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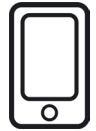
**JAN
2026**

BENEFIT GUIDE

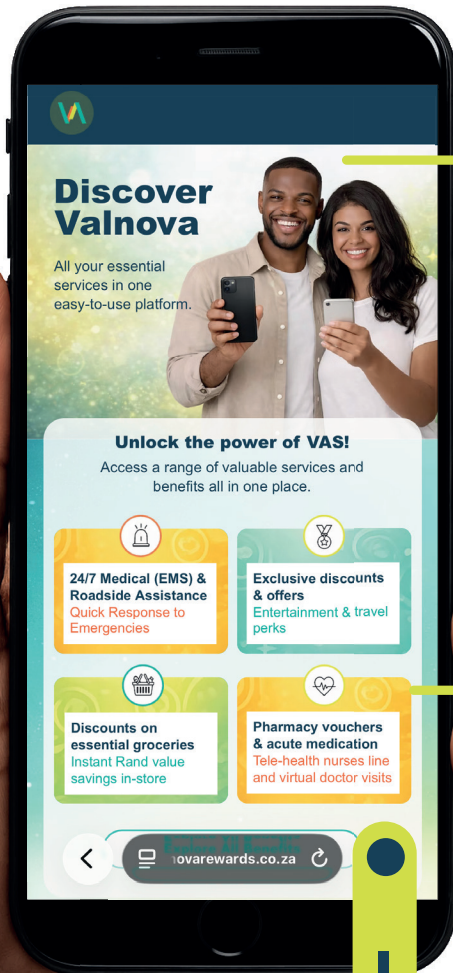


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PLATFORM

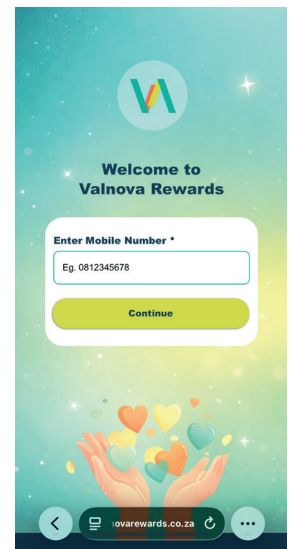


MOBI ACCESS



TAP LOGO TO GO BACK TO HOME DASHBOARD ANYTIME

Easy login with your registered mobile number



QUICK ACCESS TILES TAKE YOU STRAIGHT TO THOSE BENEFITS, NO NEED FOR SCROLLING

Add mobisite to your Home Screen for quick access

ANDROID



On your browser, click on the 3 dots and select the option 'Add to Home Screen'

iOS



On your browser, click on the 'Share' icon and select 'Add to Home Screen'

INFINITY SCROLLING

This guide has been designed to help you make the most of your membership. Inside, you'll find everything you need to know about the benefits available to you - from grocery savings to legal assist and more.

Each benefit is explained in clear terms, with simple guidelines on how to access and enjoy your rewards. Whether you're saving on everyday essentials, getting professional support when you need it most, or enjoying added peace of mind, your membership is here to make life easier, more affordable, and more rewarding.

Keep this guide handy as your go-to reference.

EMERGENCY



SERVICES

EMERGENCY AMBULANCE DISPATCH



SOS

What you get

24/7.365 emergency medical assistance with ambulance dispatch.

Nationwide access to qualified paramedics for emergency stabilisation and transport to the nearest appropriate facility.

When to use

In the event of a medical emergency requiring urgent transport.

Call the emergency line immediately.

Important to know

Strictly for emergencies only.

Service includes stabilisation and transport to the nearest suitable medical facility - not facility of choice.

Misuse of the service may result in suspension of access.

EMERGENCY ROADSIDE ASSISTANCE



SOS

What you get

24/7/365 breakdown assistance for your vehicle.

Services include towing, jump-starts, flat tyre assistance, fuel delivery (10L), and a locksmith in the instance of lost key/key locked in vehicle.

When to use

If your vehicle breaks down, runs out of fuel, has a flat battery or tyre, or you are locked out.

Important to know

Includes call-out and limited distance towing (to nearest approved repairer).

Costs beyond the included limits are for the member's account.

