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Contents

1.	Definitions and interpretation	2
2.	Who is offering the Promotion (supplier details)	2
3.	Promotional period and geographic scope	3
4.	Who can participate (eligibility)	3
5.	What is free and what you still pay	3
6.	How to participate and activation	4
7.	Your ongoing service and fees	4
8.	Cancellation	4
9.	Your obligations	4
10.	Your personal information (POPIA)	5
11.	Marketing and electronic communications	5
12.	Liability and no warranties	5
13.	Contact and complaints	5
14.	Changes to or suspension of the Promotion	6
15.	General	6

These terms and conditions ("Terms") govern the "NuPay for Kasi Market Free Setup Promotion" (the "Promotion") offered by Altron FinTech, a division of Altron TMT (Proprietary) Limited ("Altron FinTech", "we", "us" or "our"). By participating in the Promotion you agree to these Terms. Please read them carefully, and note in particular clause 5, which explains exactly what is free and what you still pay. If you do not agree, do not participate.

WHAT IS FREE: The Promotion waives the once-off setup fee for eligible businesses that sign up during the Promotional Period. You will still pay the standard monthly service fee and the standard per-transaction fees. See clause 5.

1. Definitions and interpretation

1.1 In these Terms, unless the context indicates otherwise:

- **"Business Day"** means any day other than a Saturday, Sunday or official public holiday in the Republic of South Africa;
- **"Setup Fee"** means the once-off setup, onboarding and activation fee that would ordinarily be payable to begin using the Services;
- **"Promotional Period"** means the 30 (thirty) day period during which the Promotion is open for sign-ups, as set out in clause 3;
- **"Eligible Participant", "you" or "your"** means a person or business that meets the eligibility criteria in clause 4;
- **"Services"** means the NuPay products and services taken up under the Promotion;
- **"CPA"** means the Consumer Protection Act 68 of 2008; **"ECTA"** means the Electronic Communications and Transactions Act 25 of 2002; **"POPIA"** means the Protection of Personal Information Act 4 of 2013; and **"FICA"** means the Financial Intelligence Centre Act 38 of 2001.

1.2 Headings are for convenience only and do not affect interpretation. Words importing the singular include the plural and vice versa. A reference to legislation is to that legislation as amended from time to time.

1.3 These Terms must be read together with the NuPay General Terms and Conditions, the NuPay Specific Product Terms Schedules and the Altron Privacy Statement, each available at fintech.altron.com. If there is a conflict between these Terms and those documents in relation to the Promotion, these Terms prevail for the duration of the Promotion only. Your ongoing use of the Services is governed by the NuPay General Terms and Conditions and the applicable product schedules.

2. Who is offering the Promotion (supplier details)

2.1 The Promotion is offered by:

- **Full name:** Altron FinTech, a division of Altron TMT (Proprietary) Limited;
- **Registration number:** 1984/003805/07;
- **Registered address:** Building F, Altron Business Park, 20 Woodlands Drive, Woodmead, Sandton, Johannesburg, 2191;
- **Telephone:** 010 060 4444;
- **Website:** fintech.altron.com;
- **Promotion contact (WhatsApp):** +27 67 418 5110;

- 2.2 These Terms are made available electronically in a form that allows you to access, store and reproduce them, as required by ECTA.

3. Promotional period and geographic scope

- 3.1 The Promotion opens on 16 July 2026 and closes on 16 August 2026 (the "Promotional Period"). Sign-ups received outside the Promotional Period will not qualify for the waiver of the Setup Fee.
- 3.2 The Promotion is open only to qualifying businesses operating within the Republic of South Africa. We may verify your place of business and decline participation if you fall outside this area.

4. Who can participate (eligibility)

- 4.1 To participate you must:
- be a business owner or duly authorised representative of a business, and be at least 18 years old;
 - operate a commercial business;
 - have, or be able to open, a valid South African bank account into which settlements can be paid;
 - be able to complete our customer onboarding, including identity verification and the customer due diligence we are required to perform under FICA; and
 - sign up during the Promotional Period and provide accurate and complete information.
- 4.2 Employees of Altron and its group companies, and their immediate families, and our agents and suppliers involved in the Promotion, may participate only on standard commercial terms and do not qualify for the waiver of the Setup Fee, to avoid any conflict of interest.
- 4.3 The Promotion is limited to one waiver of the Setup Fee per business and per owner. We may refuse participation, or withdraw it, where we reasonably suspect duplication, fraud, or abuse.

5. What is free and what you still pay

- 5.1 If you are an Eligible Participant and sign up during the Promotional Period, the once-off Setup Fee is waived. This is the only fee waived under the Promotion.
- 5.2 You will still pay, from the day your Services are activated, the standard monthly service fee and the standard per-transaction fees, together with the other costs listed in clause 5.3.
- 5.3 The following are payable by you and are not waived under the Promotion:
- the standard monthly service fee for the Services;
 - the standard per-transaction and collection fees for transactions you process;
 - any device deposit, delivery, courier or installation charge that we tell you about before you sign up;
 - data, airtime and connectivity costs needed to use the device or app;
 - bank charges, interchange or scheme fees levied by your bank, the card schemes or any third party that we do not control; and
 - fees for any product or service that is not part of the Promotion.

- 5.4 The Promotion is for the NuPay service only. It does not include, and is not linked to, any loan, credit or lending facility, and no credit product forms part of the Promotion. If you separately apply for any credit product, that product is governed by its own agreement and by the National Credit Act 34 of 2005.

