

**Cell C Tariff Plan and Terms and Conditions for the AVBOB Funeral Cover (Lifesaver)  
Powered by Cell C**

1. It is important that you understand and agree to these terms and conditions in order for you to participate in the AVBOB Funeral Cover (Lifesaver) powered by Cell C (“**the Product/Group Scheme**”).
2. All standard Terms and Conditions of Cell C (Pty) Ltd and Cell C Service Provider Company (Pty) Ltd apply to the Tariff Plan for the Product/Group Scheme.
3. All prices and usage rates advertised include VAT, unless otherwise stated.
4. Standard RICA rules and processes apply.
5. Original Cellular has negotiated and structured a specific and pre-defined tariff plan through Cell C that relates to the Product/Group Scheme under which the Assurer (AVBOB) will provide funeral benefits to customers who are members of the Product/Group Scheme.
6. **All Privileges, Conditions and Provisions in respect of the Product/Group Scheme, as well as the relevant Policy information, can be found here: <http://bit.do/AVBOB-TC> or on the AVBOB website at <http://www.avbob.co.za>**
7. Any queries in respect of the Product/Group Scheme, including claims, processes, disputes, and/or assistance with the Product/Group Scheme, please contact AVBOB:

Telephone: (012) 303 1170/ (012) 303 1524/ (012) 303 1393

Telefax: 012 303 1458 or 0866 465 349

Email: [rkotzee@avbob.co.za](mailto:rkotzee@avbob.co.za)

Postal: PO BOX 1661

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8. All queries in respect of the Tariff Plan and Bonus Airtime will be handled directly by Cell C's Customer Care Centre 084 140.

**1.1 Activation / Tariff Plan**

- 1.1.1 The Tariff Plan for this Product/Group Scheme is only available to new and existing Cell C Prepaid customers.
- 1.1.2 Customers will be billed on a per second basis (1:1) on this tariff plan;
- 1.1.3 This Tariff Plan will be available for Cell C Prepaid Customers to migrate via the \*147# and \*108 USSD Menu.
- 1.1.4 The rates for the Tariff Plan indicated in the table below are fixed and apply at any time of the day:

<b>AVBOB FUNERAL COVER (LIFE SAVER) TARIFF PLAN</b>	
BILLING INCREMENTS	1:1 (Per Second Billing)
<b>VOICE CALL CHARGES</b>	
<b>PEAK</b>	
ON-NET	R 1.70
OFF-NET / FIXED LINES	R 1.70
SPECIAL NUMBERS	R 2.50
<b>OFF PEAK</b>	
ON-NET	R 1.70
OFF-NET / FIXED LINES	R 1.70
SPECIAL NUMBERS	R 2.50
<b>MESSAGING</b>	
SMS Local	R 0.50
SMS INTERNATIONAL	R 1.70
MMS	R 0.50
<b>DATA</b>	
DATA (PER PAY USE PER MB)	R 0.99
<b>INTERNATIONAL/ROAMING CALLS</b>	
INTERNATIONAL CALLS	As per international calling zones
ROAMING CALLS	As per roaming zones

## **1.2 Funeral Cover**

- 1.2.1** All customers who migrate to the Tariff Plan and join the Product/Group Scheme will get basic funeral cover to the value of R1000.00 (one thousand rand) for that month, providing that the customer has performed a recharge (of any amount) after migration and joining the Product/Group Scheme. To maintain this basic funeral cover every month, the customer will need to remain active on the Tariff Plan as well as have performed a recharge (of any amount) during that month. This basic funeral cover, if applicable, is over and above the funeral cover accumulated for every billed minute. This basic funeral cover of R1000.00, as well as any funeral cover based on the billed minutes used, will only be available to a customer in the succeeding calendar month.
- 1.2.2** For every full billed minute of calls made (cumulative seconds included) the customer will receive an additional R100 (one hundred rand) funeral cover over and above the basic funeral cover, if applicable.
- 1.2.3** Value of the funeral cover is calculated 1 (one) month in arrears for funeral cover in the following month. For the avoidance of doubt, if the customer had made 10 minutes of local voice calls in January, the customer will receive 10 x R100 in funeral cover, amounting to R1000 funeral cover, as well as the basic cover of R1000 (if the customer

has done a recharge in that month). This means the customer will have R2000 funeral cover for the month of February.

