



February 2012

TERMS & CONDITIONS TO BECOME AND REMAIN A FWENDZ MEMBER

DETAILS

1. I confirm that my details (Name, Surname, Address, Banking details, ID number) submitted on the New Friends Registration Form are correct.

FUNERAL COVER & BENEFICIARIES

1. I do understand that if my information is incorrect or not supplied I do not enjoy funeral cover.
2. I do understand that if I do not pay my premiums I will not enjoy any funeral cover
3. I do understand that my beneficiaries to my Assupol Funeral Policy and Fwendz Business will remain as it is on this form, unless I submit another form with changed beneficiary details thereon.

PREMIUMS

1. I also give Fwendz permission to accumulate my credits in my Fwendz Account until I have sufficient credits for the Fwendz premium I have specified plus the minimum required balance of R100.
2. I give Fwendz permission to keep my Assupol Funeral Policy active by accumulating credits to at least cover one month's premium if I have not specified so on my Form or when I registered as a web user.
3. I have ticked the Automatic Payment box (R50 or R300) for Fwendz to deduct my next R50 or R300 premium from my credits on the 20th of each month
4. I understand that if I pay my next month's premium cash or via EFT before or on the 25th of each month, no Debit Order transaction will be performed on my bank account for that specific month
5. I agree that if my premium was not paid via any of the abovementioned methods, Fwendz Unlimited can deduct the premium amount from my bank account via their Debit Order facility on the last day of each month.

CREDITS

1. I understand that at any time I can request any accumulated credits to be paid to my bank account by simply sending Fwendz a Credit Request Form requesting a credit payout

SMS NOTIFICATIONS

1. I understand that at times Fwendz will have to notify me via SMS and that the cost of the SMS will be credited to my Fwendz Account and any credits going into my Fwendz Account will cover those costs first and will be deducted from my available credits immediately.

COOLLING OFF PERIOD

1. I understand that there is a 5 Day Cooling Off Period and that I have 5 days after I have made any premium payments to Fwendz that I can ask for a refund.
2. I also understand that I will bear the administration costs involved and that it will be deducted first from my paid premium/s before the balance will be transferred to my bank account.

CANCELLATION AND/OR ELIMINATION

1. I do understand that after 6 months of inactivity, I will be eliminated permanently from the system and therefore stand a chance of losing my entire Business Circle and cannot claim any income derived from it during the said 6 months or thereafter.

UNPAID PREMIUMS

1. I do understand that if I do not pay my monthly premium, I will not be able to claim any incomes generated by my

Business Circle by all sources available to generate an income.

2. I do understand that I cannot make use of any of the other Fwendz offerings if my premium is not up to date

GENERAL

I understand that if I want to change ANYTHING, (including Beneficiaries) I will have to submit another form to Fwendz Unlimited OR change the details myself in the Members Section using my username & password to login as a member, and that it will be my responsibility to confirm that the changes has been done by calling the Fwendz Call Centre

TERMS & CONDITIONS

1. I have read the Terms & Conditions on the www.fwendz.co.za website and accept them.
2. I understand that by entering my own personal information when I register as a web user, I fully accept the conditions even though I have not printed and signed this form.

HOW TO REGISTER AS A WEB USER AND ENTER YOUR PERSONAL DETAILS

Help us to help you by getting your information onto the system as soon as possible.

Vital for eg. credits payouts, airtime purchases & funeral cover etc.

1. Access <http://www.fwendz.co.za>
2. Go to below *Member Login* and click on **Click Here to Register**
3. Enter **registered mobile number** & tick **Contact; Top-up or Pre-paid**
4. Enter **USERNAME** (make it easy - people will recognize who you are by this username)
5. Enter: **Name, Surname, ID Number, Assupol Beneficiary, Banking Details etc. Plus ANY other details we require on the screen**

Help us to help you getting ALL your information on the system. This will eliminate long phone calls to enter all the required information via the Call Centre

6. On the Member's page, you can **Add/Change your Photo, change your Password & Update your Member Profile**
7. Use the side menu to utilize your exclusive **member tools** eg **View your Business Circle, your monthly Income Statement & many more!**
8. Check **Unmet Monthly Premium payments** - Manage your business - unmet subs payments = credit/member loss
9. Read **Latest Member News** from Fwendz Unlimited & **Circle News** from your Referrer/Centre Friend
10. **Change your password** in your **Member's Page on WEB** –
 - a. Go into Member's page. Click on **Change Password** (next to photo) – Enter old password and enter new password twice to confirm
11. **Register your phone for RICA** - very important - you do not want to loose your cell number and your business!!!!

NB: No credit payouts, airtime purchases or benefits such as funeral cover is valid until we have your personal details

Helpline: 072 666 2600
(During office hours)