



REAL SAVINGS
FOR MEMBERS

Every day!

TERMS AND CONDITIONS

It is important that you carefully read the Terms and Conditions, as they apply to the NHB Rewards Program, proudly brought to SADTU Members by NHB. These terms and conditions form a binding agreement between you and us.

1. DEFINITIONS

In these Terms and Conditions, we have defined some words for consistency. Singular words include the plural and the other way round. The following terms have the following meanings:

Administrator means the service provider appointed by NHB to manage, administer and facilitate NHB Rewards.

Benefit means any savings, coupons, vouchers, discounts or special offers received through the NHB Rewards platform.

ClientZone / Website / Portal means the designated portal where NHB Rewards is accessed, being: clientzone.nhb.co.za.

NHB means NHB Administrators (Pty) Ltd, registration number 2017/513758/07, being a company incorporated in accordance with the laws of South Africa. NHB (and / or any Administrators appointed by NHB from time to time) manage and administer NHB Rewards.

Nationwide Retailer means a third-party provider / retail partner whose products or services are offered through NHB Rewards.

SADTU Member means any person who is a current SADTU Member.

NHB Rewards means this rewards program created for the benefit of SADTU Members.

Redeem means the redemption of any benefit from ClientZone. Once a benefit is redeemed you must follow the redemption process to realise the benefits.

SADTU means the South African Democratic Teachers Union.

Terms and Conditions means these Terms and Conditions which govern NHB Rewards, and which must be accepted before you may access NHB Rewards.

Wish Fulfillment / Administrator means WISH Fulfillment (Pty) Ltd, registration number 2024/098721/07, being a company incorporated in accordance with the laws of South Africa.

We, us, and our means NHB and / or any appointed Administrators by NHB from time to time.

You / your means the SADTU Member accessing NHB Rewards.

2. ABOUT NHB REWARDS

NHB Rewards is a paid loyalty program offered to SADTU Members, in addition to their NHB policy, as an additional feature; or as a standalone offering. NHB Rewards is provided to SADTU Members at a monthly fee as agreed. NHB Rewards offers everyday saving when shopping for day-to-day items at selected Nationwide Retailers.

SADTU Members can access NHB Rewards through ClientZone, via clientzone.nhb.co.za. The portal is data-free and the use thereof does not require airtime or data; although one must have a positive airtime balance to access the site.

NHB Rewards is brought to you by NHB and is currently administrated by Wish Fulfillment (appointed by NHB as their Administrator).

3. TERMS AND CONDITIONS

These Terms and Conditions are the rules that apply to your use of NHB Rewards. They explain, amongst other things, the nature of the Benefits offered, eligibility, the limitations, how to access the Benefits and how to redeem them.

These Terms and Conditions must be read together with the NHB Privacy Policy, which is available at www.nhb.co.za/rewards.

The NHB Privacy Policy explains how personal information is processed and shared, specifically that you consent to personal information, including special personal information, being shared with NHB, its Administrators and affiliates.

These Terms and Conditions may be updated and amended by us at any time, at our sole discretion. All changes will take effect from the time that they are placed on the NHB Rewards website.

4. ELIGIBILITY

NHB Members over the age of 18 who have taken out NHB Rewards and who have paid their monthly fee will have access to NHB Rewards.

Any user who is in arrears with their monthly fees will not be able to access NHB Rewards (access will be reinstated when monthly fees are caught up).

By signing up for NHB Rewards, you agree to be bound to the provisions in these Terms and Conditions and the NHB Privacy Policy.

Upon successful registration, a user profile will be created, and you will be able to access and redeem NHB Rewards Benefits through ClientZone.

5. ABOUT THE NHB REWARDS BENEFITS

NHB Rewards offers redeemable savings, coupons, vouchers, discounts or special offers on products and services offered by selected Nationwide Retailers.

Nationwide Retailers are selected by NHB (or their appointed Administrator) and may change from time to time at the sole discretion of NHB.

Benefits may vary monthly (or from time to time), at the discretion of the Nationwide Retailer, NHB or the appointed Administrator. Only Benefits that appear on ClientZone are eligible for redemption. Benefits that no longer appear on ClientZone, can no longer be redeemed.

Any Benefits previously redeemed remain valid and must be used in accordance with the terms and conditions applicable to that specific Benefit.

