

TERMS AND CONDITIONS

In terms of this Agreement, Medcash agrees to issue and administer the benefits as listed herein to the Subscriber and his/her nominated members based on the specified terms and conditions. The appointment of third party Service Providers is done at the sole discretion of Medcash Pty Ltd.

Definition and Meaning

Qualified GP	-	Refers to General Practitioners (Doctors) on the Promedical Primary Network registered with the Health Professionals Council South Africa (HPCSA)
Virtual Doctor	-	Refers to an online consultation with a Qualified General Practitioner. The client would require a PC, tablet or smartphone device linked to the internet to redeem this Voucher.
The Initial Period	-	Refers to a waiting period before a Voucher can be redeemed or service utilized
Voucher	-	Refers to a uniquely referenced payment for a pre-authorized service or benefit to a pre-determined Service Provider
Auxiliary Benefit	-	Refers to any of the following: <ul style="list-style-type: none">• EMS Services and Transportation to the closest Hospital (See par 1)• Access to a Legal Assist helpline and/or Consultation (See par 2)• Trauma & Assault Assist (See par 3)• HIV Assistance (See par 4)• Funeral Assist (Body Repatriation within the borders of SA (See par 5))
Valid Period	-	Refers to the period in which the Voucher can be redeemed.
Annual Period	-	Refers to a 12 month period including the Initial Period.
Inception date	-	Refers to the date the 1 st subscription fee was paid
Expiry Date	-	Refers to the date when an authorized Voucher or Benefit will expire.
Subscription Consultations	-	An agreement to pay a monthly fee for a listed service and prepaid GP
Primary Subscriber	-	The primary subscriber to the selected Voucher Option and Payer
Nominated Subscribers	-	This refers to the NOMINATED FAMILY MEMBERS eligible to redeem a GP Voucher
Subscription Fee	-	Refers to the monthly subscription fee payable by the subscriber for the contracted period of 12 months
Extended Member	-	Refers to the family member nominated by the subscriber to receive any of the AUXILIARY benefits or GP Voucher on the subscription
Family Member	-	Any immediate family member as follows: <ul style="list-style-type: none">- Spouse- Own/Adopted child under the age of 21years
Voucher Intervals	-	Refers to the period(s) when Vouchers are available for redemption
Medicash Wallet	-	a Unique Wallet allocated to clients enabled to redeem Vouchers at a network of approved Service Providers

Making use of the AUXILIARY BENEFITS does not constitute a Voucher redemption and is available from the date of receipt of the 3rd subscription fee. Please refer to Auxiliary Benefits herein to view the limits applicable to each benefit.

The Voucher details and proof of Identification must be provided to the consulting Doctor when redeeming a Voucher.

The Voucher Number will be made available on your personal profile on the Medicash system (www.medicash.co.za/client-zone/) or be sms'd to its registered owner and can also be obtained by contacting Medicash helpline at **0861 000 508**

A Voucher is not transferable to another person not nominated at date of inception. A new GP Subscriber may be nominated to replace an existing GP Subscriber upon the annual renewal.

Authorized GP Vouchers will only be valid for redemption for a period of seven (7) days from date of authorization whereafter it will expire.

Initial Period

The GP Voucher and benefits will be available after the expiry of three (3) months from the date of receipt of the 1st subscription fee. This is called "The Initial Period":

The Initial Period will be reinstated in failure to pay one (1) month's subscription fee. Outstanding subscription fees would need to be paid to reinstate the benefits.

To ensure uninterrupted benefits, payments must be made monthly and timorously. The reinstatement of subscription fees will not extend the annual period.

GP Voucher Intervals

GP Vouchers are offered as a prepaid service and are redeemable as follows:

Family 3 Voucher - A Maximum of one (1) GP Voucher can be redeemed per a three (3) month intervals over a 12 month period calculated from inception date and after the expiry of the initial period. Vouchers not used during a three (3) month period can be used in the remaining period of the annual period and until depleted.

Family 4 Voucher- A Maximum of one (1) GP Voucher can be redeemed per a three (3) month intervals over a 12 month period calculated from inception date and after the expiry of the initial period. Vouchers not used during a three (3) month period can be used in the remaining period of the annual period and until depleted.

Family 6 Voucher - A Maximum of two (2) GP Vouchers scan be redeemed per a three (3) month intervals over a 12 month period calculated from inception date and after the expiry of the initial period. Vouchers not used during a three (3) month period can be used in the remaining period of the annual period and until depleted.

Redeeming a Benefit on a Voucher

To redeem a GP Voucher, the GP requires the following:

- Voucher Number authorised and issued by Medicash
- Proof of Identity (SA Id or Valid Passport)
- A PC or Mobile Device for Internet Access to personal profile (where applicable) or sms communication

Subscribers require a Medicash Wallet or Membership Profile to redeem a Voucher at a GP. The unique Voucher No and/or QR Code are to be presented together with ID when redeeming.

