

Refer-A-Friend Campaign – Terms & Conditions

Promotion Period

This promotion starts on 01 May 2026 and will continue until Indwe chooses to end it. Indwe may stop the promotion at any time, at its own discretion, and without prior notice.

Definitions

For purposes of these Terms & Conditions, the following definitions apply:

- **Referrer:** An existing Indwe policyholder who submits the details of a potential new client to Indwe in terms of this Refer-A-Friend Campaign.
- **Referee:** The potential new client whose details are submitted to Indwe by a Referrer.
- **Referral:** The act of submitting a Referee's details to Indwe through the official Indwe Refer-A-Friend online page, as well as the submission itself.

Eligibility to Participate

- You (the Referrer) must hold an active non-life (Short-Term) insurance policy with Indwe.
- Your policy must remain in good standing, with no missed payments or break in cover, from the date you submit the Referral until the referral reward is paid out.
- Only Referrals submitted through the official Indwe Refer-A-Friend online page will be accepted.
- Each Referee may only be referred once. Where more than one Referrer submits the same Referee, only the first Referral received by Indwe will qualify for a referral reward.
- Referral rewards exclude:
 - Self-referrals
 - Existing or former Indwe clients
 - Indwe employees
 - Any Referral or policy where a conflict of interest exists or may reasonably be perceived to exist

Products Not Included

The following product types are excluded from this promotion and do not qualify for the referral reward:

- Any product not classified as non-life (Short-Term) insurance, including but not limited to, Life Insurance, Medical Aid and GAP Cover, and any Investment Products
- Value Added Products (VAPS), including but not limited to, Pet Insurance, Device Insurance, Roadside Assistance and Emergency Rescue cover
- Once off policies, including but not limited to, Events Liability and Travel Insurance

Referral Outcome

- Indwe does not guarantee that a Referee will accept a policy or that you will earn the referral reward.
- Your decision to keep your Indwe policy should not be influenced by participation in this promotion.
- Indwe will only communicate with you once all requirements have been met in accordance to these Terms & Conditions and the referral reward becomes payable.
- Unsuccessful referrals will not receive any communication.

Referral Reward Payment

- Indwe will pay the referral reward 30 days after receiving three consecutive, non-returned and non-refunded monthly premiums from the Referee.
- For policies with annual premiums, the referral reward will be paid 30 days after the annual premium has been received.
- Payment will be made via EFT (Electronic Funds Transfer) into the same bank account used for your Indwe premium deductions.
- For each successful Referral, the Referrer will receive a referral reward equal to one month's premium, up to a maximum of R1 000 only.
- There is no limit to how many referrals you may submit.

General Conditions

- Employees of the Indwe Group of Companies may not participate in this promotion.
- By submitting a Referral, you confirm that you have obtained the Referee's consent to share their personal information with Indwe, in accordance with the Protection of Personal Information Act (POPIA).
- Any engagement by a Referrer prior to the submission of a Referral must be strictly limited to an introduction only. The Referrer may not provide any advice, recommendation, guidance, or opinion, whether explicit or implied. Indwe's advice process commences only once the Referral has been formally submitted to Indwe.
- Indwe reserves the right to decline any Referral that does not meet its quality or compliance standards.
- Any disputes must be logged directly with Indwe, and each will be reviewed by a senior Indwe official, whose decision will be final.

Amendments

Indwe reserves the right to update or modify these Terms & Conditions at any time without notice.