

**THE FOLLOWING TERMS ARE SUPPLEMENTAL TO THE MASTER TERMS AND APPLY TO THE INSTALLATION AND ALL ONGOING OPERATIONAL ASPECTS OF THE USE OF EACH CRM AT A SITE IN TERMS OF A SITE SCHEDULE: EXCEPT WHERE EXPRESSLY PROVIDED TO THE CONTRARY HEREIN, THESE OPERATIONAL TERMS ARE SUBJECT TO THE MASTER TERMS, INCLUDING THE DEFINITIONS AND RULES OF INTERPRETATION CONTAINED THEREIN, WHICH ARE INCORPORATED IN THESE OPERATIONAL TERMS BY THIS REFERENCE.**

**1. LOCATION AND INSTALLATION AND MAINTENANCE**

- 1.1. The Merchant confirms it has obtained, and will keep in force, all necessary approvals, licences, permits and/or consents from the landlord or owner of the Site (where applicable) and any governmental body or regulatory authority prior to installation of the CRM and use of the Services at the Site, including any consents required to display advertising and signage in respect of the CRM for the duration of the Agreement.
- 1.2. The Merchant will at its own costs and expense prepare the Site and access to the Site for delivery and installation of the CRM.
- 1.3. The Merchant will provide ATM Solutions with such assistance as ATM Solutions considers necessary to ensure satisfactory installation of the CRM.
- 1.4. ATM Solutions:
  - 1.4.1. in consultation with the Merchant, shall determine the suitability and location of the CRM at the Site. The Parties agree that the CRM should be installed in a position that promotes optimal usage of the CRM by Customers.
  - 1.4.2. may have to draw and/or drill into the ceiling, floors, walls and other areas on the Site in order to install the CRM and ATM Solutions shall not be liable for any damage caused in doing so.
  - 1.4.3. will deliver and install CRM at the Site with a built in CRM which, can generate a deposit slip when the Merchant deposits Banknotes into the CRM for the Merchant's records, and a system that's able to keep an electronic record of the number and value of the Banknotes deposited into the CRM and provide documentary proof thereof in accordance with the Merchant Manual;
  - 1.4.4. will fit a communication device into each CRM which will transmit encoded information of the deposits made in each CRM to ATM Solutions' namely the electronic management system which interfaces with the CRM to confirm the value of each deposit and provide real-time updates to a secure web-based platform;
  - 1.4.5. will provide necessary training to the Merchant regarding the use of the CRM and the use of the 'Merchant PIN' which is a unique code assigned by ATM Solutions to the Merchant used to access the CRM system;
  - 1.4.6. will provide maintenance services in accordance with the Hardware and System Maintenance Manual; and
  - 1.4.7. in its discretion, and for good cause or out of necessity, shall be entitled to suspend, cancel, terminate or amend the communications link, data-processing switch, CRM network or banking affiliations or Acquiring Bank or Funders as it deems appropriate, on due notice to the Merchant.

**2. SIGNAGE, PROMOTION AND ADVERTISING**

- 2.1. ATM Solutions will provide to the Merchant at no charge all signage and decals that are required to be displayed at the Site to adequately promote the CRM. The Merchant agrees to display, in accordance with ATM Solutions' instructions, all decals and signage provided to it by or on behalf of ATM Solutions. Furthermore, where applicable, the Merchant agrees that an CRM lightbox-sign shall be illuminated during Operating Hours.
- 2.2. Where possible, the CRM and any related signage will be located at the Site in such a way as to ensure an unrestricted view of the CRM from the front entrance of the Site.
- 2.3. ATM Solutions will be allowed, at its discretion, to run campaigns promoting the CRM and the Services, but it will discuss the content with the Merchant before finalising any such campaign.
- 2.4. ATM Solutions, as owner of the CRMs, will be allowed, at its own cost, and will have the right to retain all benefits, including any revenues, from these ancillary functions, if any, to:
  - 2.4.1. display its usual logos and other identifying signage on the exterior of any CRM; and
  - 2.4.2. make use of and relay through any CRM miscellaneous advertising or similar communications for the benefit of Customers.
- 2.5. The Merchant will not display any signage on the CRM or at the Site, of whatsoever nature, relating to the CRM or a competitor of ATM Solutions, other than signage prescribed by ATM Solutions, unless it has obtained the prior written consent of ATM Solutions for such display.

**3. OPERATION**

- 3.1. The Merchant will ensure that the CRM:
  - 3.1.1. is connected to an electric power point and backup power and available for Customers;
  - 3.1.2. remains in the possession of the Merchant;
  - 3.1.3. remains free from unauthorised access, use or other interference by a third party or otherwise;
  - 3.1.4. is used in accordance with the manufacturer's and/or ATM Solutions' instructions or Merchant Manual and only for the purpose as envisaged in this Agreement;
  - 3.1.5. has sufficient space near and around it so that any Customer has easy access to and optimum use of the CRM. This includes keeping the Site in a safe, clean, neat, and orderly condition with unobstructed access to the CRM.
- 3.2. The Merchant will, provide and maintain a dedicated 220-volt power point which will convey electricity to the during Operating Hours and illuminate signage provided by ATM Solutions (if applicable), and will pay on due date all monthly charges levied by the power service provider for such electrical power usage.
- 3.3. The Merchant agrees to check the CRM on a regular basis (and, in any event, at least daily) to ensure that it has not become depleted of cash or in any other way non-operational and immediately take the necessary measures if this is found to be the case.

