HEALTHCARE SOLUTIONS CAMPAIGN

TERMS AND CONDITIONS

Medical Practices and Medical Bureaus

These terms and conditions ("Terms") govern the Healthcare Solutions Campaign offer made by Altron FinTech to medical practices and medical bureaus in South Africa. The Terms must be read together with the Merchant Agreement and the Medical Bureaus and Practices Pricing Annexure C.1 ("Annexure C.1"). By responding to the Campaign, completing the lead generation form, or accepting the Offer, the Merchant agrees to these Terms.

1. **INTERPRETATION AND DEFINITIONS**

1.1 In these Terms, unless the context indicates otherwise, the following words have the meanings assigned to them:

1.1.1 "Altron FinTech", "we", "us" or "our" means the provider of the payment services described in these Terms;

1.1.2 "Annexure C.1" means the Medical Bureaus and Practices Pricing Annexure C.1 (version 2.0) which sets out the pricing for the Services, as amended from time to time;

1.1.3 "Campaign" means the Healthcare Solutions Campaign under which the Offer is promoted;

1.1.4 "Card Transaction" means a debit card or credit card payment accepted by the Merchant through the Device;

1.1.5 "Device" means the point-of-sale card payment terminal supplied to the Merchant under the Offer;

1.1.6 "Included Transaction Value" means R10 000.00 (ten thousand rand) of combined debit card and credit card turnover per Device per calendar month, as described in clause 3;

1.1.7 "Medical Bureau" means a medical billing or collections bureau that meets the eligibility criteria in clause 6;

1.1.8 "Medical Practice" means a medical practice that meets the eligibility criteria in clause 6, including general practitioners, dentists, specialists and physiotherapists;

1.1.9 "Merchant" means a Medical Practice or a Medical Bureau, as the context requires;

1.1.10 "Merchant Agreement" means the merchant or service agreement (together with Annexure C.1 and the general terms and conditions referred to in it) concluded between Altron FinTech and the Merchant for the provision of the Services;

1.1.11 "Monthly Fee" means R565.00 (five hundred and sixty-five rand) per month, excluding VAT, as set out in Section B of Annexure C.1;

1.1.12 "Offer" means the monthly point-of-sale offer described in clause 2;

1.1.13 "Offer Period" means the period from **1 June 2026** to **28 February 2027**, both dates inclusive, unless extended or withdrawn under clause 7;

1.1.14 "Services" means the payment acceptance and related services provided to the Merchant, as described in the Merchant Agreement and priced in Annexure C.1;

1.1.15 "VAT" means value-added tax levied under the Value-Added Tax Act 89 of 1991.

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 a clause is a reference to a clause of these Terms. If there is any conflict between these Terms and Annexure C.1 or the Merchant Agreement on pricing, Annexure C.1 and the Merchant Agreement prevail (see clause 10).

2. THE OFFER

2.1 For a single Monthly Fee a Merchant taking the point-of-sale solution receives the following, with no separate set-up cost:

2.1.1 the supply of a Device;

2.1.2 installation of the Device;

2.1.3 ongoing maintenance of the Device;

2.1.4 dedicated account support; and

2.1.5 for a Medical Practice, processing of Card Transactions up to the Included Transaction Value, as described in clause 3.

2.2 No set-up cost, terminal security fee, SIM activation fee or minimum processing fee is charged to a medical practice or medical bureau under the Offer.

2.3 The Monthly Fee and all other amounts in these Terms and in Annexure C.1 excludes VAT. VAT is charged in addition at the applicable rate.

2.4 The monthly minimum billing fee applicable to DebiCheck still applies as indicated in Annexure C.1.

3. CARD TRANSACTION FEES

3.1 For a Medical Practice, the Monthly Fee includes the processing of debit card and credit card payments up to a combined turnover of R10 000.00 (ten thousand rand) per Merchant per calendar month. No percentage transaction fee is charged on those Card Transactions up to that amount, and no minimum processing fee applies, to the exclusion of the monthly minimum billing fee applicable to DebiCheck still applies as indicated in Annexure C.1.

3.2 Once the combined debit card and credit card turnover for a Medical Practice exceeds R10 000.00 (ten thousand rand) in a calendar month, the percentages in clause 3.4 apply to the value of Card Transactions above R10 000.00 (ten thousand rand).

3.3 For a Medical Bureau, the Included Transaction Value does not apply, and Card Transactions are charged at the percentages in clause 3.4 from the first rand.

