

## Terms & Conditions: Foresight & Visionary Members

1. **my eye level** is an initial 12 month agreement and is subject to the terms and conditions as set out below.
2. **my eye level** is a savings plan for your vision needs, with an online profile page, for your vision parameters.
  - 2.1. **my eye level** can be used to store your vision's profile for easy access anywhere.
  - 2.2. **my eye level** will, each month, per e-mail, notify you of a R200 voucher from an optical supplier. This voucher will be saved on your profile, which can be redeemed by a **my eye level** optometrist.
  - 2.3. In a 12 month period no more than 3 vouchers may be used i.e. 3xR200. This means that you will receive an additional R600's value on top of your savings.
  - 2.4. Vouchers CANNOT be exchanged for CASH.
  - 2.5. To maximise your membership privileges you should make use of these vouchers at any time at participating optometrists, which will add up to R600 worth of savings throughout the year.
  - 2.6. **my eye level** will on the anniversary of your membership, activate your eye points. With the **Foresight** membership you will earn R1200 each year (1 eye point = R1 (one rand)). With the **Visionary** option you will earn R2400 each year.
  - 2.7. Your activated eye points will be available to you to spend at any **my eye level** registered practice.
  - 2.8. **my eye level** will be independent of any medical aid scheme and empowers you to decide how much and on what you spend your eye points.
  - 2.9. **my eye level** can be used at any HPCSA registered dispensing optician, optometrist or ophthalmologist in South Africa.
    - 2.9.1. If **my eye level** is used at a service provider registered to the **my eye level** network, 100% of the your eye points are available for your optical purchase.
    - 2.9.2. If the service provider is not yet registered and wishes to remain unregistered, 10% of your eye points used for the purchase, will be lost as an administration fee.
    - 2.9.3. **my eye level** can be used for ANY purchase in a HPCSA registered ophthalmic practice including sunglasses, contact lenses and eye surgery.
3. **my eye level** will only activate your eye points after 13 monthly contributions have been received and
  - 3.1. If you have used more than 60% of your **my eye level** eye points on a transaction you will once again have to contribute 12 months before your next activation and use of your **my eye level** savings.
  - 3.2. If you have used 60% or less of your **my eye level** eye points on a transaction you will only have to contribute 3 months before you can use your **my eye level** again.

- 3.3. Your **my eye level** eye points can accumulate to a maximum of 7000 (seven thousand) for a Foresight member and 10000 (ten thousand) for a Visionary member. Once these maximums are achieved you will still receive monthly offers, but no eye points will be earned.
4. Your **my eye level** membership carries a subscription fee:
  - 4.1. Your **my eye level** membership subscription will be paid by monthly direct debits through MyGate payment solutions.
  - 4.2. **Foresight** R150p/m
    - 4.2.1. R100 of the subscription is used to earn 100 eye points.
    - 4.2.2. Of your 1st contribution, R100 will be an administrative joining fee, so you will only start earning eye points in your 2nd month.
  - 4.3. **Visionary** R250p/m
    - 4.3.1. R200 of the subscription is used to earn 200 eye points.
    - 4.3.2. Of your 1st contribution, R100 will be used as an administrative joining fee, so you will only receive 1 offer in your 1st month.
  - 4.4. Eye points earned are saved and managed by Exchange Capital (FSB:40598) a financial services provider. The funds are banked with a large commercial bank.
5. Cancellation:
  - 5.1. The initial term of the agreement is 12 months.
    - 5.1.1. Although if you wish to cancel the agreement in the first 6 months it will be allowed, but all data will be forfeited by you and your subscription will be deleted.
    - 5.1.2. Although if you wish to cancel the agreement after the first 6 months it will be allowed and a goodwill credit of eye points might be activated of not more than 20% of annual anniversary eye points.
    - 5.1.3. After 12 months you may cancel your subscription with a month's notice, your eye points which are activated will be available to use for 12 months from cancellation date, after which all eye points and vision profile data stored will be deleted.
    - 5.1.4. All cancellations should be done by e-mail before the 15th of the month. If after the 15th, the cancellation will only be in effect a month later.
6. Failure to pay contribution:
  - 6.1. You will be notified through SMS or e-mail if a direct debit is returned unpaid.
  - 6.2. If your direct debit is returned due to any reason, an immediate R20 admin penalty will be levied, which will be deducted from your **my eye level** anniversary eye points value.
  - 6.3. If your direct debit is returned a 2nd month due to any reason, an immediate R20 admin penalty will be levied, which will be deducted from your **my eye level** anniversary eye points value.
  - 6.4. If your direct debit is returned for 3 consecutive months and no contact is made to resolve the issue within 7 days of last return, the agreement will be considered in breach and all your details will be deleted from **my eye level** and all eye points will be forfeited.
7. Your vision data profile page:

- 7.1. All the data that is stored on your vision page will be visible to a **my eye level** registered optometrist, once they have requested a security one time pin, sent via e-mail to their terminal.
  - 7.2. By joining **my eye level** you consent to be contacted via e-mail or SMS with regard to relevant 3rd party service suppliers.
  - 7.3. A **my eye level** registered optometrist must update your vision data on your page after each paid consultation is completed.
  - 7.4. You will not be able to change clinical relevant data on your vision page.
  - 7.5. You may lodge a complaint or request an investigation if you believe your vision details were incorrectly updated.
  - 7.6. **my eye level** will be able to access your details at any time, even after deletion and use the data in clinical and market related research, but your identity will always stay confidential.
  - 7.7. You will be able to view your monthly voucher on your vision data page. Once an optometrist has claimed this voucher it cannot be claimed again.
  - 7.8. Every log-in to your **my eye level** data page will be stored, whether it is by you or your optometrist.
8. Changes and amendments of the terms and conditions:
- 8.1. Changes to the terms and conditions can be made at any time by **my eye level**, but you will always be notified and given the opportunity to agree to changes.
  - 8.2. The amendments will never be to your disadvantage, but only to satisfy legal requirements as they arise.