

SECTION A

Terms and Conditions Kawena

<p>What is the Service?</p>	<p>It is made up of a Send/Buy (where applicable) and a Collection Service. You can use the service to send value for the purchase goods online or in country in South African Rands (ZAR) for a resident in Mozambique, Zimbabwe, and Malawi, who has a valid identity document (“Beneficiary/Recipient”). Mozambican beneficiaries need to have a CNS/Mpesa account in Mozambique. The beneficiaries will be able to collect goods using the Collection Service at the branches of our partners in each country.</p>
<p>What does the Service cost?</p>	<p>This service to send value is the following:</p> <p>To Mozambique CNS Transfers 9% To Zimbabwe 0% To Malawi 0%</p> <p>NOTE Standard mobile network operator fees and USSD/APP costs apply for calls or/and messages.</p>
<p>How do I register for the service?</p>	<p>You must be registered with Kawena (K-wallet) to use the cell phone sending and online purchase services. Note you can also pay via debit/credit card for online purchases. To register with Kawena suitable documents in line with the Financial Intelligence Centre Act (FICA) 2001 need to be produced. A light registration will require a valid and recognised proof of identity document. Only the following documents will be accepted:</p> <ul style="list-style-type: none"> • SA Green ID Document; • New SA ID Card; • Foreign Passport; • Maroon refugee identity document; • Asylum Permit; or • Work Permit <p>You can register by using the APP on your cell phone or pre-register using the USSD on your cell phone. You must provide Kawena with all the correct information and a copy of your “identity document”. Only when the original “identity document” is presented, at a Kawena branch or an activation team member or via social media or APP will the registration be completed.</p>

	<p>NOTE</p> <p>Customers who visit the nearest Kawena branch to present their original “identity document” must be physically present. Under no circumstances may the document be supplied or delivered by anybody else.</p>
<p>How does the Send Service work?</p>	<p>After the registering, via the APP or USSD, is complete you will receive a message reflecting your PIN/OTP number</p> <p>You can now enter the correct information of the beneficiaries (Recipient) on your cell phone. Kawena does not validate the information you provide. Mozambican beneficiaries must be registered with CNS/Mpesa to send value.</p> <p>You must provide the following details of the beneficiary/s:</p> <ul style="list-style-type: none"> • Full names and surname • Contact number • Gender <p>Once all the information has been entered, you can now deposit value through ABSA and Standard Bank ATM’s (not at the bank teller/counter), EFT or at a Kawena branch. No cheques, debit or credit cards are accepted. Only ZAR (Rand) can be used. The minimum limit per deposit is R100.00.</p> <p>IMPORTANT</p> <p>When transacting through ABSA or Standard Bank, the registered cell phone number (with Kawena) must be used as the reference. Incorrect cell phone numbers may credit the wrong E-wallet and may not be recovered. Reference number should start with local dialling code, 27.....</p> <p>As soon as you receive the electronic receipt confirming the value deposit you can transfer to your beneficiary. You must retain your original deposit slip from ABSA or Standard Bank as proof of deposit in case of any dispute.</p> <p>Should you not receive a SMS within 48 hours after depositing or transferring value, (dependent on network and notifications from ABSA or Standard Bank) you must contact the Kawena Call Centre. Deposits at a Kawena branch are immediate, dependant on system connectivity.</p> <p>NOTE</p> <p>Should value be transferred into the incorrect beneficiary account, Kawena will be unable to transfer to another account. All transfers are irreversible.</p>

