

ZAP HUB HOLIDAY BONUS PROGRAMME

TERMS AND CONDITIONS

1. INTRODUCTION AND ORGANISER

- 1.1. These Terms and Conditions ("Terms") govern participation in the ZAP HUB Holiday Bonus Programme ("Programme" or "Competition").
- 1.2. The Programme is organised, operated, and administered by ZAP HUB Proprietary Limited (registration number, registered address, and subsidiaries/affiliates collectively referred to herein as "ZAP HUB", "Organiser", "we", "us", or "our").
- 1.3. By participating in the Programme, receiving/using a referral code, submitting referrals, or uploading listings, all participants ("Participants", "You", or "Your") agree to be unconditionally bound by these Terms and the general ZAP HUB Platform Terms of Service and Privacy Policy incorporated herein by reference.

2. ELIGIBILITY

- 2.1. Participation is open to legal residents of South Africa aged 18 years or older who fall into one or more of the following categories:
 - Independent Sales Consultants, Brand Ambassadors, and Independent Field Contractors of ZAP HUB;
 - Registered Estate Agents, Agencies, and Property Professionals (including developers, auctioneers, property managers, bond originators, registered valuers/appraisers, architects, town planners, conveyancers, and home inspectors);

DIRECTORS: B RODRIGUES (CEO), J SAKONEKA, S MULLIGAN, L SITHOLE

- Commercial and Home Service Providers across any category listed on ZAP HUB.

2.2. Clarification on ZAP HUB Independent Sales Consultants:

- Independent Sales Consultants, contractors, and brand ambassadors operating on an independent consultant basis for ZAP HUB are fully eligible to participate, collect entries, climb the leaderboard, and earn cash back under this Programme.
- However, Independent Sales Consultants are strictly prohibited from submitting referrals for prospective clients or service providers who were already logged in the official ZAP HUB sales pipeline or CRM prior to 21 October 2026.
- Self-referrals, artificial re-routing of existing ZAP HUB onboarding workflows, or converting existing leads into "new" Programme referrals is strictly prohibited and constitutes grounds for immediate disqualification and forfeiture of rewards.

2.3. Executive & Management Exclusions: Salaried internal employees, full-time executive directors, and software development personnel of ZAP HUB, as well as their immediate family members (spouses, life partners, parents, children, siblings) sharing a household, remain ineligible for the top three leaderboard cash prizes (1st, 2nd, and 3rd place), though they may participate in standard platform activities.

2.4. ZAP HUB reserves the right, at its sole discretion, to request verification of identity, age, professional registration (e.g., FFC/PPRA status where applicable), and bank account details prior to awarding any prize or cash back payout.

3. PROGRAMME TIMELINE AND KEY DATES

- Programme Opening Date: 21 October 2026 (00:00 SAST)
- Programme Closing Date: 21 December 2026 (23:59 SAST)
- Winners Announcement Date: 22 December 2026 (published on the ZAP HUB homepage/platform)
- Payout Date: 23 December 2026

Actions, referrals, and listings completed outside the active period (21 October 2026 to 21 December 2026) will not qualify for entries into the Holiday Bonus Competition, but eligible referrals may roll over into ZAP HUB's ongoing general referral scheme.

4. PARTICIPATION AND ENTRY MECHANISM

To enter and earn entries on the leaderboard:

4.1. Unique Referral Code: Participants must register/sign up for the Programme on the ZAP HUB platform to obtain a unique ZAP HUB Holiday Referral Code ("Referral Code").

4.2. Earning Competition Entries: Entries are awarded based on verified actions completed during the Competition window as follows:

Action	Qualification Criteria	Entries Earned
Refer a Service Provider	Referred service provider in any industry completes full identity/business verification on ZAP HUB.	3 entries
Refer a Property Professional	Referred property professional (agent, developer, auctioneer, property manager, bond originator, valuer, architect, town planner) completes full platform verification.	5 entries
Refer Training / FFC Candidate	Referred individual registers and completes sign-up for a ZAP HUB training program or FFC assistance program.	4 entries
Refer a Training Provider	Referred training provider registers and successfully lists their training program on ZAP HUB.	5 entries
Upload a New Listing	Participant uploads a complete property/service listing (including required high-resolution photos, accurate pricing, and comprehensive description).	2 entries / listing

Action	Qualification Criteria	Entries Earned
Bonus: Referred Listing	A property professional referred by Participant uploads a complete property listing.	2 bonus entries / listing

4.3. No Entry Cap: There is no limit to the number of entries a Participant may accumulate during the Competition window.

5. VERIFICATION REQUIREMENTS AND ANTI-FRAUD PROVISIONS

5.1. Definition of "Completed Verification" / "Successful Referral":

- A referral is considered valid and verified only once the referee registers using the Participant's exact Referral Code, completes all mandatory identity/business verification checks required by ZAP HUB, and pays any mandatory initial fee or lists an active service/property meeting ZAP HUB platform standards.
- Duplicate accounts, self-referrals, referrals using invalid or fake contact details, or referrals made under false pretences will be disqualified immediately.

