

4ALLVOUCHER (previously known as the Easypay Voucher) | TERMS AND CONDITIONS

AT A GLANCE - KEY FACTS ABOUT YOUR 4ALLVOUCHER	
Valid for	3 years from the date of issue - no fees will reduce your balance during this time
Where to use it	Online only, at participating partners' websites or platforms (more channels may be added in future)
Your PIN	A unique 16-digit PIN - keep it private. Anyone with the PIN can redeem the voucher.
Cash back?	No. Vouchers cannot be exchanged for cash or transferred to a bank account.
Split payment (Partial Redemption)?	No. You must use the full Face Value in one transaction.
Terms updates	We may update these terms. Using your voucher after an update means you accept the new terms.
Contact us	salessupport@easypay.co.za 021 680 0157

IMPORTANT: Sections 12 (Keep your PIN safe), 15 (Updating these terms), and 17 (Our responsibility and its limits) are especially important. They limit our responsibility, place certain risks on you, or affect your rights. Please read them carefully.

1. Who we are

We are Lesaka Alternative Digital Products (Pty) Ltd, registration number 1983/008597/07, VAT number 4490159581, with our registered address at 1st Floor, Drakenzicht, Tygerberg Office Park, 163 Uys Krige Drive, Platteklouf, Cape Town, 7500.

The 4AllVoucher was previously known as the EasyPay Voucher. It is owned, issued, and operated by us.

You can contact us at:

- Email (support): salessupport@easypay.co.za
- Phone: 021 680 0157
- Email (legal notices): legal@lesakatech.com
- Address for legal documents: 4th Floor, President Place, cnr Jan Smuts Avenue and Bolton Road, Rosebank, Johannesburg, 2196

2. What is the 4AllVoucher?

The 4AllVoucher is a prepaid voucher. You buy it, get a unique 16-digit PIN, and use that PIN to pay for goods and services online at participating partners.

Right now, the 4AllVoucher can only be redeemed online - at a participating partner's website or platform. We may add other redemption channels in the future.

You can use it to pay for:

- Betting and wagering (you must be 18 or older)
- Home fibre, WiFi and calling services
- Other products we make available from time to time

The products available and the partners that accept the voucher may change. We will try to keep an up-to-date list on our website.

3. Who can use the 4AllVoucher, and how you agree to these terms

You must be at least 18 years old and legally able to enter into a contract to buy or use a 4AllVoucher.

By buying, receiving, holding, or redeeming a 4AllVoucher - through any channel - you agree to these terms and our privacy notice. Together they are the full agreement between you and us. If you do not agree, do not buy, hold, or use a 4AllVoucher.

Some products have their own age and identity requirements - for example, you must be 18 or older for betting and wagering. You may not use the voucher for an age-restricted product unless you meet those requirements. A partner may refuse or suspend a redemption if you do not qualify, and we may refuse or cancel a transaction where necessary to comply with the law, prevent fraud or misuse, or protect our legitimate interests.

These terms may be shown to you under a partner's brand name. The voucher is always issued by us and your agreement is always with us.

4. Buying a 4AllVoucher

You can buy a 4AllVoucher from:

- Our authorised distributors - retailers and other distributors we have approved to sell or distribute the voucher
- Our app or website (where available)
- Any other channel we make available from time to time

Vouchers are available in fixed or variable amounts. The amount loaded onto your voucher - called the Face Value - is shown on your till receipt or digital confirmation. Please check it before you leave the point of sale or close the receipt.

All prices include VAT where applicable.

The payment methods available depend on where you buy - for example, cash at an authorised trader, or card or instant EFT online. Your bank or payment provider may apply their own rules to your payment.

5. Buying online and your right to cancel

If you buy a 4AllVoucher online (through our app or website), our supplier and transaction details are set out in these terms and in our contact information, as required by the Electronic Communications and Transactions Act (ECTA). Your acceptance of these terms satisfies the written agreement requirements under ECTA.

If you buy online and have not yet used your voucher, you can cancel the purchase within 7 days of buying it and receive a full refund - with no penalty - as required by section 44 of ECTA.

Once you have redeemed or used your voucher, the 7-day cancellation right falls away.

6. Your 16-digit voucher PIN

When you buy a 4AllVoucher, you receive a unique 16-digit PIN (sometimes called a PIN). This is the PIN you use to redeem the voucher.