	<p>Kawena's Call Centre hours are:</p> <p>Monday to Friday 08:00 to 16:45 Saturday & Sunday 08:00 to 13:00</p> <p>Kawena Call Centre contact no. +2711 450 2203 and Toll free 0800 KAWENA (529362)</p>
<p>What are my daily and monthly value transfer and E-Wallet limits?</p>	<p>A light registration will be able to transfer/buy up to R4 990 per day and R24 990 a month per customer.</p> <p>Your E-Wallet limit is R25 000 per month. Amounts deposited at ATM or via a branch (OTP) and EFT's that exceed the limit will remain in a suspense account until such time it does not exceed.</p>
<p>What are my responsibilities in using this Service?</p>	<p>You must only use this Service if, the transfer is in accordance with the South African Reserve Bank cross border foreign exchange transacting reporting system. By proceeding with the Service, you confirm:</p> <ul style="list-style-type: none"> • Your responsibilities as a Foreign national, are: • You are 18 years or older; • You are a temporary resident duly authorised to live and work in South Africa; • You are a local resident with family outside SA borders: • You are in possession of valid documentation; • You comply with any law which sets out how much and under what circumstances you may send money out of South Africa. Transactions can be blocked or delayed if you or the Beneficiary do not obey the laws. <p>Kawena is required by law to report on value that are being transferred and will report in accordance with the applicable laws and regulations. You agree that your information may be provided to certain Regulatory authorities like South African Revenue Service and / or the Financial Intelligence Centre, however reporting is not limited to these Regulators.</p> <p>Please be aware of the following restrictions on the transferring of value: Kawena may block you from sending value/purchasing online or deny collection should we believe that by doing so:</p> <ul style="list-style-type: none"> • might break any law, regulation, code or other duty that is applicable to Kawena; • may expose Kawena to action from any government or regulator; or • may be linked with fraudulent or illegal activity.

<p>Value transfer/online purchases Reversals and Refund</p>	<ul style="list-style-type: none"> • Should you request from Kawena that the value transfer transaction be stopped or reversed, Kawena will firstly need to confirm whether the Pay-Out Partner has paid the value transfer to the beneficiary before the transaction can be stopped or reversed. • Should Kawena confirm that the payment has not been made to the beneficiary, the value transfer transaction will be reversed, but only after our partners have reversed the value on their side and the necessary reversal form obtained from the sender/purchaser. • Should a refund be requested, Kawena will refund the amount of the value transfer to you, only after the two points listed above have been completed. Your refund will be in ZAR. • All approved refunds shall be available within 7 (seven) working days from the date on which the refund request was received from the customer. • Administration fees will be charged for the work performed to process a refund. The cost is 5% of the specific value transfer transaction total. • Each refund request will be individually scrutinised, and a decision made depending on the legitimacy of the circumstance. • All online purchases will only be reversed in exceptional circumstances. Due process will need to be followed by Kawena’s partners before a reversal can be carried out. This will occur within 7 (seven) working days. A reversal form will need to be completed by the sender/purchaser.
<p>Right of Substitution</p>	<p>Malawi</p> <ul style="list-style-type: none"> • Kawena holds the right to substitute/replace any product advertised on the online store with a similar product because of stock unavailability. • Should a purchased product be unavailable at the time of collection, Kawena can offer a similar or alternative product as a substitute or replacement. • As per the order, the substitution/ replacement products will be for the same quantity as the purchased products. • No cash refunds will be issued. Customers may take advantage of the following options: <ul style="list-style-type: none"> ○ Should a customer refuse the suggested substitution or replacement of the product, Kawena can issue a voucher.

	<p>The voucher will be for the same quantity of the purchased product; or</p> <ul style="list-style-type: none"> ○ The customer can request to be notified via WhatsApp, SMS, or email when the product becomes available. ● The period in which a customer is required to collect their products from date of order issued is one (1) year. <p>Zimbabwe</p> <ul style="list-style-type: none"> ● Refer to Section C of the Terms and Conditions
<p>Is my personal information secure?</p>	<p>We view protection of the users' privacy as a very important community principle. Please note that Your Information will be stored and processed on our computers. Kawena will hold and transmit your Information in a safe, confidential, and secure environment. Should you have an objection to your information being transferred or used in this way, you are requested to withdraw your registration.</p>
<p>How am I notified of new services or promotions?</p>	<p>By registering for the service, you agree to allow Kawena to send you marketing material and any updates on new services from time to time. Kawena will not provide any of your information to entities outside our group so as not to permit them to market their goods or services to you.</p>
<p>How does the Collection Service Work?</p>	<p>Your Beneficiary will be notified by SMS when value has been transferred. In Mozambique our partner will send an SMS and Kawena will send a SMS to Zimbabwe beneficiaries and that it can be collected at our partners in each country.</p> <p>Online purchases, no SMS will be sent. It is the responsibility of the purchaser to inform the beneficiary.</p> <p>Your Beneficiary will be required to take a valid original passport or identity document to prove who they are. Your Beneficiary is responsible for providing all the correct information to our partners in each country if necessary. Withdrawal/buying limits are subject to the applicable withdrawal limits in each country. Beneficiaries receiving value above the limits (determined by each country and if applicable) will be rejected and only accepted when within limits.</p>

