

## EasyPay Everywhere PushaManje prepaid advance

### 1. TERMS AND CONDITIONS

- 1.1. **IMPORTANT:** These Terms and Conditions (“**Terms**”) govern your use of the **PushaManje Advance service** (the “**Service**”), which allows you to obtain value-added-services such as airtime, data, electricity and water as an advance of value. The value of this Advance is then repaid to EasyPay through a deduction from your EPE Account, on the Grant Deposit Date. In addition to repayment of the Advance, EasyPay will be paid a Service Fee which it will deduct the Service Fee on the Grant Deposit Date from your EPE Account as a fee for your use of the Service.
- 1.2. These Terms must be read together with the EPE Account and Card Terms and Conditions, the EPE Pricing Brochure (fees), and our Privacy Policy (collectively, the “**Terms**”). Using the Service means you accept these Terms.
- 1.3. If your access to the Service or your EPE Account is suspended, frozen or restricted under these Terms or the EPE Account Terms, you remain fully liable for all outstanding value of the Advances and Service Fees. Suspension does not affect EasyPay’s right to debit repayment of the Advance or the Service Fee from the next grant deposit into your EPE Account.
- 1.4. Nothing in these Terms unlawfully limits your rights under the Consumer Protection Act, 2008.

### 2. DEFINITIONS

- 2.1. The following definitions apply in addition to those in the EPE Account and Card Terms and Conditions (“**EPE Ts and Cs**”). Where a definition appears in both documents, the EPE definition prevails for EPE services generally, and these definitions apply specifically to the Service:
  - 2.1.1. “**Advance**” means a receipt of value that allows you to purchase airtime, data, electricity or water immediately as an advance;
  - 2.1.2. “**Bank**” means African Bank Limited and/or any other bank or financial institution with which EasyPay enters into a sponsoring arrangement for the EPE Account;
  - 2.1.3. “**Channels**” means any EPE-enabled digital or assisted channels through which the Service is offered, including USSD, App. Web, branch, contact centre, or assisted sales and service points;

- 2.1.4. **“EasyPay” / “we” / “us” / “our”** means EasyPay Financial Services Proprietary Limited, a private company duly incorporated in South Africa (registration number: 1998/020799/07) and a registered financial services (46068) and credit provider (NCRCP633) and its authorised affiliates and agents;
- 2.1.5. **“EPE Account”** means the transactional account opened for you under the EPE programme and managed subject to the EPE Ts and Cs;
- 2.1.6. **“Grant”** means a social grant payment made by the South African Social Security Agency (SASSA) or any other authorised grant-issuing body, deposited into your EPE Account but which excludes Social Relief of Distress grant;
- 2.1.7. **“Grant Deposit”** means any South African Social Security Agency (SASSA) or other recognised grant payment made into your EPE Account;
- 2.1.8. **“Grant Deposit Date”** means the same date every month, being the date when your Grant is deposited into your EPE Account;
- 2.1.9. **“Municipal Allocation Rules”** means any rules applied by municipalities that may allocate your electricity/water purchase value to settle municipal arrears before issuing a token;
- 2.1.10. **“POPIA”** means the Protection of Personal Information Act, 2014;
- 2.1.11. **“Privacy Policy”** means EasyPay’s Privacy Policy, available on the EasyPay/EPE website, which explains how personal information is collected, stored, used, shared and protected, and sets out your rights under POPIA. It also explains what personal information may be shared with the Bank, third-party service providers, credit check entities, regulators, law-enforcement agencies and other parties, where necessary for providing the Service, administering the EPE Account, complying with law, or verifying your eligibility for EasyPay products;
- 2.1.12. **“Service”** means the PushaManje Advance service provided by EasyPay allowing you to obtain airtime, data, electricity or water on credit;
- 2.1.13. **“Service Fee”** means an amount of R0.50 (fifty cents);
- 2.1.14. **“Terms”** means these terms and conditions which govern your use of the Service; and

2.1.15. “You” / “your” means the EPE Account holder who makes use of the Service.

### 3. **ACCEPTANCE AND RELATIONSHIP WITH EPE ACCOUNT TERMS**

- 3.1. These Terms apply whenever you use the Service via any Channel.
- 3.2. These Terms supplement (and must be read with) the EPE Ts and Cs, the EPE Brochure (fees), POPIA-compliant Privacy Policy, and all applicable notices.
- 3.3. If these Terms conflict with the EPE Terms, these Terms apply to the extent of the conflict for this Service.
- 3.4. We may change these Terms any time, provided we give at least 20 (twenty) business days' prior notice to you, usually by publishing an update on our website. You will receive an electronic communication, with a link to the updated Terms. It remains your responsibility to review these changes on our website ([www.epe-online.co.za](http://www.epe-online.co.za)). Publication of such amendments will constitute valid notice of the amendment to you.
- 3.5. Continuing to use the Service means you accept the changes.