Keep your 16-digit PIN private and secure. The 4AllVoucher works like cash - it is a bearer instrument. Anyone who has your PIN can use the voucher, whether or not they are you. We cannot undo a redemption made by someone else if they had your PIN.

You are responsible for keeping your PIN safe. If your PIN is lost, stolen, or shared, we cannot refund or replace value that has already been used - except where the law requires us to.

If your PIN is damaged or unreadable but has not been used, contact us and we will take reasonable steps to help you access the unused value.

7. Using your 4AllVoucher

To use your voucher, enter your 16-digit PIN at a participating partner's website or payment platform.

Important rules:

- You must use the full Face Value in one transaction - you cannot split it across multiple transactions.
- If the product costs more than your Face Value, pay the difference using another payment method.
- No change or cash will be given for any unused amount.
- The voucher cannot be exchanged for cash, paid out by EFT, or transferred to a bank account - except for the limited refunds set out in section 11.

Your full Face Value stays available until you use it or the voucher expires. We will not deduct any fee from your balance during the validity period.

8. How long does your voucher last?

Your 4AllVoucher is valid for 3 years from the date it is issued. This is the minimum period required by section 63 of the Consumer Protection Act (CPA).

During the 3-year period:

- We will not reduce your Face Value with any fee or charge.
- We will not charge you anything just for holding the voucher.

After 3 years, any unused value will lapse to the extent the law allows.

9. Products and providers

When you use your voucher to buy something, the product is supplied by the relevant provider, not by us. Your contract for that product is with the provider.

Each provider may have their own terms and conditions. Please read them before buying.

We are not responsible for the quality, availability, fitness for purpose, or delivery of products from providers, except where the law says otherwise.

If you want to return goods or cancel a service bought from a provider, that is governed by the provider's own returns and refunds policy. Value already redeemed will not be reloaded onto your voucher through the 4AllVoucher scheme.

9.1. Betting and wagering

You must be 18 or older to use the voucher to fund a betting or wagering account. The betting service is provided by a licensed betting operator - we are not a gambling operator and the 4AllVoucher is not a gambling product.

The operator may carry out their own age and identity checks. Winnings are paid by the operator under their own terms and cannot be paid out through your voucher.

We only send you marketing about betting or gambling products to the extent permitted by the National Gambling Act 7 of 2004 and its advertising restrictions.

9.2. Home fibre, WiFi and calling services

Home fibre, WiFi, and local and international calling services (including Talk360) are supplied by the relevant provider under their own terms and conditions. There is no minimum age requirement to use the 4AllVoucher for these services.

Call rates, destinations, data speeds, coverage, pricing, and fair-use policies are set by the provider and may change without notice. For calling services, please check the provider's terms before buying - including any expiry policies that apply to the credit you purchase.

We are not responsible for the quality, availability, or delivery of these services, except where the law says otherwise.

10. Fees and costs

- There is no subscription fee to buy or hold a 4AllVoucher.
- If a fee applies to a specific transaction, we will tell you before you confirm it.
- Your mobile network or internet provider may charge you for data used to access our app or website. This is outside our control.

11. What if something goes wrong? Refunds and errors

Transactions happen in real time. Please check all details - including meter number, account number, or phone number - carefully before you confirm. A completed transaction generally cannot be reversed.

We will treat a transaction as complete once the voucher PIN, token, or confirmation has been sent to the cell number or email address you provided. Proof of transmission from our system is evidence that the transaction was completed.

11.1. When you may get a refund or replacement

We will investigate and either re-issue a fresh voucher or refund you if:

- The voucher fails to work because of a problem on our side (such as a system error or defective issuing)
- The voucher was cancelled without your authorisation
- You were a victim of fraud
- An authorised trader made an error issuing your voucher
- You were charged more than once for the same transaction
- You cancelled within 7 days of an online purchase and have not yet used the voucher (see section 5)
- Your rights under the CPA or ECTA entitle you to a refund

11.2. When we generally cannot refund

- Value you have already used
- An expired voucher
- Municipal debt deductions from your electricity purchase
- Tariff or price changes set by a provider
- A transaction sent to a wrong meter number, account, or phone number - if you entered those details

We will deal with each request reasonably and in line with your CPA rights.

11.3. How to request a refund

Email salesupport@easypay.co.za within 30 days of the transaction, with proof of payment. This time limit does not affect any refund right you have under the CPA or ECTA.

Where a refund is due, we will pay it to the original payment method where possible - or as we agree with you otherwise.