	<p>Transactions cannot be reversed or transferred by Kawena from a beneficiaries account to another and all values are collected at the beneficiaries' risk.</p>
<p>Ending this agreement.</p>	<p>Kawena reserve the right to suspend our services or any part thereof or terminate your account at any time should we, in our sole discretion, determine that you are not using the services in compliance with these general terms, such as:</p> <ul style="list-style-type: none"> • there is fraud or we suspect fraud or any unlawful activity; • we are required by law to do so; • you are in breach (break) of any part of this agreement; • we find it necessary to protect any of our interests. • false, inaccurate or misleading information supplied, be in breach of any applicable laws, regulations, licences, or third-party rights and; • you evade security, tamper with, hack into or disrupt the operation of the Kawena's service or covertly intercept, access without authority, or expropriate any system, data or personal information.
<p>Disclaimer</p>	<p>Use of our services is entirely at your own risk. We make no representations or warranties of any kind, whether express or implied.</p> <ul style="list-style-type: none"> • Kawena accepts no liability, to the extent permitted by law, for any direct, indirect, incidental, special, or consequential loss or damage of any kind whatsoever or howsoever caused arising from the access or use of our services or the purchase of any of our products or services. Information sent over public networks may be subject to unlawful monitoring and interception. Kawena is not liable for any unauthorised transactions that occur by any person other than the beneficiary. • You must provide Kawena with the correct information when using the service. Kawena is not responsible for any loss or damage you may incur if money is sent to the wrong beneficiary or persons. • Kawena will not be liable for any financial loss incurred to a beneficiary arising from the sharing or making available their OTP (once off pin) to another person/s. • Kawena is not liable for any loss or damage caused to any person (directly or indirectly) because of the operation of, failure, or malfunction of third-party systems or communication devices. • You indemnify Kawena fully for all loss or damage the Beneficiary or any other person suffers because of your use of the service or because you did not fulfil your obligations under these rules. • Kawena does not guarantee continuous, uninterrupted, or secure access to our service, and operation of our service may be interfered with by numerous factors outside of our control. Our service is provided

	<p>"as is" and "as and when available", and to the extent permissible by law we exclude all implied warranties, conditions or other terms, whether implied by statute or otherwise, including without limitation any terms as to skill and care or timeliness of performance. Some jurisdictions do not allow the disclaimer of implied warranties, so the foregoing disclaimer may not apply to you.</p>
<p>Indemnity</p>	<p>You are aware that the enforcement or transgression of national and foreign legislation, regulations and/or policies (including without limitation those dealing with money laundering; terrorist related activities and sanctions) in relation to this transaction may cause Kawena or third parties loss or damage and you hereby indemnify and hold Kawena harmless against any claim, demand, penalty or action against Kawena that you or any other party may have against Kawena as a result of such enforcement or transgression.</p> <p>We (including our affiliates, officers, directors, agents and employees) also have no liability of any sort (including liability for negligence) for the acts or omissions of other providers of telecommunications services or for faults in or failures of their networks and equipment.</p> <p>Nothing in this agreement shall limit or exclude our liability for fraudulent misrepresentation, or for death or personal injury resulting from our negligence or the negligence of our, agents or employees. Subject to the foregoing, we (including our affiliates, officers, directors, agents, and employees) will not be liable for any loss of goodwill or reputation, or any special, indirect or consequential damages (however arising, including negligence) arising out of or in connection with these terms and conditions.</p>
<p>Declaration by Customer</p>	<p>As acceptance of these terms and conditions I hereby declare that:</p> <ul style="list-style-type: none"> • I have read this document and know and understand the contents thereof; • the information furnished by me is in all respects is both true and correct; • the value deposited will only be used for the specific purpose stated herein; • the documentation presented in support of the registration is in all respect authentic; • I have been informed of the limit applicable to the above transaction and confirm that this limit will not be exceeded because of the conclusion of this transaction; and • I consent to this information being provided to the South African Revenue Service and/or the Financial Intelligence Centre and/or the Financial Sector Conduct Authority (FSCA) and/or FINSURV.