3.4 The percentages set out in Section B of Annexure C.1 are:

3.4.1 debit card transactions: 0.85%; and

3.4.2 credit card transactions (Mastercard and Visa): 1.85%.

3.5 For a Medical Practice, the percentages in clause 3.4 are charged only on the portion of turnover that exceeds the Included Transaction Value. The Included Transaction Value resets at the start of each calendar month and does not carry over.

4. **FEES NOT INCLUDED IN THE OFFER**

4.1 The following are not included in the Monthly Fee and are billed separately where applicable, in accordance with Annexure C.1:

4.1.1 VAT;

4.1.2 the percentages in clause 3.4 (for a Medical Practice, on Card Transaction turnover above the Included Transaction Value; for a Medical Bureau, on all Card Transaction turnover); and

4.1.3 any other Altron FinTech product or service taken by the Merchant (including, but not limited to, DebiCheck, MPS, AVS and verification enquiries), which is priced separately in Annexure C.1.

4.2 Pricing is applicable only upon utilisation of the relevant Service.

5. **DEBICHECK AND COMBINED SERVICES**

5.1 Where a Merchant takes the Offer and also subscribes for DebiCheck (including DebiCheck TT3), the following applies:

5.2 The DebiCheck minimum billing fee of R250 referred to in Annexure C.1 is:

5.2.1 discounted to R0.00 for a Medical Bureau; and

5.2.2 discounted to R0.00 for a Medical Practice for the first six months from the date of installation, after which normal billing applies from the seventh month.

6. **ELIGIBILITY**

6.1 The Offer is available to medical practices and medical bureaus operating in South Africa. Medical practices include general practitioners, dentists, specialists, physiotherapists and other registered practitioners who are registered with the relevant professional body for their discipline and hold a valid practice number.

6.2 The Offer is subject to the Merchant meeting our onboarding requirements, including identity and business verification under the Financial Intelligence Centre Act 38 of 2001, and to the outcome of our credit and risk assessment.

6.3 Acceptance into the Offer is subject to the conclusion of a Merchant Agreement between Altron FinTech and the Merchant. The Offer pricing applies only once the Merchant Agreement is concluded and the Device is installed.

7. **OFFER PERIOD AND AVAILABILITY**

7.1 The Offer is available during the Offer Period. We may extend, shorten, suspend, vary or withdraw the Offer at any time on reasonable notice, without affecting Offers already accepted.

7.2 The Offer applies to the Device and pricing described in these Terms and Annexure C.1 and may not be combined with any other offer unless we agree in writing.

8. **TERM AND BILLING**

8.1 The Monthly Fee is billed monthly in accordance with the Merchant Agreement.

8.2 The minimum term and notice period for the Services are those set out in the Merchant Agreement.

9. **PRICING VARIATION**

9.1 Altron FinTech reserves the right to amend pricing on 30 (thirty) days' notice.

10. **RELATIONSHIP WITH THE MERCHANT AGREEMENT AND ANNEXURE C.1**

10.1 These Terms supplement, and do not replace, the Merchant Agreement and Annexure C.1. The pricing for the Offer is set out in Annexure C.1.

10.2 If there is any conflict between a summary of the Offer in any advertisement, emailer or other marketing material and these Terms, these Terms prevail. If there is any conflict between these Terms and Annexure C.1 or the Merchant Agreement on pricing or the scope of the Services, Annexure C.1 and the Merchant Agreement prevail.

11. **MARKETING STATEMENTS**

11.1 Statements in the Campaign that the Offer is “all-inclusive”, has “no surprises”, or that there are “no percentage cuts”, are made in respect of Medical Practices and refer to the position up to the Included Transaction Value. Card Transaction turnover above the Included Transaction Value is charged at the percentages in clause 3.4, the position for Medical Bureaus is set out in clause 3.3, and the items in clause 4 are billed separately. These Terms set out the full basis of the Offer.

12. **PERSONAL INFORMATION**

12.1 Personal information submitted through the lead generation form or otherwise in connection with the Campaign is processed in accordance with the Protection of Personal Information Act 4 of 2013 and our privacy policy, for the purpose of responding to the enquiry, assessing eligibility and, where applicable, onboarding the Merchant.

13. **GENERAL**

13.1 These Terms are governed by the law of the Republic of South Africa.

13.2 If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions continue in full force and effect.

13.3 We may amend these Terms from time to time. The version applicable to a Merchant is the version in force when the Merchant accepts the Offer.