6. How to participate and activation

- 6.1 To enter the Promotion, send the keyword "Ten Min Kasi Hustle" by WhatsApp to +27 67 418 5110. We will then contact you to complete sign-up.
- 6.2 Sending the keyword is a request to be contacted about the Promotion. It is not, on its own, a binding agreement, and it does not guarantee that you qualify or that Services will be activated.
- 6.3 Your Services are activated only once we have (a) confirmed your eligibility, (b) completed onboarding and the verification we are required to perform under FICA, and (c) activated your Services. We will confirm the activation date to you. We are not able to activate Services before onboarding and verification are complete.
- 6.4 The Promotion is subject to availability of devices and capacity. We will make a reasonable quantity available for the Promotion, but we are not obliged to onboard participants beyond that quantity.

7. Your ongoing service and fees

- 7.1 Once your Services are activated, you receive and pay for the NuPay service in the normal way. The waiver of the Setup Fee does not change the standard monthly service fees or per-transaction fees, which are payable from activation.
- 7.2 Your ongoing use of the Services is governed by the NuPay General Terms and Conditions and the applicable product schedules. We will tell you the applicable fees before your Services are activated, and we will give you clear notice before we change any of the fees that apply to you.
- 7.3 Money you collect or receive through the Services is real. Normal settlement, refund, chargeback, dispute and reversal rules apply to those transactions.

8. Cancellation

- 8.1 You may cancel in accordance with the cancellation and notice provisions of the NuPay General Terms and Conditions, subject to your return of any device and payment of fees for services already provided up to the date of cancellation.
- 8.2 Note for review: where a participant is a natural person (for example a sole trader), section 14 of the CPA applies to fixed-term agreements; where the participant contracts as a juristic person, section 14 does not apply. Confirm how participants contract so that the cancellation position can be finalised.
- 8.3 On cancellation you must, within a reasonable time, return any device or equipment provided to you in good condition, fair wear and tear excepted. We may recover the reasonable cost of equipment that is not returned or is damaged.

9. Your obligations

- 9.1 You must use the Services lawfully, for genuine business purposes, and in accordance with the NuPay General Terms and Conditions, applicable card scheme rules, DebiCheck mandate rules and payment system requirements.
- 9.2 You must keep your login details, device and any PINs secure, and tell us immediately if they are lost, stolen or compromised.

- 9.3 You must not use the Services to process transactions that are fraudulent, unauthorised, or that you are not entitled to process, and you must obtain any consents you need from your own customers before collecting payments from them.

10. Your personal information (POPIA)

- 10.1 Altron FinTech is the responsible party for personal information processed in connection with the Promotion. We process your information to assess eligibility, onboard you, provide and support the Services, meet our legal obligations (including under FICA), and, where you have agreed, to send you marketing.
- 10.2 We may share your information with members of the Altron group, our service providers, banks, card schemes, payment system operators and credit or identity verification bureaus, and with regulators where required by law.
- 10.3 Because contact is made through WhatsApp, your messages and number are processed on a platform operated by Meta Platforms, Inc. and its affiliates, and your information may be processed outside South Africa. We take the steps POPIA requires before personal information is transferred across borders.
- 10.4 You have the right to access your personal information, to ask us to correct or delete it, and to object to processing. You may also lodge a complaint with the Information Regulator at infoeregulator.org.za. To exercise your rights, or to contact our Information Officer, use the details in the Altron Privacy Statement at altron.com.

11. Marketing and electronic communications

- 11.1 We will only send you electronic direct marketing where the law allows it, which generally means where you have consented or where you are an existing customer and we are marketing similar products. You can opt out of marketing at any time, at no cost, by replying "STOP" to a WhatsApp or SMS message, by clicking unsubscribe in an email, or by updating your preferences at fintech.altron.com/marketing-preferences.
- 11.2 Standard WhatsApp, network and data charges from your own service provider may apply when you contact us or we contact you. We are not responsible for those charges.

12. Liability and no warranties

- 12.1 The Services are provided on an "as is" and "as available" basis. To the maximum extent allowed by law, and without limiting any rights you have under the CPA that cannot be excluded, we do not give any express or implied warranties in relation to the Promotion.
- 12.2 To the maximum extent allowed by law, we are not liable for any indirect or consequential loss arising from the Promotion or the Services. Nothing in these Terms excludes or limits liability that cannot lawfully be excluded or limited, including liability for gross negligence.
- 12.3 We are not responsible for failures or delays caused by events beyond our reasonable control, including network, connectivity, load-shedding, bank or third-party failures.

13. Contact and complaints

- 13.1 For help, cancellations or complaints about the Promotion, contact us on 010 060 4444, by WhatsApp on +27 67 418 5110.
- 13.2 The Altron Ethics Line is available on 0800 205 352 or altronethicsline@tip-offs.com for reports of unethical conduct.

14. Changes to or suspension of the Promotion

14.1 We may change, suspend or end the Promotion, or these Terms, for legal, regulatory or commercial reasons. We will not do so in a way that unfairly prejudices participants who have already signed up during the Promotional Period, and we will give reasonable notice of material changes by updating these Terms at fintech.altron.com.

15. General

15.1 These Terms are governed by the law of the Republic of South Africa, and the courts of South Africa have jurisdiction.

15.2 These Terms, together with the documents referred to in clause 1.3, are the whole agreement between us about the Promotion. If any provision is found to be invalid or unenforceable, the rest remains in force.

15.3 These Terms are written in plain language. If you do not understand any part of them, contact us using the details in clause 13 and we will explain.

— *End of Terms and Conditions* —