12. Keep your PIN safe

This section limits our liability and places responsibility on you. Please read it carefully.

You must:

- Keep your 16-digit PIN private and secure
- Not share your PIN with anyone you do not trust to use it
- Log out of our app or website after each session
- Not write your PIN anywhere others can easily see it

If someone else gets your PIN and uses it, we will treat that as an authorised transaction and will not be liable for the resulting loss - except where the law says otherwise.

Tell us immediately at salesupport@easypay.co.za or 021 680 0157 if you think your PIN has been compromised.

We may ask you to verify your identity before issuing, activating, or allowing you to use a voucher. We may limit, suspend, or decline access until you do.

Transaction and value limits may apply to vouchers and may change from time to time to meet legal, risk, or operational requirements.

We may monitor transactions and may refuse, delay, hold, suspend, or reverse a transaction or suspend a voucher where we reasonably believe it is needed to prevent fraud, illegal activity, or to comply with the law.

13. Your personal information

We handle your personal information in line with the Protection of Personal Information Act (POPIA) and our privacy notice. We are the responsible party for your personal information.

13.1. What we may collect and why

We may collect details such as your name, cell number, identity number, and transaction records. Where we collect these details, we use this to:

- Process and deliver your transactions
- Verify your identity
- Detect and prevent fraud and money laundering
- Provide customer support
- Meet our legal obligations, including under FICA

We only collect what we need.

13.2. Who we share it with

We may share your personal information with:

- Providers and partners - to deliver the products you purchase
- Payment processors - to process your payment
- Other companies in our group and our service providers - who must keep it confidential and use it only as we instruct
- Law enforcement, regulators, and the Financial Intelligence Centre - where required by law

Where your personal information is transferred outside South Africa, we will ensure the transfer complies with POPIA.

13.3. Direct marketing

With your consent, or where the law allows, we may send you information about products, services, and offers from us, our group, and our partners. You can opt out of direct marketing at any time, free of charge, by contacting us or clicking unsubscribe in the message.

13.4. Your rights

You have the right to access and correct your personal information, and to object to or request deletion of it, subject to the law. If you are unhappy with how we handle your information, you may:

- Contact us at salesupport@easypay.co.za
- Lodge a complaint with the Information Regulator: www.inforegulator.org.za | inforeg@justice.gov.za

14. Identity checks and legal compliance

We comply with the Financial Intelligence Centre Act (FICA), applicable sanctions laws, and other South African legislation. This means we may:

- Ask you to verify your identity before you buy or use a voucher
- Monitor transactions for suspicious activity
- Refuse, delay, hold, reverse, or suspend a transaction or voucher where we suspect fraud or illegal activity
- Share information with the Financial Intelligence Centre, regulators, or law enforcement as required by law

By using the 4AllVoucher, you agree - subject to the Regulation of Interception of Communications and Provision of Communication-Related Information Act (RICA) - that we may intercept, monitor, and use communications sent to us for the purposes of providing the service, preventing fraud, and complying with the law.

15. Updating these terms

We may update these terms from time to time - for example, if the law changes, if we launch new services, or if we need to update how we operate.

When we do:

- We will post the updated terms on our website and/or app
- For significant changes, we will try to give you reasonable advance notice

If you buy, hold, or use a 4AllVoucher after updated terms have been posted, you accept those updated terms. No written notice or signature is required - using the voucher is your acceptance. If you do not accept the new terms, stop buying and using 4AllVouchers.

Changes do not apply retroactively to a voucher you have already bought.

16. If we need to suspend or cancel your access

We may suspend or stop your ability to buy or use 4AllVouchers, or close your account, if:

- We reasonably suspect misuse, fraud, or unlawful activity
- You have given us false or inaccurate information
- You have breached these terms
- The law requires it
- It is necessary to protect a legitimate interest

Where it is reasonable and lawful, we will let you know. We will not be liable for taking these steps, except where the law requires otherwise.

You may stop using the 4AllVoucher at any time. On doing so, unused value cannot be redeemed for cash or by EFT, but valid vouchers can still be redeemed for products until the value is used or the voucher expires.

17. Our responsibility and its limits

This section limits what we are responsible for. Please read it carefully.

17.1. How we provide the service

The 4AllVoucher service, our app, and our website are provided as they are and as available. We aim to keep them running smoothly but cannot guarantee continuous availability – especially when third-party systems (like bank systems, provider platforms, networks, or municipal systems) are down or unavailable.

