PINNACLE

REWARDS

MORE VALUE. MORE FOR YOU.

Enjoy a world of benefits with **Pinnacle Rewards!**



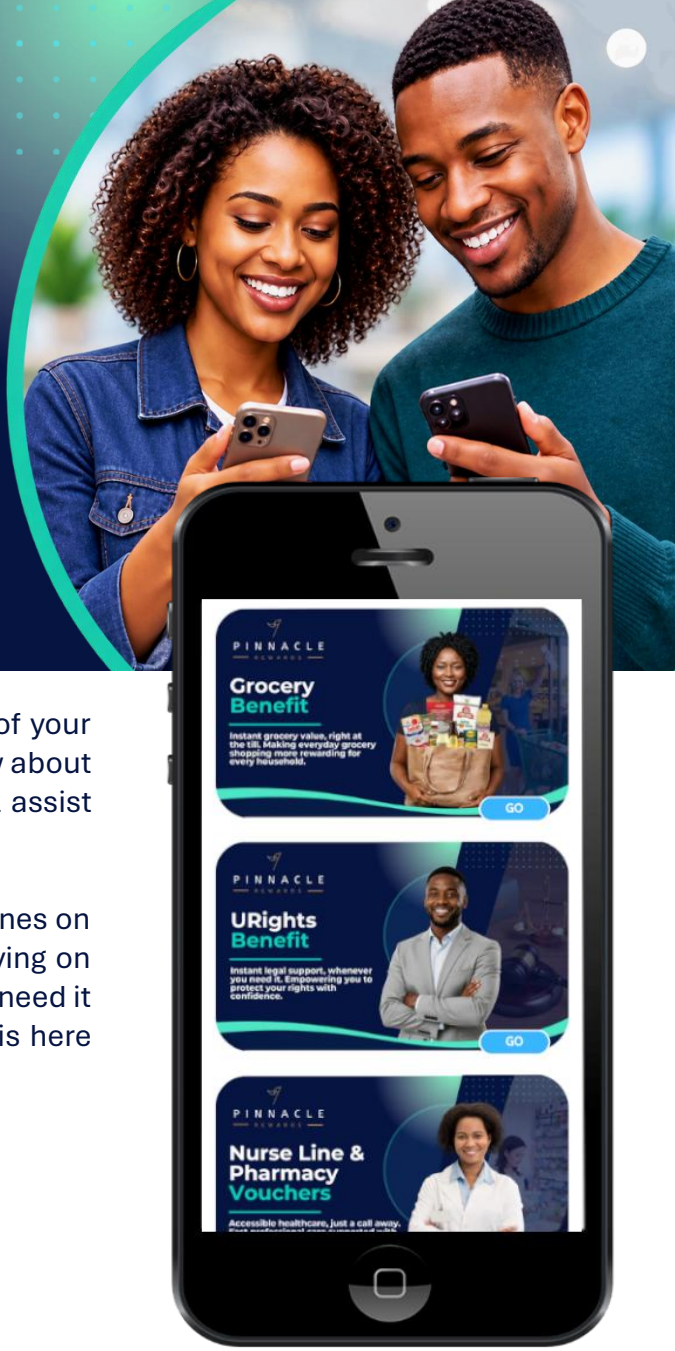
Terms and Conditions Apply.

All Value-Added Services are non-financial products provided by Pinnacle Marketing (Pty) Ltd, an authorised Financial Services Provider, FSP No. 15017. These Value-Added Services are not underwritten by an Insurer and do not have a surrender value. Please note that members who engage in Value-Added Services will not be afforded the protection of the FAIS Act No. 37 of 2002.

PINNACLE MARKETING

PINNACLE
REWARDS

PLATFORM BENEFIT GUIDE



This guide has been designed to help you make the most of your membership. Inside, you'll find everything you need to know about the benefits available to you: from grocery savings to legal assist and more.

Each benefit is explained in clear terms, with simple guidelines on how to access and enjoy your rewards. Whether you're saving on everyday essentials, getting professional support when you need it most, or enjoying added peace of mind, your membership is here to make life easier, more affordable, and more rewarding.