Service applies to registered members and their vehicles only.

EMERGENCY ROADSIDE SECURITY



SOS

What you get

24/7/365 access to a Crisis Call Centre.

Immediate dispatch of two armed, PSIRA registered guards to stay with you if you feel unsafe during a vehicle breakdown.

Ongoing updates from the Call Centre until help arrives.

Nationwide coverage, with teams positioned in over 300 locations across South Africa.

When to use

If your car breaks down and you feel unsafe at your location.

Important to know

You may be asked for your GPS location, vehicle details, and a description of the threat.

While every effort is made to respond quickly, delays can happen depending on location and circumstances.

LIFESTYLE



BENEFITS

FREE BUS TICKETS



What you get

4 One-way tickets (up to R400 value each) OR
2 Return tickets (up to value of R800 each) per annum, for travel within South Africa's borders.

Easy redemption through the dedicated call-centre.

Includes all major SA bus liners.

When to use

For personal travel on participating bus liners.

Redeem your ticket via the call-centre before travelling.

Important to know

Tickets are not transferable or redeemable for cash.

Valid only via the call-centre, to avoid disappointment booking in advance is recommended as ticket availability cannot be guaranteed.

FREE SPORTS TICKETS



What you get

4 Free tickets to attend either PSL or Currie Cup matches within the borders of South Africa.

Easy redemption through the dedicated call-centre.

When to use

You have access to this entertainment benefit whenever you like.

Up to 4 tickets per annum.

Important to know

Tickets are subject to availability and event capacity.

Tickets are not transferable or redeemable for cash.

Some events may have limited availability so booking 6 weeks in advance is recommended to avoid disappointment.

GROCERY SAVINGS



What you get

Discounts of R20, R10, R5, or R3 on seletec products at Shoprite and Checkers stores nationwide.

Access to everyday savings that work alongside in-store promotions.

Total savings add up to R980+ per month.

When to use

Use your benefit for essential household purchases anytime.

Important to know

Redeem your grocery savings up to 5 times per month in-store.

Codes are valid for 48 hours, thereafter a new code must be requested.

Only valid at Shoprite and Checkers stores nationwide.

Cannot be exchanged for cash or transferred.