Subscription fees

The monthly subscription fee will be deducted from the specified Bank Account and on the date specified on the application.

Subscription fees can be paid upfront for the year

The subscription fee is payable for a period of twelve (12) months irrespective whether all benefits on the GP Voucher have been depleted. The Auxilliary benefits are retained until depleted for the annual period irrespective if the GP Vouchers have been depleted.

The subscription fees will be automatically reinstated for a period of 12 months after the expiry of a 12 month period unless canceled in writing by the Voucher owner or Medcash Pty Ltd. A Thirty (30) day Notice Period is required to cancel a subscription.

The monthly subscription will automatically increase with 10% annually

Redeeming a Benefit on a Voucher

To redeem a GP Voucher, the GP requires the following:

- Voucher Number authorized and issued by Medicash
- Proof of Identity (SA Id or Valid Passport)
- A PC or Mobile Device for Internet Access to personal profile (where applicable) or sms communication

Subscribers require a Medicash Wallet or Membership Profile to redeem a Voucher at a GP. The unique Voucher No and/or QR Code are to be presented together with ID when redeeming.

Subscription fees

The monthly subscription fee will be deducted from the specified Bank Account and on the date specified on the application.

Subscription fees can be paid upfront for the year

The subscription fee is payable for a period of twelve (12) months irrespective whether all benefits on the GP Voucher have been depleted. The Auxiliary benefits are retained until depleted for the annual period irrespective if the GP Vouchers have been depleted.

The subscription fees will be automatically reinstated for a period of 12 months after the expiry of a 12 month period unless canceled in writing by the Voucher owner or Medcash Pty Ltd. A Thirty (30) day Notice Period is required to cancel a subscription.

The monthly subscription will automatically increase with 10% annually

Mandate

In terms of this Agreement, you have mandated EZSURE (Pty)LTD to deduct the subscription fee of R..... from the specified bank account on the specified date and monthly day. This mandate was concluded via telephone of which a voice recorded version is available on request by contacting EZSURE on telephone no 0310351651 or email enquiries@ez-sure.co.za.

Cooling off

Thirty (30) Days from the activation date. A Subscription must be canceled in writing. Subscription fees paid for the 1st month will be refunded if canceled within the Cooling off period provided NO benefit has been utilized.

Cancellation

The monthly subscription may be canceled by the following parties with a thirty (30) day notice:

- The Owner of the Voucher
- Medcash Pty Ltd

Requests to cancel a subscription must be done in writing to EZSURE on email: enquiries@ez-sure.co.za or tel 0310351651.

Debit order mandate

Please can you supply me with your bank details?

Are you the Payer?(Required for confirmation)

Which bank?

Which branch?

Bank Account Type: Is it a Savings or Cheque account?

We can only accept cheque or transaction account which can process debit orders. Bank account number.

Is the bank account in your name – agents must ensure that the bank account is in the customer's name?

We collect your subscription fees on the following dates

5th / 15th / 25th /30th . Deductions scheduled for the 2th and 30th may be deducted on the 20th of December

The last day of the month will always be the 30th. If, however, the date of the payment instruction falls on a non-processing day (weekend or public holiday) I agree that the payment instruction may be debited against my account on the following business day.

The following declaration must be read verbatim to the customer and they must answer with a clear yes:

I,the undersigned, _____ hereby authorise Eazy Med on behalf of Medcash Pty Ltd to debit the subscription fee of R.....plus R _____ admin fee of R _____ from my bank account, Bank Name, Account No., Branch Code my bank account for the 1st month and R _____ per month thereafter for the remaining 12 month period. **Monthly deductions will take place on the.....(Should be salary date) until this subscription is cancelled.** The reference that will appear on your bank statement is

If, however, the date of the payment instruction falls on a non-processing day (weekend or public holiday) I agree that the payment instruction may be debited against my account on the following business day. Subscription fees may be deducted on the 20th in December months or the following business day.

Your Vouchers will start on the first successful payment of your subscription fee. If you miss 1 subscription payment, we will collect 2 subscriptions in the next month. This will continue for all outstanding subscription fees for the annual period until payments are up to date.

There is a three-month waiting period for GP consultations. All GP visits require pre-authorization from the Nurse on Call.

Only members nominated at application stage are eligible for benefits on the Voucher. This nomination may only be changed at the start of the new Annual Period. Your Annual Period starts from the date of receipt of 1st subscription fee and will run for a 12 month period.

Your commencement date and the waiting periods starts upon payment of your first subscription fee.

You can cancel your subscription fee within 31 days from the start date, the cooling-off period and subscription fees paid will be refunded, provided none of the services on the Voucher were used, including the Nurse Advice line. This is an annual prescription and fees are payable for the whole period.

We will take the necessary measures to ensure that all information which you provide in this call is processed in accordance with the Protection of Personal Information Act (POPIA) that comes into effect on 1 July 2021 and is stored in a safe and secure manner. We will only process and share your information to provide you with the products and services you have applied for, and purposes specifically related to your Voucher.