- 1.2.4** Customers can receive a maximum of up to R30 000 cover per month.
- 1.2.5** There is also a 6 (six) month waiting period applicable to the Product/Group Scheme. No benefits will be payable if a customer dies within 6 (six) months of joining the Product/Group Scheme, unless such death occurs as a result of an accident (suicide excluded).
- 1.2.6** In the event that a customer migrates out of the Tariff Plan connected to this Product/Group Scheme, the customer will forfeit all benefits in terms of the Product/Group Scheme. In order to ensure uninterrupted membership in the Product/Group Scheme, the customer must opt back into the Tariff Plan within 90 days of opting out. In this regard no new waiting period will be applicable other than the remaining waiting period, if any.
- 1.2.7** Only calls to local mobile/fixed numbers will be used to calculate the funeral cover values. International calls not applicable.
- 1.2.8** The following table details the amount of cover for every billed minute consumed;

Billed Minutes Used per month	Funeral Cover	Billed Minutes Used per month	Funeral Cover
0*	Basic cover of R1000*	141-150	up to R15000
		151-160	up to R16000
01-10	up to R1000	161-170	up to R17000
11-20	up to R2000	171-180	up to R18000
21-30	up to R3000	181-190	up to R19000
31-40	up to R4000	191-200	up to R20000
41-50	up to R5000	201-210	up to R21000
51-60	up to R6000	211-220	up to R22000
61-70	up to R7000	221-230	up to R23000
71-80	up to R8000	231-240	up to R24000
81-90	up to R9000	241-250	up to R25000
91-100	up to R10000	251-260	up to R26000
101-110	up to R11000	261-270	up to R27000
111-120	up to R12000	271-280	up to R28000
121-130	up to R13000	281+	up to R29000
131-140	up to R14000		

*\*Upon registration of the Product and migration to the Tariff Plan, the customer will receive basic funeral cover of R1000.00 (one thousand rand), providing that the customer has done a recharge (of any amount) within the month of registration and migration. To maintain this basic cover every month, the customer will need to remain active on the Tariff Plan as well as have performed a recharge (of any amount) during that month. This basic funeral cover, if applicable, is over and above the funeral cover accumulated for every billed minute.*

### 1.3 Recharges

1.3.1 The following table details the Tariff Plan in respect of recharges, bonus airtime received and the validity period applicable:

Recharge with		Free Bonus Airtime		Total Value	Validity for Bonus Airtime
R 5		R 5		R 10	3 days
R 10		R 10		R 20	
R 20		R 20		R 40	
R 25		R 25		R 50	
R 30		R 30		R 60	
R35		R35		R 70	
R 50		R 50		R 100	
R 60		R 60		R 120	
R 70	+	R 70	=	R 140	
R 100		R 100		R 200	5 days
R 120		R 120		R 240	
R 150		R 150		R 300	
R 200		R 200		R 400	
R 300		R 300		R 600	
≥R 500		≥R 500		≥R 1000	
All Flexi/Variable recharges will also receive the 100% FREE bonus airtime value. The bonus is awarded according to the recharge amount.					

Table 2: Recharge bonuses awarded to customers

1.3.2 All customers who activate the Tariff Plan will automatically receive 100% the value in bonus airtime when they recharge.

**Example:** The customer is activated on the Tariff Plan. The customer recharges with R5, on successful recharge the customer will receive R5 bonus airtime value to use for Cell C to Cell C calls & SMSs and data usage. The bonus airtime value (R5) is valid for 3 (three) days from date of bonus airtime value credit. If the recharge was performed on the 20<sup>th</sup> October 2015 the day of recharge is counted as Day 1, thereafter 21<sup>st</sup> October is counted as Day 2 and midnight of the 23<sup>rd</sup> October is regarded as Day 3. At midnight of Day 3 all unused FREE airtime bonus value will be forfeited.

1.3.3 Minimum recharge value to receive the bonus airtime benefit is R5.

1.3.4 Variable vouchers above R5 will also receive recharge bonus benefits, e.g. Recharge with R7 and get R7 airtime plus R7 bonus airtime value.