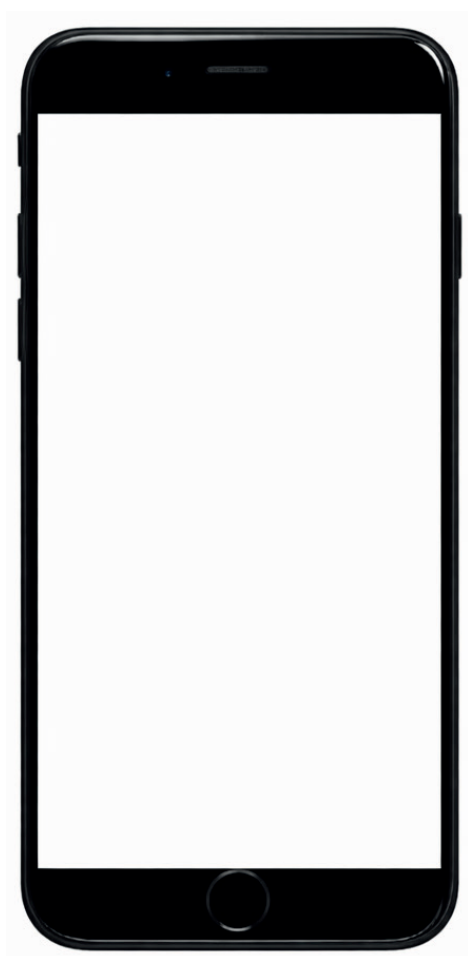
More about your **GROCERY SAVINGS**



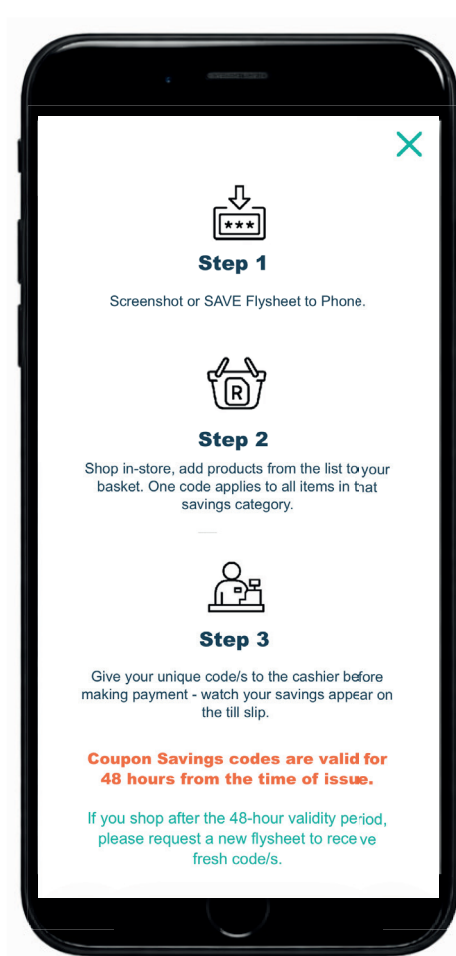
Enjoy exclusive grocery savings on everyday essentials like maize meal, milk, and cooking oil. But that's not all, you have access to lifestyle discounts from leading South African brands giving you more spending power for the things that make life easier and more enjoyable...