17.2. What we are not liable for

To the maximum extent the law allows, we are not liable for:

- Indirect, special, or consequential losses - such as lost profits, savings, business, or revenue
- Products supplied by providers - including quality, availability, fitness for purpose, or delivery
- Load shedding, network or system outages, municipal debt deductions, tariff changes, or other events outside our control
- Loss from a PIN you shared with others, or a wrong meter number, account, or phone number you entered

17.3. Our maximum liability

To the maximum extent the law allows, our total liability for any claim related to a transaction is capped at the Face Value of the voucher involved in that transaction.

17.4. What is not limited

Nothing in these terms removes or limits your rights under the Consumer Protection Act (including section 61 for harm caused by unsafe products), limits our liability for our own fraud or gross negligence, or restricts any other liability that cannot be excluded by law.

You agree to cover us against any loss or claim that arises from your use of the 4AllVoucher, our app, or our website in breach of these terms or the law - unless that loss was caused by us.

18. Intellectual property

We own - or are licensed to use - all intellectual property in the 4AllVoucher, our app, our website, and their content. We give you a limited, personal, non-transferable right to use the app and website only as needed to use the 4AllVoucher.

You may not copy, reverse engineer, decompile, scrape, or interfere with the app, website, or any content. If you do, you agree to cover us for any resulting loss or claim.

If you download our app from an app store, the app store is not a party to our agreement with you and has no liability in relation to the app. Any claim about the app is between you and us.

19. Complaints and disputes

19.1. Contact us first

If something goes wrong, please reach out to us:

- Email: salesupport@easypay.co.za
- Phone: 021 680 0157

We aim to acknowledge your complaint within 2 business days and resolve it within 10 business days.

19.2. What we handle vs. what the provider handles

We handle complaints about the voucher itself - buying it, its validity period, Face Value, suspected fraud, a lost or stolen PIN, and your rights under section 63 of the CPA.

The provider handles complaints about the products you bought from them - quality, pricing, availability, fitness for purpose, and returns. Take those directly to the provider.

19.3. If we cannot resolve it

If we cannot resolve your complaint, you may contact:

- The National Consumer Commission (NCC): www.thencc.org.za
- The relevant ombud for your product type
- A court in South Africa

This does not affect your right to approach these bodies at any time.

20. General

- These terms are governed by the laws of the Republic of South Africa. South African courts have jurisdiction.
- If any part of these terms is found to be invalid or unenforceable, that part can be removed and the rest still applies.
- These terms, together with our privacy notice, are the entire agreement between you and us about the 4AllVoucher.
- We may transfer our rights and obligations to another company in our group without your consent. You may not transfer your rights or obligations without our written consent.

- If we do not immediately act on a right we have under these terms, that does not mean we give it up. No waiver is effective unless in writing and signed by us.

Definitions. Key Terms Used in This Document

For ease of reference, here are the key terms used in these Terms and Conditions and what they mean:

4AllVoucher / Voucher	The prepaid voucher product issued by us, identified by a unique 16-digit PIN and loaded with a Face Value.
CPA	Consumer Protection Act 68 of 2008.
ECTA	Electronic Communications and Transactions Act 25 of 2002.
Face Value	The rand amount loaded onto a Voucher when issued, as shown on the receipt or digital confirmation.
FICA	Financial Intelligence Centre Act 38 of 2001.
POPIA	Protection of Personal Information Act 4 of 2013.
Provider	The supplier of a Product - for example, a licensed betting operator, electricity distributor, municipality, or mobile network operator.
Provider Terms	The terms and conditions that a Provider applies to its Products.
RICA	Regulation of Interception of Communications and Provision of Communication-Related Information Act 70 of 2002.
Voucher Code / PIN	The unique 16-digit PIN used to redeem a Voucher.
We / Us / Our	Lesaka Alternative Digital Products (Pty) Ltd, registration number 1983/008597/07.
You / Your	The person who buys, holds, redeems, or otherwise uses a 4AllVoucher.

These Terms and Conditions comply with the Consumer Protection Act 68 of 2008 (including sections 22 and 63), the Electronic Communications and Transactions Act 25 of 2002, the Protection of Personal Information Act 4 of 2013, the Financial Intelligence Centre Act 38 of 2001, the Regulation of Interception of Communications and Provision of Communication-Related Information Act 70 of 2002, the National Gambling Act 7 of 2004, and other applicable South African legislation. Your statutory rights are not affected by anything in these Terms.