

## Terms and Conditions

### ReMmogo Bundles

- All prices include VAT.
- The service is available to Prepaid customers only.
- Should the subscriber migrate to a contract package while a balance exists, the remainder of the benefits will be forfeited.
- Cross net minutes do not roll over/ non-cumulative.
- Unlimited onnet calls applicable on BTC-to-BTC Mobile lines and landlines only.
- Allocated data does not roll over/ non-cumulative.
- Offer valid for prepaid customers only.
- Bundle/offer valid for 30 Days.
- The discounted price for the 4G handset is applicable to customers who subscribe to ReMmogo bundle through BTC stores countrywide.

### BTC Group Funeral Cover

The main Insured person has to be a BTC member/customer.

In the event of a death on an insured life the benefit amount will be paid to the:

- Main insured life
- Nominated beneficiary
- Estate of the deceased

There is a waiting period of 6 months before a customer can be eligible to claim

Customers need to keep subscribing to the offer monthly to retain the group BTC Funeral Cover. If a customer has subscribed to a P30 bundle they will be eligible to claim the P5000 cover and if a customer has subscribed to a P60 bundle they will be eligible to claim the P10000 cover, however if a customer changes their subscription, they will forfeit the previous funeral cover and a new cover will effect with a new 6 month waiting period.

A customer must have a valid SMEGA account. For one to claim they must have;

- An active BTC SIM card with valid KYC
- The SIM card must be registered on SMEGA
- One must have been between the ages of 18 and 69 at the point of registration

The customer must ensure that their KYC status is valid at all times.

### Specific and General Exclusions

The Benefit will not be paid if the claim results from an insured person:

- Breaking the law or making a fraudulent claim
- Being outside the country for more than 3 months
- Not being honest about the information we ask.

We shall not pay any benefit in respect of any insured person if the death was caused, directly or indirectly, by:

- Active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether war is declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
- The use of nuclear, biological or chemical weapons, or any radioactive contamination;
- Attacks on or sabotage of facilities (including but not limited to, nuclear power plants, reprocessing of plants, final repository sites and research reactors) and the storage depots, which lead to the release of radioactivity or nuclear, biological or chemical warfare agents; irrespective of whether any of the aforesaid has been performed with the specific use of information technology;
- Any acts of civil commotion, riot, strike, labour disturbances or disturbances of the public peace;
- Any acts of terrorism; i.e. an act, including but not limited to, the use of force or violence and/or the threat thereof, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological, or similar purposes including the intention to influence any government and/or to put to public, or any section of the public, in fear that has been determined by the appropriate federal authority to have been an act of terrorism.