

## TERMS AND CONDITIONS

- 1.1 Atlega Kgarebe is available to female customers with an approved loan of at least BWP100,000 and a minimum loan term of 36 months.
- 1.2 As an Atlega Kgarebe customer, you qualify for a loyalty benefit through an investment made on your behalf by Bayport, at no additional cost. The investment benefit is not payable in cash upon disbursement of the loan.
- 1.3 You also qualify for 24-hour roadside assistance through Emergency Assist 991. The service includes breakdown assistance, towing, locksmith services and tyre change assistance, and may be accessed directly by contacting Emergency Assist 991.
- 1.4 To activate your Atlega Kgarebe benefits, you are required to complete the Bayport Academy financial literacy modules. The benefits will be activated upon successful completion of the required modules.
- 1.5 The investment benefit becomes available for access **after 12 months**, provided the loan remains active and up to date with no arrears at the time of access.
- 1.6 Where a loan is settled before completion of the 12-month qualifying period, the associated Atlega Kgarebe benefits will no longer be available.
- 1.7 To administer Atlega Kgarebe benefits, Bayport may process and share relevant customer information with authorised service providers and partners involved in the provision of the benefits, in accordance with applicable data protection laws and Bayport's Privacy Notice
- 1.8 Bayport may request updated KYC documentation, verification information, or any other information reasonably required to comply with applicable AML/CFT, sanctions, fraud prevention, or regulatory requirements before activating or releasing any benefit.