a registered Long Term Insurer (10/10/1/221/2) and an Authorised Financial Services Provider with FSP number 8447.They are our current underwriter with which Grobbelaars Financial Services (Pty) Ltd is contracted.

