



FEDGROUP WALLET

The Fedgroup Wallet aims to make it easier for you to invest and disinvest in Fedgroup products.

DEFINITIONS

Fedgroup Wallet service	Is a service that enables a Fedgroup customer to create and fund a Fedgroup Wallet.
Fedgroup's payment service	Is a service that enables Fedgroup App users to make and receive payments.
Fedgroup App	Is a software application for smartphone and tablet devices, which allows Fedgroup customers to access their Fedgroup profile.
Fedgroup channel	Includes Fedgroup App and Fedgroup Website, where the Fedgroup Wallet can be accessed.
You	Refers to the Fedgroup customer who creates and funds a Fedgroup Wallet.
Third-party service provider	External companies who provide services or products, the payment for which can be affected using the funds in the Wallet, which amount is deducted from the Wallet balance.
Fedgroup Wallet	Refers to the Electronic Investment Facilitation Mechanism created and funded by You, and which is accessed via Fedgroup channels. The Fedgroup Wallet is not a bank account and does not operate as such.
Electronic Investment Facilitation Mechanism	A feature of the Fedgroup App and the service provided via the Fedgroup Wallet which aims to make it easier for investors to invest and disinvest in Fedgroup products.

TERMS OF USE

1. The following terms and conditions ("Terms of Use") govern your use of the Fedgroup Wallet or related features or services collectively. These Terms of Use are a legal agreement between You and Fedgroup. The Terms of Use apply to You and anyone else you authorise to use the Fedgroup App.
2. You are solely responsible for the completeness and accuracy of the transactions processed on the Wallet.
3. Only You should enter into any transactions on the Wallet.
4. The Fedgroup Wallet is used to purchase products and services from Third-party service providers.
5. You understand that while Fedgroup does not currently charge any fees when you use the Wallet, fees may be charged by Third-party service providers. Please refer to the terms and conditions of Third-party service providers.
6. You understand that your wireless carrier may impose fees. You are responsible for all such fees.
7. You are responsible for maintaining the confidentiality of your login details and credentials, and any other means that you may use to access your Wallet, from time to time.
8. If your device is lost or stolen, or your login and credentials are compromised, you must immediately notify Fedgroup.
9. You must have the authority and capacity to accept these Terms of Use. If you are a minor under the laws of the jurisdiction in which you enter into this agreement (under 18), you must provide the written consent of an authorised competent person.
10. These Terms of Use only address the terms and conditions that apply to your use of the Wallet. Your device manufacturer, your wireless carrier, and Third-party service provider have their own terms and conditions. You are subject to those Third-party service provider agreements when you give them your personal information, use their products and services or visit their websites. Fedgroup is not responsible for the security, accuracy, legality, appropriateness or any other aspect of the content or function of your device manufacturer or any Third-party service provider products or services.

11. It is your responsibility to read and understand the Third-party service provider agreements before creating, activating or using their products or services. We are not responsible for, and do not provide, any support or assistance for any Third-party service provider hardware, software, products or services. If you have any questions or issues with a Third-party service provider, including issues pertaining to the operation of your device, please contact the Third-party service provider for support and assistance.
12. We protect your personal information in accordance with the Fedgroup Privacy Policy, for more information please refer to our [Privacy Policy](#).
13. By using the Wallet, you agree to and accept these Terms of Use. If you do not accept the Terms of Use or agree with anything in it, then you may not use the Wallet.

PRODUCT GUIDELINES

1. Users of the Fedgroup Wallet service agree to use the service at their own risk, and Fedgroup will not be held liable for any loss or damage arising out of such use, unless the loss or damage is the fault of Fedgroup's gross negligence or intentional misconduct.
2. You will be liable for any unauthorised transaction that has been debited to the Fedgroup Wallet by any person other than You, unless it can be proved that such a transaction was because of Fedgroup's gross negligence or an act of fraud by Fedgroup.
3. You indemnify Fedgroup against any claims by third parties or loss suffered by You arising from the use of Fedgroup Wallet services.
4. Products bought using Fedgroup Wallet are sold under the product rules of the Third-party service provider.
5. You use the Fedgroup Wallet service with the knowledge that the Fedgroup Wallet service may be unavailable from time to time because of Third-party service provider or because the system is down or due to maintenance of the system. Fedgroup does not accept any liability for any losses or damages to anyone if this happens; this includes any indirect loss to you.
6. Fedgroup will not be responsible for any losses suffered by you in the event that you lose or accidentally disclose any Fedgroup Wallet information to third parties.
7. Fedgroup will not be responsible to you in the event that the funds in a Fedgroup Wallet are accessed by someone other than you.
8. Fedgroup will not get involved in any dispute between You and Third-party service providers regarding any payments made using the Fedgroup Wallet.
9. Should Fedgroup be prevented from fulfilling any of its obligations due to an event or circumstance, whether natural or of human origin beyond the reasonable control of Fedgroup, these obligations will be suspended to the extent that and for as long as Fedgroup is prevented from fulfilling them. An event shall be considered as beyond the reasonable control of Fedgroup, when Fedgroup could not reasonably foresee, prevent, overcome or provide measures against the event.
10. These guidelines may be changed from time to time and will be updated on www.fedgroup.co.za
11. You must read these guidelines together with Fedgroup's Wallet Terms of Use.
12. Are the funds in the Fedgroup Wallet safe?
 - You should treat the Wallet as cash and must keep the Wallet safe.
13. Do I have to pay to use the Fedgroup Wallet Service?
 - You don't pay for the Wallet.
 - Fedgroup will pay bank interest on positive balances in the Wallet.
14. Fedgroup may suspend the Fedgroup Wallet service:
 - If the service is used fraudulently, illegally or outside the specification of these guidelines;
 - If the Wallet service is compromised in any way;
 - If Fedgroup is required to do so by law;
 - If it is necessary to protect Fedgroup, its customers or its systems.
 - Fedgroup will not be liable for any claims from Third-party service providers who have not received funds or if funds are received later than expected due to the implementation of this clause.
15. How can I make a complaint about the Fedgroup Wallet service?
 - All complaints must be sent to Fedgroup - for further information see www.fedgroup.co.za

16. What does Fedgroup do with any personal information?
- Fedgroup will treat any personal information as confidential and will take all reasonable steps to protect this personal information.
 - Fedgroup will only process personal information in the following circumstances:
 - a. Fedgroup has consent from the data subject;
 - b. the law requires Fedgroup to do so;
 - c. to detect, prevent and report theft, fraud, money laundering and other crimes;
 - d. it is in the public interest to do so;
 - e. Fedgroup's interests require disclosure, for example default or breach of this agreement to manage the relationship with You;
 - f. Fedgroup's internal marketing and product development require the information to process payment instructions.
 - Fedgroup may disclose some personal information to Third-party service providers, who are also obliged to keep the information secure and confidential. If Fedgroup does this Fedgroup will never disclose more information than it needs to.
 - For more information visit the Fedgroup [Privacy Policy](#).
17. What are Third-party service provider payments?
- These are transfers or payments made to a Third-party service provider from the Fedgroup Wallet via a Fedgroup transactional account using Fedgroup Wallet instructions.