Keep this guide handy as your go-to reference.

GO — Tap 'GO' to access the various Pinnacle Rewards Benefits

Quick access tiles take you straight to those benefits, no need for scrolling

- Grocery Benefit
- URights Benefit
- Nurse Line & Pharmacy Vouchers
- Sammo Tutor Benefit
- And more!

Add the platform to your Home Screen for quick access

CHROME
On your browser,
click on the 3 dots and select the option 'Add to Home Screen'

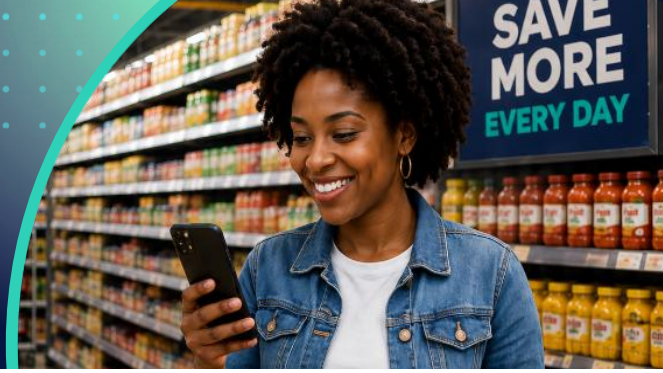
IOS
On your browser,
click on the 3 dots and select the option 'Add to Home Screen'

LIFESTYLE SERVICES



	WHAT YOU GET	WHEN TO USE IT	IMPORTANT TO KNOW
GROCERY SAVINGS BENEFIT	▪ Savings of R20, R10, R5, or R3 on selected products redeemable at Shoprite, Checkers and Checkers Hyper stores nationwide ▪ Access to everyday savings that work alongside in-store promotions ▪ A coupon basket value in excess of R4 000 monthly	Use your benefit for essential household purchases anytime	▪ Redeem your grocery savings up to 5 times per product per month in-store ▪ Codes are valid for 48-hours, thereafter a new code must be requested ▪ Only valid at Shoprite, Checkers and Checkers Hyper stores nationwide ▪ Cannot be exchanged for cash or transferred
URIGHTS BENEFIT	▪ Get instant 24/7 access to legal knowledge, and when needed, get legal assistance from qualified lawyers within our extensive legal network ▪ Get unlimited access to the most up-to-date South African legal resources, document analysis and letter drafting with 24/7 toll free support	Use your benefit for instant legal support whenever you need it	▪ URights provides general legal information and education only ▪ It is not a law firm and does not provide legal advice or legal services ▪ For advice specific to your situation, please consult a qualified South African attorney
NURSE LINE & PHARMACY VOUCHERS PROGRAM	▪ Get professional advice and guidance for everyday health concerns ▪ Assistance in understanding symptoms, treatment options, and when to seek further care ▪ 24/7 access to a qualified nurse who assesses the member over the phone and, where appropriate, arranges a voucher worth up to R200 for over-the-counter medicine at Clicks or Dischem	Use your benefit when you need quick medical advice but not an emergency response	▪ This is an advisory service only, nurses do not diagnose or prescribe ▪ Always follow up with a healthcare professional if your condition worsens or on the advice of the nurse ▪ Vouchers cannot be exchanged for cash or transferred ▪ Additional costs beyond the voucher are for the member's account
SAMMO TUTOR BENEFIT	▪ 24/7/365 access to a WhatsApp based AI-tutor service ▪ Instant answers to schoolwork questions for Grades 1–12 ▪ Support aligned with CAPS and IEB curricula ▪ Personalised study plans, quizzes, and gamified challenges ▪ Available in all 11 official South African languages	Use your benefit when you need quick academic support, practice material, or clarification on the curricula	▪ This is an advisory service, and it does not replace teachers ▪ Always follow up with your school or educator for formal guidance
MORE BENEFITS COMING SOON!	Something exciting is on the way. We're working on another valuable benefit designed to make everyday life even easier. Stay tuned for more information, we can't wait to share what's coming next!		

