

These terms and conditions govern your membership of the Koala Rewards Programme and the use of your Koala Rewards card. They also set out the terms of the contract between Koala Supermarket ("us"/ "we") and you ("you"/ "your"). Please read them carefully and keep a copy for future reference. If you have any questions about these terms and conditions or your use of the Koala Rewards card, then please [contact \(for website please add URL\) us](mailto:marketing@koala.com.gh) (marketing@koala.com.gh)

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1. Membership of Koala Rewards

1.1 The Koala Rewards Programme is only available to residents of the Republic of Ghana who are at least 12 years old. If you are between the age of 12 to 15 years old, you must obtain your parent or guardian's consent before you apply to join the Koala Rewards Programme. A member has the right to have additional cards assigned to their account. Membership is not open to companies, partnerships, unincorporated associations or similar entities. A separate rewards program is available to companies (corporate card). Corporate cards cannot be combined with Koala Rewards cards.

1.2 Membership of the Koala Rewards Programme is personal to you. You may not share or transfer your points or your Koala Rewards, although your friends and family can of course apply for their own Koala Rewards.

1.3 We may refuse an application to join the Koala Rewards Programme if we feel there is a good reason to do so.

1.4 You can register for Koala Rewards in store. As soon as you have your Koala Rewards card, you can start using it to earn and redeem points. However, you will not be able to spend any points received a notification from us via email that your account has been activated.

1.5 We will notify you that your account is activated by email, if you gave us your email address.

1.6 Once your Koala Rewards is activated, we will set up an individual account to record the points you've earned or spent. You will also then be able to spend points in accordance with these terms and conditions.

1.7 You must notify us as soon as possible if you change your name, address or email address. These changes can be made in store or by calling the Koala Rewards helpline on +233-544-342897 or by emailing us at marketing@koala.com.gh. Please note that if you do not let us know of these changes, you may miss out on promotional offers and your use of your Koala Rewards card may be affected if, for example, someone else registers for the Koala Rewards Programme with your old number.

1.8 Your account will remain active if you use your Koala Rewards at least once in any rolling 12-month period. If you fail to use your Koala Rewards within this period, your account may be closed and any points balance will be forfeited.

1.9 All customers begin as Red Card holders. Cards are upgraded or downgraded quarterly based on points accrued.

Red Card 1 – 3000points

Gold Card 3001 – 7000points

Platinum Card 7001+ points

2. Marketing Communication - Consent

2.1 By accepting these terms, you confirm that you are happy to receive news and offers tailored just for you as explained in Section 6 of our Privacy Policy.

2.2 You will receive such amazing news from us by email, SMS and other communication methods.

2.3 At any time, you can opt out of all such marketing and withdraw your consent directly in the communications you receive. Opting-out will not affect the other services you receive as part of the Koala Rewards Programme

3. Earning points

3.1 You can earn points at Superdrug stores in the Republic of Ghana in store.

3.2 To earn points for a purchase in store, your Koala Rewards card must be presented at the checkout before you pay. If we experience a system downtime in-store which prevents you from using your Koala Rewards card, our cashiers will collect your receipt to add the new points to your existing points when the system is back up and notify you of this by SMS. If you forget your Koala card, please notify the cashier, who will collect your receipt and add the new points to your existing points within 24hours and notify you of this by SMS.

3.3 Points are not available on gift cards.

3.4 You will earn one point for every ₵1 that is spent on purchases in store as a Red Card holder, two points for every ₵1 that is spent on purchases in store as a Gold Card holder and three points for every ₵1 that is spent on purchases in store as a Platinum Card holder in the Republic of Ghana. Points are awarded after any relevant discounts or promotions have been deducted from your shopping. Points are awarded only on the final amount you actually pay in store.

3.5 From time to time, we may run special promotions and award additional points. For example, we may increase the number of points that you receive for every ₵1 you spend, award bonus points for birthdays, special occasions or when you purchase a particular product. We may set a limit on how many promotional points can be awarded to any one account.

3.6 If you have earned points on a product which you decide to return then you will need to present your Koala Rewards card in store so that the relevant points can be deducted from your account.

3.7 Please retain your receipts. We may request them from you if, for example, you have any queries regarding your points balance, or where we reasonably suspect fraudulent activity or a breach of these terms and conditions.