1.3.5 Customers will receive the face value of the airtime recharge denomination as well as the FREE bonus airtime value upon recharging as per table 2 above.

1.3.6 All bonus airtime for recharges of R99 (ninety-nine rand) or below will carry a 3 (three) day validity period and recharges of R100 (one hundred Rand) or more will carry a 5 (five) day validity period.

- 1.3.7** Irrespective of the time of recharge, Day 1 will be counted on the day the recharge is performed on the account.
- 1.3.8** The receipt of a subsequent bonus as a result of another recharge will extend the expiry of any existing remaining bonus value to that of the latest expiry date (either the expiry date as a result of the first recharge, or that of the second, whichever is the latest), i.e. the expiry date either of the first recharge bonus amount or the new bonus amount will be used for the combined value, depending on which date gives the customer the longest period to use. (In order for the bonus value to be summed and extended to the latest expiry date the previous value must still be within a validity period when the second recharge is performed;
- 1.3.9** Any bonus airtime value not used during the applicable validity period will expire permanently;
- 1.3.10** Any non-airtime recharge such as an Airtime Share (C Transfer), Emergency Airtime (C Advance), All-In-One voucher, R39 SMS voucher, prepaid data package or bundle purchase is specifically excluded from qualifying a customer for a the airtime recharge bonus reward. Only airtime recharges qualify for the bonus airtime value;
- 1.3.11** The bonus airtime value cannot be consumed for any off-net voice usage, any premium rated usage, content purchases, VAS/Data bundles or any bundles, international call/SMS/MMS or any form of roaming usage- the airtime value can only be consumed for local Cell C to Cell C Calls and SMS (on-net) or Data.
- 1.3.12** The bonus airtime carries a validity period and all bonus airtime not consumed within that period will be forfeited;
- 1.3.13** All recharges (any airtime recharge type including online recharges) via any recharge channel are included and qualify a customer for the bonus airtime value.

#### **1.4 Validity / Expiry of Bonus Airtime.**

- 1.4.1** All bonus airtime for recharges of R99 (ninety-nine rand) or below will carry a 3 (three) day validity period and recharges of R100 (one hundred Rand) or more will carry a 5 (five) day validity period.
- 1.4.2** Out of bundle usage will apply if no other free or inclusive value is available. This usage will be billed as per the applicable tariff plan.
- 1.4.3** Subsequent recharges within the original validity period will consolidate the bonus airtime value (old plus new) and extend the expiry date to the new voucher expiry (latest or longest voucher expiry).

## 1.5 Depletion

The following depletion sequence will apply to customers who are on the Tariff Plan.

Account Type	Campaign Minutes/S MS/ Data Only	All in One Voucher	Recharge BONUS Airtime Value/Bonus Data	Data Bundle/ SMS bundle	Daily Data Nite	Emergency Airtime/ Airtime Share	Prepaid Airtime
<b>1 Data</b>	1	2	5	3	Takes priority at midnight	6	7
<b>2 Voice</b>	1	2	3	-	-	4	5
<b>3 SMS</b>	1	2	4	3	-	5	6

### *Data depletion sequence*

- 1.5.1** First any campaign value that is received by the customer will be depleted if the customers had campaign benefits.
- 1.5.2** Second the All in One voucher if applicable.
- 1.5.3** Followed by any data bundles that may be available. If the customer has a Nite Data bundle it will take priority at midnight before any data bundle.
- 1.5.4** Thereafter bonus airtime will be depleted for any on-net voice, SMS or data usage.
- 1.5.5** Emergency Airtime & Airtime Share will then be depleted should the customer have an airtime loan or transferred airtime.
- 1.5.6** And finally any Prepaid airtime that is recharged by the customer will be consumed for any addition data usage where no other free or inclusive value is available.

### *Voice depletion sequence*

- 1.5.7** First any campaign value that is received by the customer will be depleted if customers had campaign benefits.
- 1.5.8** Second the All in One Voucher if applicable.
- 1.5.9** Followed by bonus airtime that will be depleted for any On-Net Voice usage.
- 1.5.10** Emergency Airtime & Airtime Share will then be depleted should the customer have an airtime loan or transferred airtime.
- 1.5.11** And finally any Prepaid airtime that is recharged by the customer will be consumed.