SECTION B

Terms and Conditions of Collection

What are the Conditions of Collection?	<ul style="list-style-type: none"> Collection can only take place at our partners in each country.
What does the sender/beneficiary need to know when collecting?	<ul style="list-style-type: none"> All collections will be denominated in the specific country's currency. All online purchases will be in Rand value. A valid identity document must be produced on collection.
What are my withdrawal limits?	<ul style="list-style-type: none"> Limits will be determined by each partner as per their country legislation. Limits may be amended by each country's regulator.
Transaction errors	<p>1) Transfer to incorrect beneficiary</p> <ul style="list-style-type: none"> a) Kawena will not be liable for any value sent to an incorrect beneficiary because of the sender's error. b) The sender cannot request a transfer of value from one beneficiary account to another due to incorrect allocation or for any other reason.
Connectivity	<p>Due to connectivity issues between other countries and South Africa some down-time may be experienced from time to time. Transactions will only be processed when connectivity is restored and Kawena shall not be liable for any loss, delay, error, omission which may occur in the transmission of value between South Africa and the other countries.</p>
Call Centre	<p>Mozambique Zimbabwe - See Section C for Zimbabwe Collection Terms and Conditions. Malawi</p>

SECTION C

**Terms of Issue and Conditions of Use for
Shop Easy Cards and Money Wave cards**

<p>Interpretation</p>	<ul style="list-style-type: none"> • ‘Account’ means the Shop Easy account to be credited with Send Value in terms of the agreed service • ‘Card’ means the Shop Easy shopping card or Money Wave card issued by OK Zimbabwe to any customer subject to these Terms of Issue and Conditions of Use. The Money Wave card is a Zimswitch and is issued in partnership with CABS. Customers are advised to review the CABS Terms and Conditions available online and updated from time to time https://www.cabs.co.zw/ • ‘Cardholder’ means the authorised user of the Card • ‘On-line’ means any period during which the POS terminal is electronically linked to OK Zimbabwe Limited’s main server to enable transactions to take place. • ‘POS terminal’ means the point-of-sale terminal within the OK Zimbabwe stores where customers pay for their groceries and other services.
<p>What are the Terms of Issue?</p>	<ul style="list-style-type: none"> • Each card shall be linked to an account and the account will be denominated in the currency as agreed by OK Zimbabwe and Kawena and notified to the customer from time to time. • Every Card shall remain the property of OK Zimbabwe Limited and shall be returned to OK Zimbabwe immediately in the event of cancellation. • To be issued with a Card, a customer must have with them a valid identification document (which includes a valid Passport or a National Identity Document) and a copy of the identification document presented. • Each card shall be signed upon issue by the Cardholder. • The card can be used as a shopping voucher at any OK Zimbabwe Limited store or to withdraw cash in the available currency at the prevailing exchange rates and subject to the applicable withdrawal limits, provided there is a positive balance in the account. • OK Zimbabwe reserves the right to amend the ‘Terms of Issue and Conditions of Use for Shop Easy Cards’ (Section B) at any time without prior notice. Revised or new Terms of Issue and Conditions of Use will be periodically updated on the website.

