

## **PNA COLOUR Rewards Programme - Terms & Conditions:**

### **1. Introduction**

- a) The PNA COLOUR Rewards Loyalty Programme ("Programme") is operated by PNA Stationers Pty Ltd ("Company").
- b) By enrolling in the Programme, members of the Programme ("Participants") agree to be bound by these Terms & Conditions, which shall be governed by and construed in accordance with the laws of South Africa and Namibia.

### **2. Membership Eligibility & Registration**

- a) Membership is free and open to individuals aged 18 years or older are required to provide a valid identity document or passport issued in their country of origin.
- b) Participants must register via the official PNA COLOUR Rewards mobile app or in-store.
- c) Each Participant is allowed only one membership account. Duplicate accounts may be merged or deactivated at the discretion of PNA.
- d) PNA store employees are not eligible to participate in the Programme.
- e) These offers and promotions are not valid for commercial businesses or account customers.

### **3. Earning COLOUR Rewards Cashback**

- a) Participants earn COLOUR Rewards Cashback ("Cashback") on all qualifying purchases made at any PNA stores.
- b) Cashback are awarded based on the purchase amount on all qualifying purchases, excluding VAT, discounts, and promotional items.
- c) The purchase of any gift cards whether in-store or online, will not constitute a qualifying purchase and will not earn any Cashback.
- d) The redemption of in-store gift vouchers and electronic gift cards used for online purchases, do not constitute a qualifying purchase and will not earn any Cashback.
- e) To earn cashback in-store for a qualifying purchase, all participants are required to present either their PNA COLOUR Rewards physical or virtual card at the point of sale at the time of qualifying purchase. Any qualifying purchases which are not correctly processed to earn Cashback cannot be retrospectively allocated linked back to an account retrospectively, nor can benefits be retrospectively applied.
- f) Participants earn base cashbacks at a flat rate of 1% of the total transaction value (full basket amount) for each qualifying purchase.
- g) Special promotions may offer Participants additional bonus cashback on selected promotional products or purchases from time to time.
- h) Cashbacks will be reflected in the Participant's account within 24 business hours following the completion of the qualifying purchase.
- i) Any cashback earned on qualifying purchases, where any of the goods purchased as part of such qualifying purchase are later returned will be deducted from the Participant's account and balance of cashback and all goods returned are subject to PNA's returns policy [[insert a hyperlink to the PNA returns policy](#)].

### **4. Redeeming Cashback**

- a) Cashback may be redeemed for future purchases at any PNA store.
- b) Cashback cannot be exchanged for cash, transferred to another account, or used for the purchase of gift cards (physical or online).

- c) Any products purchased using cashback redeemed may only be returned subject to PNA's returns policy [insert a hyperlink to the PNA returns policy] and may not be replaced for cash.

#### **5. Expiry & Inactivity**

- a) Unused cashbacks expire automatically 12 months from the date on which the cashbacks were earned.
- b) Accounts with no purchase activity for 36 consecutive months may be deactivated, and all accumulated cashback forfeited.

#### **6. Programme Ownership, Changes & Termination**

- a) The PNA COLOUR Rewards Loyalty Programme replaces the PNA Penny Card, which no longer forms part of the PNA COLOUR Rewards Loyalty Programme.
- b) PNA reserves the right to issue, decline, or withdraw membership, cashbacks, benefits, and/or rewards at any time at its sole discretion.
- c) PNA reserves the right to modify, suspend, or terminate the Programme or terms & Conditions at any time.

#### **7. Third-Party Collaborations**

PNA may from time to time collaborate with third-party product suppliers to offer additional rewards and benefits. The terms and conditions applicable to such third-party promotions will be published.

#### **8. Fraud & Misuse**

- a) PNA reserves the right to suspend or terminate a Participant's membership and participation in the Programme, if fraudulent activity, misuse, or abuse of the Programme by the Participant is discovered by the Company.
- b) All cashbacks earned through fraudulent means will be forfeited.

#### **9. Data Protection & Privacy**

- a) By enrolling in the Programme, you as a Participant hereby consent to the collection, processing, and use of your personal data, which will be used to operate the Programme and for Programme-related communications and marketing purposes, in accordance with the provisions of the Protection of Personal Information Act (POPIA) and the applicable Namibian data protection laws, including the Electronic Transactions and Cybercrime Act, 2019
- b) Participants may opt out of marketing communications at any time via their account settings within the PNA COLOUR Rewards mobile app or by contacting PNA customer service via [customercare@pna.co.za](mailto:customercare@pna.co.za), or via the opt-out instructions in the various communication channels.
- c) Member data and personal information are protected in terms of POPIA.
- d) Participants have the right, in accordance with the relevant legislation, to (a) obtain access to their personal information held by PNA; (b) request the correction, destruction or deletion of their personal information held by PNA; and (c) object to the processing of their personal information. If a Participant objects to the capture and processing of their personal information, then in consequence to their objection their participation in the Programme will be terminated.
- e) It is the Participant's responsibility to inform PNA of any changes to their personal information.

- f) In order to keep Participants notified of their Cashback awarded as well as other Programme benefits, the Company will use the Participant's personal information to:
  - i. Provide cashback balance information at any store or on the PNA COLOUR Rewards Mobile App
  - ii. Process PNA COLOUR Rewards Participant's personal information on a central computer database;
  - iii. Send Participants information on their participation in the Programme, which may include statements of accrued benefit cashbacks
  - iv. Send electronic marketing material to inform Participants of special offers and products that may be of interest to them.
- g) Participants may receive exclusive offers or promotions throughout the year via in-app notifications, email, SMS, and/or social media posts. The Company will not share the Participant's personal information with anyone else, and you can unsubscribe at any time. Unsubscribing from PNA communication channels will exempt you from additional special offers but will not affect your basic benefits. Special Terms and Conditions may be instituted for specific campaigns, and by participating, you accept the Terms and Conditions, which will remain in effect until the end of the campaign

#### **10. Lost or Stolen Cards**

- a) If a PNA COLOUR Rewards card is lost or stolen, the Participant must report it immediately to PNA Customer Care at [customercare@pna.co.za](mailto:customercare@pna.co.za)
- b) A replacement card may be issued at the Company's discretion, and any accumulated cashback may be linked to the new card.

#### **11. Returns & Exchanges**

- a) If a customer would like to return goods and they swiped their Colour Rewards Card during the original purchase, the items must be returned to the same store where the purchase was made.

#### **12. Limitation of Liability**

- a) The Company is not responsible for any loss or damage arising from participation in the Programme.

#### **13. Contact Information**

- a) For any questions regarding the Programme, participants may contact PNA customer service at [customercare@pna.co.za](mailto:customercare@pna.co.za).

#### **14. Governing Law**

- a) These Terms & Conditions shall be governed by and construed in accordance with the laws of South Africa and Namibia.

#### **15. Exclusive Promotions**

- a) Participants may receive instant discounts on selected products in PNA stores.
- b) These promotions will be available for specified periods from time to time and are subject to stock availability.

- c) The Company reserves the right to amend or cancel these offers at any time without prior notice.

**16. Usage Restrictions**

- a) The benefits of the PNA COLOUR Rewards card cannot be used in conjunction with any other offer unless specified in communications.
- b) The Company reserves the right to exclude benefits under the Programme on special promotional days.
- c) The Company reserves the right to make certain products and tender types exempt from the earning of cashbacks.
- d) Any cashbacks earned through unauthorized use of any PNA COLOUR Rewards Card will not be honoured.
- e) The Company reserves the right to amend or update these Terms and Conditions at any time without prior notice.