5.2. Disqualification and Forfeiture:

- ZAP HUB monitors all activity for fraudulent behavior, artificial entry inflation, bot usage, duplicate listings, spamming, or collusive practices.
- ZAP HUB reserves the absolute right to audit any entry, void suspicious entries, disqualify Participants, and forfeit accumulated cash back or prize eligibility

without prior notice in the event of suspected fraud, breach of these Terms, or manipulation of the leaderboard.

6. CASH BACK INCENTIVE, COMMISSIONS, AND PAYOUT TERMS

6.1. Tiered Cash Back Structure: In addition to competition entries, Participants earn cash back calculated on **net receipts** (net of any applicable specials, discounts, or promotional packages executed during the Programme window) based on their cumulative volume of successful referrals:

- **1st to 15th Referral:** 5% cash back on net receipts.
- **16th to 35th Referral (Next 20 referrals):** 10% cash back on net receipts.
- **36th Referral and above (35+ referrals):** 15% cash back on net receipts.

6.2. Package Duration and Commission Payment Schedules:

- **Monthly Packages:** Referrals signed onto monthly plans earn cash back at the Participant's applicable tier rate paid monthly for 3 consecutive months, calculated and disbursed after each monthly payment is received by ZAP HUB.
- **Yearly & Bi-Annual Packages:** Referrals signed onto yearly or bi-annual packages earn cash back at the Participant's applicable tier rate calculated on the entire package period, payable upfront once full payment is received by ZAP HUB.

6.3. Minimum Payout Threshold (Programme Earnings):

- A strict minimum accumulated balance of R200.00 (Two Hundred South African Rand) across cash back earnings and/or cash prizes is required for a payout on 23 December 2026.

- If a Participant's accumulated Programme balance is under R200.00 as of 21 December 2026, the amount will not be paid out on 23 December 2026 but will automatically roll over into ZAP HUB's ongoing baseline referral scheme subject to future thresholds.
- *Note on Historical Earnings:* Commissions accrued under terminated contractor agreements prior to 21 October 2026 are subject to a separate payout threshold waiver and settlement process as communicated directly to affected consultants.

6.4. Payout Method:

- All payouts will be made electronically via direct Electronic Funds Transfer (EFT) into a valid South African bank account in the Participant's name.
- ZAP HUB will not execute payments to third-party accounts, non-South African bank accounts, or unverified accounts.
- Failure to provide accurate banking details within 30 days of request will result in forfeiture of the payout.

7. PRIZE POOL AND LEADERBOARD WINNERS

7.1. **Total Cash Prize Pool:** R30,000 (Thirty Thousand South African Rand), allocated as follows based on final leaderboard rankings on 21 December 2026 at 16:00 SAST:

- **1st Place:** R15,000 cash
- **2nd Place:** R10,000 cash
- **3rd Place:** R5,000 cash

7.2. **Tie-Breaker:** In the event of a tie in total entries for any of the top three positions:

- The Participant who achieved the point total first in chronological order will be ranked higher.
- If a tie persists, the prize amount for the contested tier(s) will be split equally between the tied Participants, or determined at ZAP HUB's discretion via an audited random draw between tied parties.

7.3. Non-Cash Rewards:

- **Top 10 Leaderboard Participants:** Will receive 6 months of free "Featured Listing" placement on ZAP HUB. Activation terms, category allocations, and expiration dates for featured placements remain subject to ZAP HUB's standard seller guidelines and non-transferability rules.
- **Participants with 30+ Entries:** Will receive a feature spotlight on ZAP HUB marketing channels and platform features, subject to ZAP HUB's content standards and editorial discretion.

8. DIRECT MARKETING COMPLIANCE, SPAM PROHIBITION, AND REGULATORY WARRANTIES

8.1. Compliance with CPA and NCC Direct Marketing Framework: All Participants explicitly acknowledge and warrant that all outreach, communication, and referral activities conducted under or in connection with this Programme shall strictly comply with:

- Section 11 of the Consumer Protection Act 68 of 2008 ("CPA");
- The Consumer Protection Act Amendment Regulations and the National Consumer Commission ("NCC") National Opt-Out Registry rules;
- The Protection of Personal Information Act 4 of 2013 ("POPIA").

DIRECTORS: B RODRIGUES (CEO), J SAKONEKA, S MULLIGAN, L SITHOLE

8.2. Absolute Prohibition of Unsolicited Direct Marketing and Spam:

- Participants are strictly prohibited from making unsolicited direct marketing communications (including cold calls, unsolicited bulk SMS messages, WhatsApp broadcasts, or unsolicited emails) to any prospective referee who has registered a pre-emptive block on the NCC National Opt-Out Registry.
- Referral Codes and ZAP HUB Programme marketing materials may only be shared with prospective referees where:
 - The Participant has a prior existing personal or professional relationship with the referee; OR
 - The referee has given express, prior, voluntary opt-in consent to be contacted regarding ZAP HUB listing opportunities; OR
 - The prospective business referee has publicly listed their business contact details for commercial inquiries, and the outreach complies strictly with statutory contact hours and opt-out directives.