#### **4. FICA PROVISIONS**

- 4.1. The Merchant shall, within 48 (forty-eight) hours of receipt of request to do so, provide ATM Solutions with any documentation required in terms of the Financial Intelligence Centre Act, 38 of 2001 (“FICA”) and any other applicable statute or regulation, or as is reasonably requested by either ATM Solutions to create Merchant’s user profile (“**Merchant Account**”) or the Funder or the Acquiring Bank, failing which ATM Solutions shall not enter into the Agreement.
- 4.2. The Merchant shall grant ATM Solutions access to its premises to inspect and verify the documents and information provided in terms of the Site Schedule, such information including but not limited to Merchant’s name, business address, Identity Number, Directors and Shareholders and bank account details.
- 4.3. The Merchant agrees that ATM Solutions may share the personal information and details of the Merchant Account with its bank. Following review of the application, ATM Solutions or ATM Solution’s bank may conclude that the Merchant will not be permitted to use the Services.
- 4.4. The Merchant hereby authorises ATM Solutions to request/obtain identity verifying information pertaining to the Merchant, including a consumer report and/or credit check that contains the Merchant’s name and address. ATM Solutions may periodically obtain additional reports to determine whether the Merchant continues to meet the requirements for a Merchant Account.
- 4.5. The Merchant agrees that ATM Solutions is permitted to contact and share the Merchant’s information about and application (including whether the Merchant is approved or declined), and its Merchant Account with its bank or other financial institution. This includes sharing information (a) about the Merchant’s transactions for regulatory or compliance purposes, (b) for use in connection with the management and maintenance of the service, (c) to create and update their customer records about the Merchant and to assist them in better serving the Merchant, and (d) to conduct ATM Solutions’ risk management process.
- 4.6. ATM Solutions reserves the right to suspend or terminate the Agreement where the Merchant fails to meet the credit requirements determined by ATM Solutions from time to time; provides inaccurate, untrue, or incomplete information and/or refuses ATM Solutions access to its premises.

#### **5. RULES AND REGULATIONS**

- 5.1. The Merchant may not use the CRM Services to handle, process or store funds for any third party.
- 5.2. ATM Solutions may decide not to settle any transaction submitted to it if it believes that the transaction is in violation of the Agreement or exposes harm to the Merchant, other users, the Acquiring Banks, the Funder or ATM Solutions. Harm for purposes of this clause includes fraud and other criminal acts. If ATM Solutions reasonably suspects that the CRM; Services or the Merchant Bank Account have been used for an unauthorised, illegal, or criminal purpose, the Merchant hereby gives ATM Solutions express authorisation to share information about the Merchant, its Merchant Bank Account, and any of its transactions with the South African Police Service.
- 5.3. Should ATM Solutions need to conduct an investigation or resolve any pending dispute in connection with any breach of the rules and regulations or related to fraud or any other criminal act, ATM Solutions may defer pay-out or restrict access to the Merchant’s funds for the entire time it takes for ATM Solutions to do so. ATM Solutions may also defer pay-out or restrict access to the Merchant’s funds as required by law or court order, or if otherwise requested by law enforcement or governmental entity.

#### **6. FAILURES, MALFUNCTIONS AND UNAVAILABILITY**

- 6.1. The Merchant acknowledges that the CRM does not operate in isolation but, instead, relies on functionality that is provided by a number of service providers, such as Network Operators (e.g., Vodacom, MTN and Telkom) that owns an electronic communications network and which makes such network, and the electronic communications services conveyed over such network, available to ATM Solutions and other industry players for commercial purposes, GPRS service providers, Funders and Acquiring Banks, who provide separate but interrelated services which, as a whole, allow the CRM to function. These service providers operate as independent service providers who are not necessarily contracted by ATM Solutions and over whom it has no direct control.
- 6.2. ATM Solutions will use its reasonable endeavours to ensure that the CRM remains operational at all times during Operating Hours. However, due to the nature of the CRM and the Services as aforesaid, ATM Solutions expressly stipulates, and the Merchant acknowledges, that it provides the Services “as is” and “as available”. In line with the rights set out under section 55(2)(a) and (b) of the CPA, ATM Solutions expressly states that it cannot warrant or guarantee that the Services will at all times be free of errors or interruptions, that they will always be available, fit for any purpose, be secure or reliable.
- 6.3. Should the CRM stop working or malfunction, become damaged or where any other problem is experienced that renders the CRM non-functional or causes it not to function optimally, then the Merchant must, without exception, notify ATM Solutions within 24 (twenty-four) hours of first becoming aware of the problem. The notification must include a detailed explanation of the problem and the date and time when the problem was first experienced, which will be logged by ATM Solutions. ATM Solutions will, at its own cost and expense, use its best endeavours to attend to the complaint and repair the CRM as soon as reasonably possible from date of such notification.
- 6.4. The Merchant shall have no claim of any nature whatsoever, whether for damages, remission fees or otherwise, against ATM Solutions, for any failure of or interruption in the Services or of the availability or functioning of the CRM, where the failure or interruption is due to reasons outside the reasonable control of ATM Solutions, and this will not amount to a breach of the Agreement on the part of ATM Solutions.
- 6.5. The Merchant will not permit anyone other than an authorised representative of ATM Solutions to perform any service or work on, or otherwise deal with, the CRM without ATM Solutions’ prior written approval.
- 6.6. The Merchant will reimburse ATM Solutions for any servicing, repair, parts, travel or other costs incurred by ATM Solutions as a result of the negligence or malice of the Merchant, its employees, officers, agents, customers or invitees. Such negligence shall include such actions that are not in accordance with ATM Solutions’ standard operating procedures, as communicated to the Merchant from time to time.