### *SMS depletion sequence*

- 1.5.12** First any campaign value that is received by the customer will be depleted if the customer had campaign benefits.
- 1.5.13** Second the All in One Voucher if applicable.
- 1.5.14** Followed by an SMS Bundle if applicable.
- 1.5.15** Then bonus airtime that will be depleted for any On-Net SMS usage.
- 1.5.16** Emergency Airtime & Airtime Share will then be depleted should the customer have an airtime loan or transferred airtime.
- 1.5.17** And finally any Prepaid airtime that is recharged by the customer will be consumed.

## **1.6 Migrations**

- 1.6.1** Customers will be allowed to migrate to the Tariff Plan via USSD, IVR and online via the Cell C website.
- 1.6.2** Customers can migrate using the direct USSD string \*108# or \*147#.
- 1.6.3** Customers that want to migrate out of the Tariff Plan will lose all their bonus airtime values (if applicable) upon migration.
- 1.6.4** Customers that migrate into the Tariff Plan shall not be allowed to carryover any bonus values from their previous tariff plan.

## **1.7 SIM Swaps**

- 1.7.1** Customers will be allowed to do a SIM swap by using a Cell C starter pack.
- 1.7.2** The current SIM swap rules for Cell C customers apply.
- 1.7.3** All Prepaid benefits will be transferred to the new SIM when a SIM swap is performed.

### **Exclusions:**

- 1.7.4** The Tariff Plan and Recharge bonus is not available to Hybrid and Postpaid customers.
- 1.7.5** The bonus airtime value is only available for Cell C to Cell C national local usage only, the following usage types are excluded:
  - a. International and Premium Rated SMSes and MMSes will be charged at out of bundle usage
  - b. International Calling and Roaming will be charged at out of bundle rates
  - c. Data consumption while roaming internationally will not deplete from the bonus airtime value. Data roaming rates will apply and will be charged as out of bundle usage
  - d. SMS/Voice usage while roaming shall be charged as out of bundle usage at applicable roaming rates.
  - e. All premium rated services, content services, WASP services, VASs, Bundle purchases and VAS services cannot be subscribed to using the bonus airtime value.
  - f. All Out of bundle usage will be depleted from the customers airtime account
- 1.7.6** The Funeral Cover tariff plan and the associated recharge bonus airtime value are not available to customers who are on any CST, WASP and/or LCR (least cost routing) products/services.
- 1.7.7** The bonus airtime value may not be used in conjunction with any other promotion included in other Cell C's products to generate additional benefits. Cell C will regard this act as a fraudulent activity and will suspend the service immediately pending an investigation.
- 1.7.8** The bonus airtime is available to customers for personal usage whether they are individual or belong to a corporate or business account held at Cell on Prepaid. This

product is not to be consumed for commercial usage or any form of on-seller usage where the customer uses this product and charges for the service.

## **1.8 General**

- 1.8.1** Any valued added services added to the account will be deducted from the customer's airtime.
- 1.8.2** All Premium rated or special numbers calls, SMSs and MMSs will be charged as out of bundle usage, and will be deducted from the customer's airtime.
- 1.8.3** Cell C reserves the right to suspend the Tariff Plan in its sole discretion, including when any fraudulent activity is suspected, and if the outcome of an investigation proves that fraudulent activity did occur, Cell C shall be entitled to terminate the Tariff Plan.
- 1.8.4** Cell C may amend, modify or otherwise change these terms and conditions in its sole and absolute discretion on notice to you and the amended version will be displayed in the same media as these terms and conditions. By continuing to participate in the Tariff Plan you agree and understand that you will be bound by the amended terms and conditions.
- 1.8.5** It is important that you understand that all participants in the Tariff Plan indemnify Cell C, its directors, affiliates, members, partners, employees, agents, consultants, suppliers, contractors and sponsors against any loss or damages, either direct, indirect, consequential or otherwise, arising from its participation in this Tariff Plan.
- 1.8.6** Cell C has the right to withdraw, or shorten the duration of the Tariff Plan in its sole and absolute discretion and will notify customers if it chooses to do so. Customers will not have a claim against Cell C in this event.