

STOKVEL TERMS & CONDITIONS

Flight Centre Travel Group (South Africa) (Pty) Ltd (Registration number: 1994/000253/07) ("FCTG") trading as Flight Centre Cruiseabout, Flight Centre Associates, Flight Centre Business Travel, FCTG Corporate, Flight Centre Holidays, and Stage and Screen is a provider of travel services and products. Our purpose is to open up the world for all South Africans to see, debt free. Please familiarise with the following terms & conditions.

JOINING FEE AND CONTRIBUTIONS

A minimum of R500 is required to sign up for a Stokvel with FCTG and to ensure that the Stokvel account remains open. The contributions by each member will be dependent on the Stokvels constitution. It remains the responsibility of the members of the Stokvel Club to ensure that all information provided is correct. The opening of a Stokvel account with FCTG is subject to application form being completed and approved. Interest rates are not applicable. Exclusive discounts will apply.

METHODS OF PAYMENT

Cash
Electronic funds transfer
Push debits

NON-PAYMENT, CANCELLATIONS AND WITHDRAWALS

Non-payment by a member remains the responsibility of the Stokvel Club. The centralised FCTG Stokvel team will contact the designated parties of the Stokvel Club regarding non-payment by members.

A minimum of R500 is required to keep the Stokvel account open. The account will be closed should the minimum required amount of R500 not be available. We reserve the right to close the account without notice. Should all nominated signatories wish to close the Stokvel account, written notice must be provided to the FCTG Stokvel Team.

Any reimbursement of monies will be reconciled against statements. Any reimbursed will be refunded to members of the Stokvel Club as outlined in the constitution for the Stokvel Club with a minimum of 2 signatories.

STATEMENTS

We will communicate a statement each month to all members of the Stokvel Club.

BOOKING

FCTG will not proceed with any booking until we have received instruction from the Stokvel Club's chairperson and/or nominated signatories who act on behalf of the Stokvel Club. Once the Stokvel Club wishes to finalise their travel, they will be referred to a FCTG store of their choice to begin the booking process.

AUTOMATIC OPT IN

All members who sign up as members of the Stokvel Club will automatically opt in to monthly marketing and statement update, through electronic direct mailers to the email addresses provided at the time of sign-up.

MEETINGS

Meetings remain the responsibility of the Stokvel Club and as outlined by the Stokvel Club's Constitution. FCTG will attend meetings as determined by the Stokvel Club. 2 week's notice period is required for FCTG to attend a meeting. Attendance will not be guaranteed and can be subject to postponement.

REFERRAL

For any referrals provided, FCTG will contribute 3% of the Stokvel's total contributions will apply. Each club will be limited to 5 referrals.

OUR RIGHTS AND RESPONSIBILITIES

The FCTG Stokvel team provides the Stokvel Club and its' members with the platform to save at their own pace and to proceed in booking travel when the Stokvel Club and its members decide. All contributions are managed by the centralised FCTG Stokvel team until the Stokvel Club is ready to proceed with a booking. Our responsibility remains (and the Stokvel Club expressly permits us to) manage all contributions made by members of the Stokvel Club. Our responsibility is to ensure that the account for the Stokvel Club is managed in line with the terms & conditions outlined. We will communicate with members by preferred method of communication and will send monthly statements. Statements can be requested at any time. (Contact FCTG centralized Stokvel team leader for feedback).

The full terms and conditions for FCTG are available on our website www.flightcentre.co.za. It remains the customer's responsibility to ensure that they familiarise themselves with our full terms & conditions. Any misapprehension with regards to the terms and conditions should be clarified with FCTG prior to completing the booking. FCTG acts as an agent for, and sell various travel related products as agent on behalf of numerous transport, accommodation and other service providers such as airlines, coach, rail and cruise line operators, as well as all of our wholesalers, FCTG's obligation to the customer is to (and the customer expressly authorize FCTG to) make travel bookings as per the customer's agent on the customer's behalf and to arrange relevant contracts between you and travel service providers.