#### **7. IRREGULAR TRANSACTIONS**

- 7.1. When a Customer raises a Transaction dispute, such dispute shall be directed by the Customer to either the applicable Network Operator or the issuer of their bankcard or the provider that is holding their funds in an e-wallet, who in turn, will raise the query with the Acquiring Bank and ATM Solutions. ATM Solutions will be solely responsible for the determination of the dispute.
- 7.2. The Merchant warrants that it will not, directly or indirectly, be a party to, or knowingly allow or authorise any Transaction to be effected on, through or by the CRM, by any person who is not a Customer.
- 7.3. The Merchant warrants that it will not, directly or indirectly, be a party to, or knowingly allow or authorise any deposit of Banknotes to be made into the CRM, by any person other than the Merchant or duly authorised representative of the Merchant or a cardholder carrying out a Transaction i.e. cash deposit.
- 7.4. The Merchant shall raise any dispute regarding a deposit/s of Banknotes into the CRM with ATM Solutions. ATM Solutions will be solely responsible for the determination of the dispute.

**8. RELOCATION OR REMOVAL**

- 8.1. The CRM will remain installed at the Site in the same location for the duration of the Site Schedule and the Merchant undertakes that it will not at any time relocate or remove the CRM (or allow any third party to do so) unless ATM Solutions has agreed, in its sole and absolute discretion, to the relocation or removal, in which event ATM Solutions will have the right to attach any conditions to any such relocation or removal as it sees fit, including any variation or adjustment of the fees and charges detailed under the Site Schedule. Any non-compliance with this clause shall be deemed to be material breach of the Agreement.
- 8.2. The Merchant agrees to give ATM Solutions no less than 30 (thirty) days' prior written notice of its intention to vacate the Site or to relocate the CRM and to give prompt notice to ATM Solutions if its lease of the Site is terminated or threatened to be terminated for any reason. In the event that ATM Solutions approves the removal and relocation of the CRM to a substituted location, such substituted location shall take the place of the Site originally designated in the Site Schedule.
- 8.3. ATM Solutions or its appointed service provider will be the only party entitled to effect any removal or relocation of the CRM and any consequential installation thereof.
- 8.4. The Merchant agrees that, should relocation within the Site, or relocation to new premises, take place, all costs and expenses associated with such relocation shall be borne by the Merchant and shall be payable on demand. This Agreement, save for the description of the new Premises or re-located area and any changes to the fee and charges will apply to any relocation. The description of the new Premises and fees and charges will be set out in a written addendum which will be attached to this Agreement.
- 8.5. Any relocation or removal which is not done in accordance with this clause 8 will be a material breach of the Agreement.

**9. TRADEMARKS**

- 9.1. The Merchant acknowledges that all right, title and interest in and to each of the Trademarks vests in ATM Solutions or its Affiliates and that it has no claim of any nature in and to any of the Trademarks.
- 9.2. The Merchant shall not, at any time during or after termination or cancellation of the Agreement, dispute the validity and enforceability of any of the Trademarks or cause to be done any act or thing contesting or in any way impairing or tending to impair any part of that right, title and interest and shall not counsel or assist any other person to do so.
- 9.3. The Merchant shall not, at any time, whether during the subsistence of the Agreement or after termination or cancellation of the Agreement, apply anywhere in the world to register any trademark identical to a Trademark or so nearly resembling a Trademarks as to be likely to deceive or cause confusion.
- 9.4. The Merchant shall not, without the prior written consent of ATM Solutions, adopt or use upon or in relation to any CRM any trademarks names or style resembling the Trademarks or any of them.
- 9.5. The Merchant shall not use the Trademarks without the prior written consent of ATM Solutions and, then, only on terms and conditions as determined by ATM Solutions in its sole and absolute discretion.