1 *Click button to request*
2 *Click to save*
SCREENSHOT

Shop by flysheet

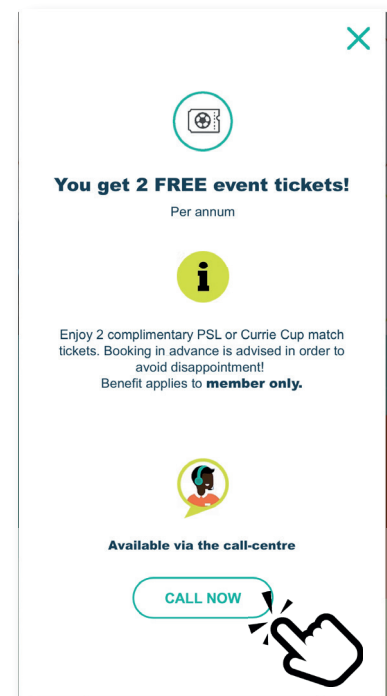


Pop-ups with redemption instructions



Benefit NAVIGATION

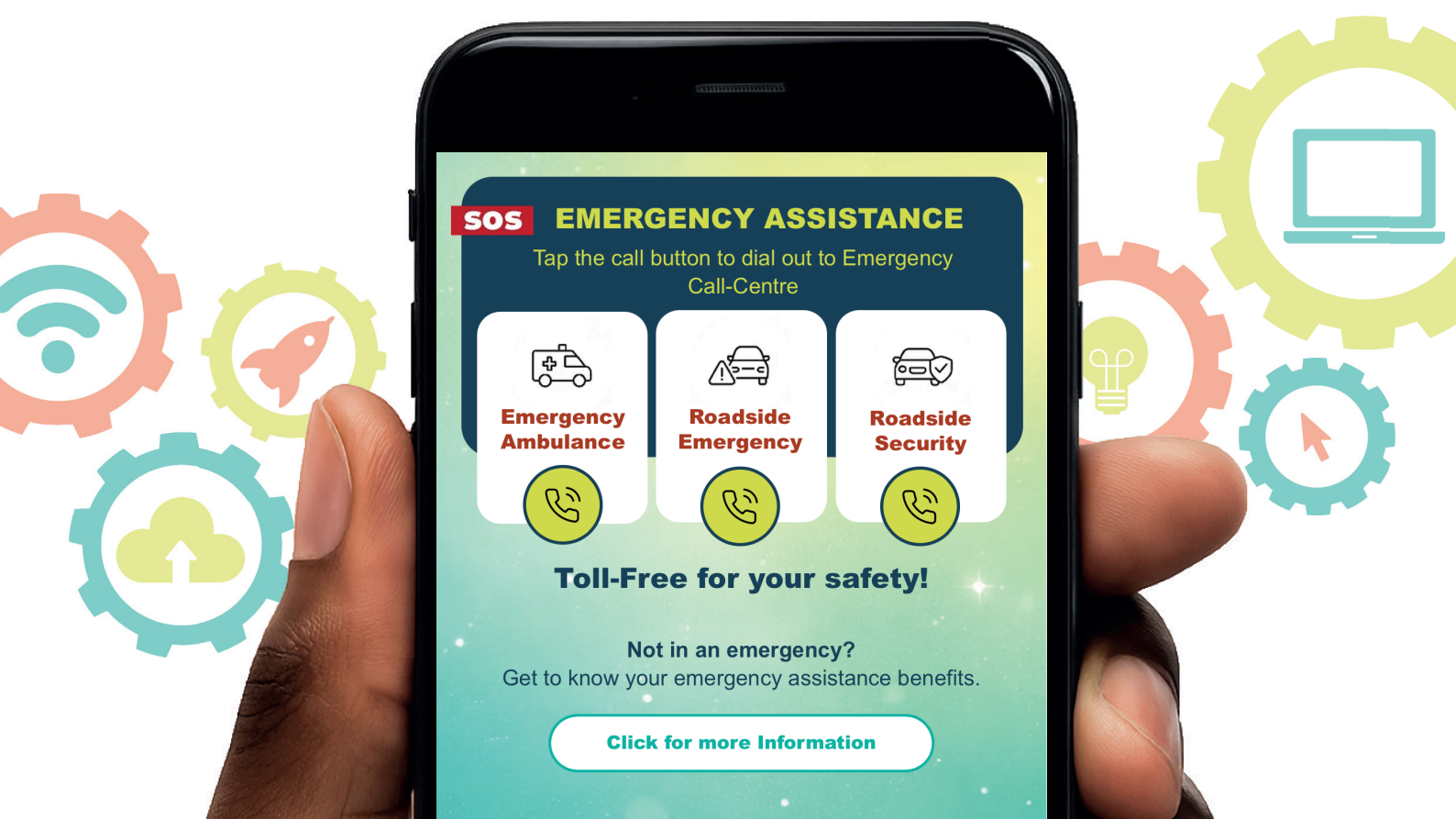
- By tapping on a benefit, a pop-up will appear displaying general benefit information as well as the button to call out.
- Standard call rates apply, you must have a positive airtime balance to dial-out.
- When connected, you can request a call-back from the call-centre.



EASY INSTANT ACCESS TO CALL-CENTRE



DIALLER INSTANTLY DISPLAYS CALL CENTRE NUMBER WITH 'CALL OUT' FUNCTION



TERMS & CONDITIONS

The following Terms & Conditions apply to all benefits offered under your membership. By making use of these benefits, you agree to the conditions outlined below. Please note that retailer and service provider terms may apply in addition to those listed here.

Roadside Security

Assistance is available 24 hours a day, 7 days a week, 365 days a year to valid Urban Agility members.

- Services are only available within the borders of South Africa.
- The service provides an armed security response when a member experiences a vehicle breakdown and feels unsafe.
- An armed guard will remain with the member until the roadside assistance provider arrives.
- Upon receiving a request, the closest available emergency response team will be dispatched as soon as reasonably possible.
- Each dispatched team will consist of two PSIRA-registered armed guards.
- Members may be required to provide the following information: GPS location,
- Vehicle details (type, make, model, colour, and licence plate number), and a description of the threat.
- The Crisis Call Centre will maintain regular contact with the member at 5–10 minute intervals until the team arrives.
- Updates on the response team's location and estimated time of arrival (ETA) will be communicated to the member.
- The Crisis Call Centre may accept or decline a request for assistance at its discretion.
- The Crisis Call Centre reserves the right to withdraw or stand down a team if the circumstances are deemed unsafe for the response personnel.
- Response is subject to availability of resources and prevailing circumstances.
- While teams are strategically positioned in over 300 locations nationwide, delays may occur due to distance, traffic, or other operational challenges.
- Neither the Service Provider nor the Crisis Call Centre shall be held liable for any loss, damage, or injury sustained by the member while awaiting the arrival of the response team.
- Members make use of this service at their own risk.
- Members indemnify and hold harmless the Service Provider, the Crisis Call Centre,

their employees, and contractors against any claims, damages, losses, or liabilities arising from or connected to the provision of this service, except where such claims result directly from gross negligence or wilful misconduct.