### 4. **ELIGIBILITY**

- 4.1. You may use the Service if you:
  - 4.1.1. have received at least 1 (one) SASSA Grant into your EPE account in the previous month before using the Service;
  - 4.1.2. hold an active EPE Account (either as a customer or staff member); and
  - 4.1.3. have no outstanding or missed repayments on previous Advances.

### 5. **YOUR RESPONSIBILITIES**

- 5.1. You must ensure that the cellphone number, mobile network, meter number or municipal information you enter is correct. We will not be held liable where a cellphone is shared with another person.
- 5.2. Advances made in terms of the Service are final and cannot be reversed.
- 5.3. You are responsible for safeguarding your USSD PIN to prevent any unauthorised or unwanted transactions on your EPE Account.

- 5.4. If you have an unpaid Advance directly with your service provider, this amount may be deducted from the recharge amount obtained through the Service.
- 5.5. If your Grant is delayed, withheld or not paid into your EPE Account, repayment remains outstanding.
- 5.6. You may not use the Service for any unlawful, fraudulent, harmful, abusive or misleading purpose, including any activity that may negatively affect EasyPay, the Bank, third-party vendors, municipalities, telecommunications networks, or other customers.
- 5.7. EasyPay may suspend or restrict your access to the Service immediately if we reasonably suspect such conduct, consistent with the suspension and account-restriction rights in the EPE Account.

## 6. **ADVANCE LIMITS AND USE**

- 6.1. We may offer you a personalised Advance limit based on our eligibility assessment.
- 6.2. You may use the full limit or any portion of it.
- 6.3. You are liable only for the value of the Advance used and the Service Fee.
- 6.4. Any unused portion of the Advance may remain available until withdrawn or expired.
- 6.5. The availability of the Service depends on digital channels, telecommunications networks, municipal systems, vendor platforms, and other third-party infrastructure. EasyPay does not guarantee uninterrupted access to the Service and is not liable for delays, downtime, interruptions or failures of systems or networks required to process transactions, consistent with the limitations set out in the EPE Account.
- 6.6. EasyPay may, in its sole discretion, decline to offer an Advance, limit the amount available, or withdraw the Service at any time based on transaction behaviour, risk management, fraud-prevention measures, affordability considerations, system constraints, non-repayment of Advances, or any circumstances contemplated in the EPE Account Terms relating to account risk, misuse or regulatory obligations.
- 6.7. Where the Service results in the issuance of airtime, data, electricity or water tokens, EasyPay is responsible only for processing the financial transaction. Fulfilment, delivery, activation, accuracy, usability, or continuity of vouchers, tokens or credit is the responsibility of the applicable third-party vendor or municipality.

- 6.8. Disputes relating to voucher fulfilment, token validity, Municipal Allocation Rules or service consumption must be directed to the applicable vendor or municipality. EasyPay is not liable for vendor or municipal errors, delays, short-values resulting from municipal debt-recovery allocation rules, or non-issuance of tokens.

## 7. **WHAT YOU MAY PURCHASE**

### 7.1. **Airtime and Data**

- 7.1.1. Airtime purchases cannot be reversed or refunded if the wrong cellphone number or network is entered.

### 7.2. **Prepaid Electricity and Water**

- 7.2.1. We are authorised to sell prepaid electricity and water on behalf of municipalities.
- 7.2.2. Tokens are not refundable, and you must ensure information is correct.
- 7.2.3. Municipalities may apply Municipal Allocation Rules, which may reduce or remove the value of the token issued.

### 7.3. The following terms require your careful attention:

- 7.3.1. All water and electricity purchases are final and non-refundable, including where incorrect numbers or meter details were captured.
- 7.3.2. Municipalities may allocate prepaid electricity or water purchases toward outstanding municipal debt, which may reduce or eliminate the value of the token issued.
- 7.3.3. Repayment of Advances occurs only on the Grant Deposit Date, regardless of other deposits.
- 7.3.4. Failure to repay an Advance may result in suspension of access to the Service, cancellation of the Service, or refusal of future Advances.