	<ul style="list-style-type: none"> • The Customer is not entitled to overdraw the account. However, if the account becomes overdrawn, OK Zimbabwe will bring to the notice of the customer the overdrawn status and agree a plan to correct the overdrawn status. If the customer fails to remedy the situation, OK Zimbabwe reserves the right to seek recovery of the value within the legal framework.
<p>What are the Conditions of Use?</p>	<ul style="list-style-type: none"> • The Shop Easy Card may only be used to purchase goods and services: -from any OK Zimbabwe stores (including OK, Bon Marche, and OK Mart) by the Cardholder on the presentation of the Shop Easy card and positive national ID. • The Money Wave card may be used to purchase services from any Zimswitch enabled devices within and outside OK Zimbabwe stores. • The transaction will only take place when the POS terminal is online. • In the event that the card is lost, stolen or damaged, the Cardholder must notify OK Zimbabwe immediately to deactivate the card and prevent any financial loss. • Purchasing of groceries and all other service provided by OK to the balance available. • OK Zimbabwe reserves the right to terminate its card services in the event of abuse and/or misuse by a user or for any other reason OK may deem necessary.
<p>What does the beneficiary need to know when collecting the Shop Easy Card?</p>	<ul style="list-style-type: none"> • All accounts will be denominated in the South African Rand (or any other currency as advised from time to time), and purchases or withdrawals will be in the local currency and at the prevailing exchange rate. • A valid Zimbabwean identity document must be produced on collection of the Card • On collecting the Card, the Cardholder must activate their card at the Money Centre by choosing a 4-digit PIN for their Card. • After initial collection of Shop Easy card, ALL transactions must be done at a till using the card.
<p>What are my withdrawal limits?</p>	<p>The Shop Easy Card:</p> <ul style="list-style-type: none"> • Is primarily a shopping voucher to be used for instore product (goods and services) purchases. • Cash withdrawal requests from customers is subject to cash availability and prevailing regulatory requirements, and this will be communicated to customers from time to time.

	<ul style="list-style-type: none"> • Cash withdrawal will be in the local currency at the prevailing exchange rate. • Purchases of goods and services in OK Zimbabwe using the Card will not attract any charges. • Cash withdrawal may be subject to minimum purchase requirements and/or may attract a minimum cash withdrawal fee of 3% of the withdrawal amount. • Daily withdrawal limits may be amended by OK Zimbabwe and / or the Reserve Bank of Zimbabwe from time to time. <p>The Money Wave card:</p> <ul style="list-style-type: none"> • Is primarily a card used on any Zimswitch enabled devices. • Transaction limits are subject to CABS Terms and Conditions which are published on the CABS website https://www.cabs.co.zw/ and updated from time to time.
<p>Transaction errors</p>	<p>1) Transfer to incorrect beneficiary</p> <p>a) OK Zimbabwe and Kawena will not be liable for any value sent to an incorrect beneficiary account as a result of the sender's error.</p> <p>b) The sender cannot request a transfer of value from one beneficiary account to another beneficiary account due to incorrect allocation or for any other reason.</p> <p>2) Incorrect Beneficiary details</p> <p>a) A form must be completed and signed by the Customer requesting a change in beneficiary details and indicating the reason for the change.</p> <p>b) Alteration of beneficiary details will take up to 5 working days from date of receipt of instruction.</p>
<p>Connectivity</p>	<p>Due to connectivity issues between Zimbabwe and South Africa some down-time may be experienced from time to time. Transactions will only be processed when connectivity is restored and OK Zimbabwe shall not be liable for any loss, delay, error, omission which may occur in the transmission of value between South Africa and Zimbabwe</p>
<p>Zimbabwe Help Desk</p>	<p>OK Zimbabwe's office hours are:</p> <p>Monday to Friday 08:00 to 17:00 Saturday & Public Holidays 09:00 to 14:00 Sunday, Christmas Day & New Year's Day Closed</p> <p>Help Desk contact:</p>



	<p>Number: +263 4 757 311-9</p> <p>Email: finservhq@okzim.co.zw</p> <p>Skype: Kawena Skype Help</p>
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