For a complete list of the current Benefits offered under NHB Rewards at any time, you should visit ClientZone.

Benefits cannot be exchanged for cash. Benefits may also be limited and only valid until a stipulated expiry date or while stocks last. The terms and conditions of each specific Benefit are communicated in any of (i) this document, (ii) in the communication received once the Benefit is selected or redeemed, (iii) or on the NHB Rewards website.

National Retailers may have their own additional terms and conditions, which may differ from our Terms and Conditions and are also subject to change from time to time.

6. SELECTED NATIONWIDE RETAILERS' TERMS AND CONDITIONS

Visit www.nhb.co.za/rewards for details on the individual Benefits' redemption processes, where available.

It is important to visit the National Retailers' websites as well, for a full list of the Nationwide Retailers' terms and conditions, as there may be additional terms and conditions not listed on the NHB website.

7. HOW TO REDEEM NHB REWARDS BENEFITS

All Benefits must be redeemed from clientzone.nhb.co.za. Once the Benefit is selected, the step-by-step process to use Benefits will be explained in further communication, via email, SMS or WhatsApp.

This redemption process is detailed for each Benefit on www.nhb.co.za/rewards. A Benefit may require that you contact the Nationwide Retailer directly or visit their website to use the Benefit.

The processes may differ between the different Nationwide Retailers.

8. SPIN AND WIN TERMS AND CONDITIONS

- Spin and Win is a monthly competition that offers you the opportunity to win one of many exciting prizes.
- Members who have paid their monthly fee will have 1 monthly spin, which must be exercised within 30 days, failing which, their spin for the month will expire.
- A variety of prizes are offered, which may vary monthly at our discretion.
- Prizes may include entry into a monthly voucher draw, which amount(s) may vary monthly at our discretion. The prize winner(s) will be notified by telephone / e-mail / SMS within 7 calendar days of the prize(s) being drawn.
- Members are not guaranteed to win a prize.
- The winner will be selected by a computerised random draw.
- The Promotor of the Spin and Win competition is NHB.
- Participants in Spin and Win may be requested to participate in publicity connected to this competition. The prize winner(s) grant permission for the use of their names and photographs in any advertising and promotional material.

9. GENERAL TERMS AND CONDITIONS

- All Benefits are subject to the availability of stock.
- Benefits / prizes are not redeemable for cash.
- Benefits not used timeously may be forfeited, in accordance with the Nationwide Retailers terms and conditions.
- While we make every effort to ensure quality products and services are provided under NHB Rewards, we have no control over National Retailers' business processes and practices and therefore cannot guarantee that their products or services will be satisfactory in all respects.

- We cannot be held liable for any claims, loss or liability caused by any Nationwide Retailers or arising from their products or services. You hereby confirm that you indemnify us, our administrators and our agents, officers, affiliates, directors, service providers, suppliers, employees or representatives against all such claims, loss and liability.
- We do not endorse, authorize or sponsor Nationwide Retailers websites and are not affiliated with them.
- These Terms and Conditions and any subsequent transactions stemming from your membership of the NHB Rewards will be governed by and construed in accordance with South African laws and you consent to the jurisdiction of the South African courts in respect of any dispute which may arise in respect of these terms and conditions.
- Our failure to enforce any right at any stage, and any extension of time or other indulgence does not constitute a waiver of those rights.
- We reserve the right to cancel NHB Rewards completely, or amend as necessary, if legislation requires it, or a Regulator instructs us to do so; or if it is no longer, in our view, financially or practically viable to keep it in operation.
- Monthly fees may escalate from time to time based on inflation and the underlying costs of the offerings. We will provide you with 31 days' notice of any such escalation.
- You have the right to cancel your NHB Rewards by giving us 31 days' notice. The fee paid during this notice period will not be refunded.
- You are fully responsible for any tax implications arising from or associated with any Benefits redeemed.
- We disclaim liability for any errors or omissions in this document, but may accept them at our discretion.
- We may terminate your participation should it be found that there is any abuse or fraud in relation to your exercising of the benefits.

10. HOW TO CONTACT US IF YOU HAVE A QUESTION OR A COMPLAINT

If you have a question or a complaint, it can be sent to us via the following channels:

On our website : www.nhb.co.za by completing the Get In Touch form
 Via Email : complaints@nhb.co.za
 Contact Centre : 0861 001 788