8.3. Identification and Representation:

- Participants shall at all times identify themselves as independent referrers or independent consultants and shall not misrepresent themselves as full-time employees, legal representatives, or executive officers of ZAP HUB.
- Participants shall immediately cease all communication with any prospect who requests to opt out, unsubscribes, or declines the referral offer.

8.4. Full Regulatory Indemnity in Favor of ZAP HUB:

- Any failure by a Participant to adhere to the CPA, NCC Direct Marketing Regulations, or POPIA shall constitute a material, non-curable breach of these Terms.

DIRECTORS: B RODRIGUES (CEO), J SAKONEKA, S MULLIGAN, L SITHOLE

- The breaching Participant hereby irrevocably indemnifies, defends, and holds harmless ZAP HUB, its directors, officers, employees, and affiliates against any and all regulatory administrative fines, compliance penalties, legal costs (on an attorney-and-own-client scale), damages, or claims imposed by the NCC, the National Consumer Tribunal, the Information Regulator, or any court of law arising directly or indirectly from the Participant's non-compliant direct marketing practices or unauthorized cold outreach.
- ZAP HUB reserves the immediate right to withhold, freeze, or set off any accumulated cash prizes, cash back earnings, or commission balances owed to a Participant to satisfy any potential or actual regulatory liability caused by such Participant's breach.

9. TAXATION AND LEGAL COMPLIANCE

- 9.1. Participants are solely responsible for declaring and paying any personal income tax, provisional tax, indirect taxes, or other statutory levies due to the South African Revenue Service (SARS) or any relevant tax authority arising from prizes or cash back received under this Programme. 9.2. ZAP HUB gives no tax advice and accepts no liability for taxes owed by Participants on any rewards awarded.

10. LIMITATION OF LIABILITY AND INDEMNIFICATION

- 10.1. To the maximum extent permitted by the Consumer Protection Act 68 of 2008 and applicable South African law, ZAP HUB, its officers, directors, employees, agents, and representatives shall not be liable for:
- Any technical malfunctions, network outages, website delays, lost or corrupted entries, or failures in electronic transmission;

DIRECTORS: B RODRIGUES (CEO), J SAKONEKA, S MULLIGAN, L SITHOLE

- Any direct, indirect, incidental, special, or consequential damages, losses, or injuries arising out of or in connection with participation in the Programme or acceptance/use of any cash prize or reward;
- Any incorrect or inaccurate information supplied by Participants during registration or referral submissions.

10.2. Participants agree to indemnify, defend, and hold harmless ZAP HUB against any claims, damages, liabilities, costs, or expenses (including legal fees on an attorney-and-own-client scale) incurred by ZAP HUB resulting from the Participant's breach of these Terms, negligence, or unlawful conduct.

11. PROTECTION OF PERSONAL INFORMATION (POPIA)

11.1. By entering the Programme, Participants consent to ZAP HUB collecting, processing, storing, and using their personal information (such as full name, contact details, ID number, banking details, and professional status) in accordance with the Protection of Personal Information Act 4 of 2013 ("POPIA").

11.2. Personal information will be processed solely for the purposes of administering the Programme, verifying entries, facilitating bank payouts, and publicizing winner names.

11.3. **Publicity Consent:** Winners consent to the announcement of their name, business profile, and ranking on the ZAP HUB website, social media channels, and promotional materials without additional compensation. Participants retain the right to decline extended publicity shoots or marketing campaigns by written notification to ZAP HUB.

12. GENERAL AMENDMENTS AND CANCELLATION

12.1. ZAP HUB reserves the right to cancel, suspend, terminate, extend, or amend the Programme or these Terms at any time without prior notice if required by law, administrative direction, or due to events beyond its reasonable control (force majeure, cyber-attacks, fraud spikes, or technical failures).

12.2. Any material updates or changes to these Terms will be published immediately on the official ZAP HUB platform. Continued participation following any changes constitutes acceptance of the amended Terms.

12.3. **Severability:** If any provision of these Terms is found to be invalid, unlawful, or unenforceable by a court of competent jurisdiction, that provision shall be severed, and the remaining provisions shall continue in full force and effect.

12.4. **Governing Law and Jurisdiction:** These Terms are governed by and construed in accordance with the laws of the Republic of South Africa. Any disputes arising out of or relating to the Programme shall be subject to the exclusive jurisdiction of the South African courts.

13. CONTACT AND QUERIES

For any queries, dispute resolutions, or assistance regarding the ZAP HUB Holiday Bonus Programme:

- **Email:** serviceproviders@zaphub.co.za
- **Platform:** www.zaphub.co.za