## 8. **FEES**

- 8.1. EasyPay earns the Service which is deducted monthly on the Grant Deposit Date from your EPE Account, regardless of the amount advanced.

- 8.2. We may change the Service Fee at any time with 20 (twenty) business days' prior written notice to you, usually by publishing an update on our website.
- 8.3. This Service Fee is in addition to the EPE Account fees listed in the EPE Brochure (fees).

## 9. **REPAYMENT**

- 9.1. You may obtain another Advance only after your previous Advance has been fully repaid.
- 9.2. Repayment will be debited on the Grant Deposit Date. If no Grant is received, repayment remains outstanding until the next Grant Deposit Date.
- 9.3. Partial payments do not constitute repayment.
- 9.4. If you default, we may:
  - 9.4.1. suspend access to the Service;
  - 9.4.2. cancel the Service;
  - 9.4.3. refuse additional Advances; or
  - 9.4.4. apply any combination of the above.
- 9.5. Once a Grant is deposited into your EPE Account, repayment of any outstanding Advance (including the applicable Service Fee) will be deducted before you may use the funds available in your EPE Account for any other purpose. This deduction takes priority over other transactions or instructions, consistent with how all other fees and charges are deducted under the EPE Account.
- 9.6. You may stop using the Service at any time. However, termination or discontinuation of use does not affect your obligation to repay any outstanding Advance.

## 10. **SECURITY, LIABILITY AND INDEMNITY**

- 10.1. The security, liability, PIN-protection, card obligations, and indemnity provisions in the EPE Account Terms and Conditions apply fully to this Service.
- 10.2. This includes your responsibility for transactions until you report loss/compromise, and the limitations of our liability except in cases of reckless or criminal misconduct.

## 11. **SUSPENSION, FREEZE AND TERMINATION**

- 11.1. We may suspend, freeze or restrict your access to the Service (and your EPE Account/Card), with notice where required, in the circumstances described in the Terms, including breach, suspected misuse, regulatory obligations, or legal requirements.
- 11.2. If your access to the Service or your EPE Account is suspended, frozen or restricted under these Terms or the EPE Account Terms, you remain fully liable for all outstanding Advances and Service Fees. Suspension does not affect EasyPay's right to debit repayment from the next Grant Deposit into your EPE Account.

## 12. **PRIVACY (POPIA)**

- 12.1. Your personal information will be processed in accordance with our Privacy Policy and may be shared with the Bank, third-party service providers and regulators when required for providing the Service or complying with law.

## 13. **COMPLAINTS AND QUERIES**

- 13.1. **Financial transaction queries:** 0860 994 162
- 13.2. **Product fulfilment (voucher/token) issues:** Contact the relevant vendor or municipality.
- 13.3. **Complaints:** 0860 995 308 or [complaints@epe-online.co.za](mailto:complaints@epe-online.co.za).
- 13.4. If unresolved, you may escalate to the National Financial Ombud through any of the following channels:
- 13.4.1. address: 110 Oxford Road, Houghton Estate, Johannesburg, Gauteng, 2198 and 6th Floor, Claremont Central Building, 6 Vineyard Road, Claremont, Cape Town, 7708.
- 13.4.2. telephone: 0860 800 900;
- 13.4.3. WhatsApp: +27 (0)66 473 0157;
- 13.4.4. sharecall: +27 (0)86 080 0900;
- 13.4.5. e-mail: [info@nfosa.co.za](mailto:info@nfosa.co.za); and
- 13.4.6. website: [www.nfosa.co.za](http://www.nfosa.co.za).

13.5. EasyPay is a licensed financial services provider in terms of the Financial Advisory and Intermediary Services (“**FAIS**”) Act. If we do not resolve your FAIS complaint or if you are not satisfied with the outcome, you may contact the FAIS Ombudsman: Telephone number: 012 762 5000. Email address: [info@faisombud.co.za](mailto:info@faisombud.co.za). Website: [www.faisombud.co.za](http://www.faisombud.co.za).

#### 14. **GENERAL**

14.1. These provisions form part of and must be read together with these Terms, as set out in the EPE Ts and Cs.

14.2. All general provisions applicable to your EPE Account, including, without limitation, the rules governing customer addresses for notices, FICA documentation and verification requirements, anti-money-laundering and counter-terrorist-financing checks, CODI deposit-insurance coverage, governing law, jurisdiction, severability, and any other mandatory compliance obligations, set out in the EPE Ts and Cs apply equally to your use of this Service and must be read as if full incorporated into these Terms.