Roadside Assistance

Offers dispatching of an appropriate service provider in the event of a roadside emergency and continuous follow-ups until the incident is attended to.

The service includes:

- Flat tyre
- Flat battery
- Running out of fuel
- Keys locked inside the vehicle
- Mechanical and electrical breakdown (vehicle will be towed to the nearest most appropriate place of repair or safekeeping)
- Emergency car-hire and accommodation (breakdown occurring more than 100km from the customer's permanent residence)
- Call out and labour will be covered; exceptions include running out of fuel, where 10L of fuel will be supplied, up to 2 times per annum and limit of R1000 cover per incident for accommodation or car rental.

Grocery Savings (Coupons)

- Coupons are in the form of digital codes for use at participating retailers.
- One code applies to all items within a discount category (R20, R10, R5, R3).
- If you purchase items across multiple categories, you must use each category's unique code as shown on the flysheet.
- Each code is valid for 48 hours from the time of issue.
- Once a code expires, a new flysheet with a fresh code must be requested.
- Members may request up to five (5) coupon codes per month.
- Flysheets containing coupon codes can be saved to your phone or screenshot for ease of redemption.
- Coupons are non-transferable, may not be exchanged for cash
- Valid at all Pick n Pay and
- Shoprite/Checkers stores nationwide.

Escalation Process (if a code does not apply):

If your discount does not go through at the till:

- Confirm that the code is still within the 48-hour validity window.
- If valid but still rejected, email rewards@vesterfinance.co.za with:
- A clear photo of your till slip.
- Pictures of the items purchased where the discount did not apply.
- The name and location of the store.
- The error message or information given at

POS.

- Our team will investigate and provide feedback.

Free Bus Tickets

Members qualify for up to four (4) one-way tickets per annum (to a maximum value of R400 each) or two (2) return tickets per annum (to a maximum value of R800 each).

- Tickets are valid for travel on participating major bus operators within South Africa only.
- Membership status will be verified at the time of booking.
- Members must contact the dedicated call centre to request and book tickets.
- Bookings must be made at least one (1) month prior to the intended date of travel.
- Tickets are subject to availability and are limited to routes and destinations serviced by participating bus operators.
- A maximum of two (2) return tickets or four (4) one-way tickets may be redeemed per membership year.
- Any ticket changes, cancellations, or re-bookings must be handled directly by the member with the bus operator, and any related costs will be for the member's own account.
- Tickets are non-transferable, non-refundable, and cannot be exchanged for cash.
- The service is only available in areas where participating bus operators provide scheduled routes.
- Urban Agility Rewards shall not be held liable for delays, cancellations, or non-delivery of service by the bus operator.
- All travel is subject to the individual bus operator's terms and conditions.
- Members make use of this benefit at their own risk.
- Urban Agility Rewards, nor their affiliates shall be liable for any injury, loss, or damage sustained by the member during travel, except where directly caused by gross negligence or wilful misconduct.

Free Sports Tickets

Members qualify for 4 tickets per annum to a PSL Soccer or Currie Cup match of their choice.

- The member contacts the call centre to book a soccer ticket to a match of their choice.
- Ticket purchases are subject to availability, where applicable 6 weeks advance is recommended in order to avoid disappointment.

Technical Access

- Urban Agility Rewards is accessible via mobile only.

- Urban Agility does not guarantee uninterrupted access and is not liable for outages due to maintenance or third-party issues.

Data Protection and Privacy

- Urban Agility Rewards complies with the Protection of Personal Information Act (POPIA).
- Member data is encrypted and securely stored.
- Personal information will not be shared with third parties unless required for benefit delivery or by law.

Errors, Disputes, and Support

- Any issues with services must be reported within 7 days of the issue or attempted use.
- Urban Agility Rewards will investigate and resolve valid queries promptly.
- Urban Agility Rewards is not responsible for incorrect use of benefits.
- All queries must be logged online by via the WhatsApp chat support.

Changes to the Program

- Urban Agility reserves the right to update or change benefits or terms at any time.
- Changes will be communicated via the member dashboard, SMS, or email where applicable.