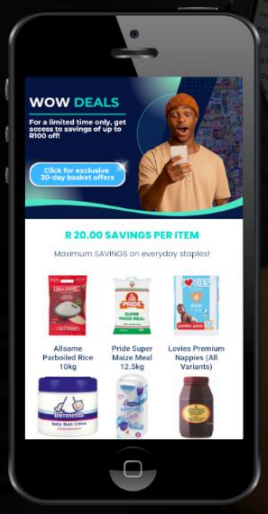
MORE ABOUT YOUR GROCERY BENEFIT



Enjoy exclusive grocery savings on everyday essentials like maize meal, milk, and cooking oil. But that's not all, you have access to lifestyle savings from leading South African brands giving you more spending power for the things that make life easier and more enjoyable...

HOW TO REDEEM? IT'S EASY!





1. From the dashboard, navigate to the Grocery Benefit tile and click 'GO'
2. Browse coupons across different savings categories
3. Click 'Get Coupon Code' by each savings category you would like to redeem coupons from (a unique coupon code will be generated by each savings category selected)
4. Shop in-store, add the products to your shopping cart from each savings category you would like to redeem coupons from (one code applies to all items in that savings category)
5. When your groceries have been scanned at till point, give your unique coupon code(s) to the cashier prior to making payment
6. Your savings will go through immediately and appear on your till slip

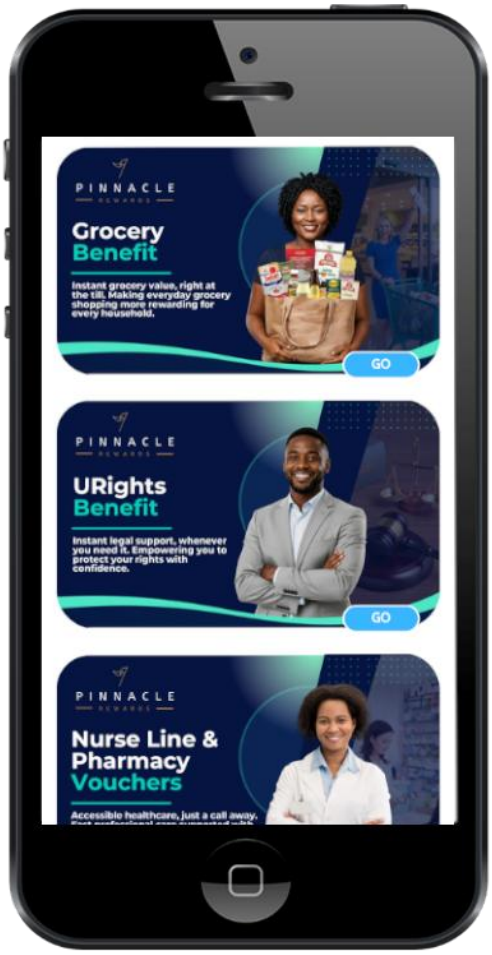
Important to Note:

- Make sure that you have selected the correct product brand and size
- Coupon codes are valid for 48-hours from time of issue
- If you shop after the 48-hour validity period, please click 'Get Coupon Code' again to receive fresh codes

INSTANT IN-STORE SAVINGS!

BENEFIT NAVIGATION





FINDING YOUR BENEFITS IS QUICK AND EASY!

TAP ANY BENEFIT
Choose the benefit you want to use and tap it

FOLLOW THE STEPS
Each benefit has simple instructions to get you started. After tapping, a pop-up will appear displaying general benefit information as well as the button to call out

PLEASE NOTE
Standard call rates apply; you must have a positive airtime balance to dial-out

When connected, you can request a call-back from the call center



TERMS & CONDITIONS



The following Terms & Conditions apply to all benefits offered under your membership. By making use of these benefits, you agree to the conditions outlined below.

Please note that retailer and service provider terms may apply in addition to those listed here.