4. Spending your points

4.1 You will only redeem points at Koala Supermarkets in the Republic of Ghana.

4.2 Points can only be redeemed in increments of 100. This means that if you have 200 points in your account and you want to spend them on a qualifying purchase of ₵1.49 then you will be able to spend 100 points but will need to pay the ₵0.49 balance of the purchase price in cash (leaving 100 points in your account).

4.3 To spend points in store, simply redeem your Koala Rewards voucher and tell the cashier you would like to pay with against your shopping.

4.5 If you present your Koala Rewards card when you purchase a product that earns you points, then your points balance will be printed on your receipt.

4.6 Please note that your points balance may not be updated immediately when you make a qualifying purchase. With in-store purchases, you may need to wait at least 24 hours before the points show in your account and you are able to spend them. We may withhold points or delay crediting them where we reasonably suspect fraudulent activity or a breach of these terms and conditions.

4.8 We may deduct points or adjust your points balance from time to time if points have been credited or debited in error, or where we reasonably suspect fraudulent activity or a

breach of these terms and conditions. In the event a system error causes an incorrect point balance to be given to you, Koala will endeavour to rectify this as soon as is reasonably possible. Where a system error causes an incorrect point balance Koala is under no obligation to honour the incorrect points balance. If you have any queries about your point balance, then please contact us through the Koala Rewards helpline on +233-544-342897 or via email on marketing@koala.com.gh

4.9 The current redemption value of points is 1 point = 0.03GHp. We reserve the right to vary that rate at any time. If we decide to vary this rate, then we will seek to let you know in reasonable time by email or SMS at the address or number you have given to us. Points may only be spent against qualifying products and services (in the case of partner redemptions). They may not be exchanged for cash.

4.10 Points have a 12-month validity, so long as your account is not inactive in any 12-month rolling period. Please see paragraph 1.8 for details on how to ensure your account remains active. After 12 months, points will expire, and you will no longer be able to access or use them.

4.11 Points expire immediately if the account is closed or deactivated or if the Koala Rewards Programme ends. If you spend your points on a voucher carrying a specified cash discount or benefit, the voucher will have an expiry date specified on it and will be subject to any other terms and conditions stated on that voucher or otherwise publicised.

5. Privacy Policy

5.1 We take privacy seriously. The categories of personal data that we process depend on how you use our services. We use your personal data to align our in-store services with your preferences, to provide you with purchases and services, to deal with your requests, to contact you regarding tailored products and services which may be of interest to you, to provide prize draws or competitions, or to carry out relevant administrative services. All personal data is processed in accordance with applicable data protection laws.

6. General

6.1 The Koala Rewards is our property and must be returned to us on request or destroyed when requested by us.

6.2 You are responsible for the security of the Koala Rewards card issued on your account and all points issued. Please treat your Koala Rewards as securely as you would cash or a credit card, as we are not able to credit points which have been spent, whether by an unauthorised person or not. If your Koala Rewards is lost, or an unauthorised person has gained access to your Koala Rewards card, you should contact the Koala Rewards helpline

on +233-544-342897 or by emailing us at marketing@koala.com.gh. You can collect a new Koala Rewards card instore at a fee of ₵15 and we will transfer your points across to that new Koala Rewards card if they have not previously been spent.

6.3 We may immediately suspend or terminate the rights of any member and/or close an account if:

- these terms and conditions are breached by you; or
- if we reasonably believe that you have acted in a manner not permitted by these terms and conditions; or
- if you engage in (or we reasonably suspect you of engaging in) any theft from or misconduct in connection with us; or
- if you supply false or misleading information to us or we discover that you are not eligible to be a member of the Koala Rewards Programme; or
- if you are abusive or offensive to any member of our staff.

6.4 You can also close your account at any time by notifying us in writing. If an account is closed for any reason, all rights to spend the points from that account are lost.

6.5 We may make changes to these terms and conditions. If we decide to change these terms and conditions, we will seek to give you reasonable notice first by SMS or email via the telephone number or email address you have given to us. We may suspend or close the Koala Rewards Programme at any time, but we will endeavour to give you as much notice as we reasonably can before we do so, by SMS or email via the telephone number or email you have given to us.

6.6 If Koala Supermarket is sold or transferred to another company we may transfer all of our rights and obligations under these terms and conditions without any further consent and may disclose or transfer all information we hold about you to a prospective or actual new owner. Such disclosure or transfer will not alter the rights of such members in respect of the use that can be made of such information by such other company.

6.7 Our responsibilities with respect of the Koala Rewards Programme are as set out in these terms and conditions. These terms and conditions are subject to the laws of the Republic of Ghana.

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