Nurse Line & Pharmacy Vouchers

- The telephonic Nurse Line is available 24/7 offering health advice, pharmacy referrals, and medication guidance as well functioning as a national poison database for emergencies related to exposure/consumption of a potential hazardous substance/chemical
- Members must call the call centre to access the Pharmacy Voucher benefit
- A qualified nurse will telephonically assist the member
- Members will receive an SMS Pharmacy Voucher with a unique code for use at the pharmacy
- The Pharmacy Voucher covers minor ailments only
- Additional vouchers beyond the allowed limit of 4 a year are not covered
- The SMS Pharmacy Voucher must be presented at the pharmacy and used before expiry (48-hours)
- Only pharmacies within the available network, currently Clicks and Dischem, will be eligible for voucher redemption, and members must visit the self-medication section of the pharmacy to redeem the voucher
- **Examples of Minor Ailments Covered:**
  - Abdominal cramps
  - Earache
  - Allergic skin rash (dermatitis)
  - Fever
  - Athlete's foot / fungal infection
  - Hayfever (seasonal allergy)
  - Backache
  - Headache
  - Blocked / runny nose
  - Head lice
  - Burns
  - Insect bites and stings
  - Cold and Flu
  - Muscle sprain or strain
  - Cold sores
  - Nausea and vomiting
  - Conjunctivitis
  - Nosebleed
  - Constipation
  - Period pain
  - Cough
  - Diarrhoea
  - Red eye, Cuts and Grazes
  - Ringworm
  - Scabies
  - Dyspepsia (heartburn, indigestion)
  - Sinusitis
  - Sore Throat
  - Toothache

Grocery Benefit (Savings Coupons)

- Coupons are in the form of digital codes for use at participating retailers
- One code applies to all items within a savings category (R20, R10, R5, R3)
- If you purchase items across multiple categories, you must use each category's unique code as shown on the platform
- Each code is valid for 48-hours from the time of issue
- Once a code expires, a fresh code must be requested
- Members may request coupon codes as needed, with up to 5 redemptions per product allowed each month
- Screenshot coupon codes to your phone for ease of redemption
- Coupons are non-transferable and may not be exchanged for cash
- Valid at all Shoprite, Checkers and Checkers Hyper stores nationwide

Escalation Process (if a code does not apply or if your savings do not go through at the till):

- Confirm that the code is still within the 48-hour validity window
- If valid but still not working, email: **info@pinnaclemarketing.co.za** with;
  - A clear photo of your till slip
  - Pictures of the items purchased where the saving(s) did not apply
  - The name and location of the store
  - The error message or information given at POS
  - Our team will investigate and provide feedback

Sammo Tutor

Member Value Learning made simple, accessible, and engaging. Sammo Tutor is your AI-driven WhatsApp tutor, supporting learners from Grade 1–12 in all 11 official South African languages.

Benefits:

- Instant Q&A responses within 3-seconds
- Study plans and revision delivered within 30-seconds
- Fully aligned with CAPS & IEB curricula
- Gamified learning and interactive challenges
- Personalised feedback on written work
- Optimised for low bandwidth environments

Please Note:

- Sammo Tutor is an educational support tool and does not replace formal teaching or professional tutoring. Learning outcomes depend on student engagement
- Support is available via the in-app help functionality

General

Technical Access

- Pinnacle Rewards is accessible via mobile only. We do not guarantee uninterrupted access and are not liable for outages due to maintenance or third-party issues

Data Protection and Privacy

- Pinnacle Rewards complies with the Protection of Personal Information Act (POPIA)
- Member data is encrypted and securely stored
- Personal information will not be shared with third parties unless required for benefit delivery or by law

Errors, Disputes, and Support

- Any issues with services must be reported within 7-days of the issue or attempted use
- Pinnacle Rewards will investigate and resolve valid queries promptly
- Pinnacle Rewards is not responsible for incorrect use of benefits
- All queries must be logged online via the WhatsApp chat support

Changes to the Program

- Pinnacle Rewards reserves the right to update or change benefits or terms at any time
- Changes will be communicated via the member dashboard, SMS, or email where applicable

T: 021 879 1109 **E:** info@pinnaclemarketing.co.za **W:** www.pinnaclemarketing.co.za

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