



THRIVE BROKERAGE BENEFIT

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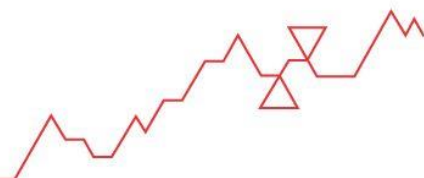
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INTRODUCTION

1.1 This Benefit Statement contains the terms and conditions applicable to the Thrive Brokerage Benefit.

1.2 **We will not provide you with any investment advice for the purposes of FAIS. You acknowledge and agree that nothing in the Thrive Rules and/or this Benefit Statement constitutes “advice” for the purposes of FAIS. You agree and acknowledge that you will rely solely upon your own judgment in all aspects of your membership with Thrive including but not limited to your use of the Thrive Benefits. You acknowledge that your use of and/or trading on the EasyEquities Platform for any purpose contemplated in the Thrive Rules will be governed by the EasyEquities Terms and Conditions and that all trades are made at your own risk. This means that you will have no claim against us. You warrant and represent that you will not seek recourse against EasyEquities for any loss, expense or damage which you may suffer, howsoever such loss, expense or damage may arise or be suffered, in respect of your membership with Thrive or use of the Thrive Benefits.**

2. DEFINITIONS AND INTERPRETATION

2.1 This Benefit Statement must be read together with, and supplements, forms part of and is subject to the Thrive Rules. This Benefit Statement must also be read together with the EasyEquities Terms and Conditions.

2.2 Capitalised terms used but not defined in this Benefit Statement will have the same meaning as in the Thrive Rules and/or the EasyEquities Terms and Conditions as the case may be.

2.3 For the purposes of this Benefit Statement, unless the context requires otherwise:

- (1) **Account:** Has the meaning set out in the EasyEquities Terms and Conditions;
- (2) **Bonus Activity:** An activity designated by us as an activity which can be completed by you if you have Dropped Off which, on successful completion thereof, will allow you to once again qualify to earn the Thrive Brokerage Benefit for the Calendar Month following the Calendar Month in which you completed the Bonus Activity;
- (3) **Brokerage Fees:** The fee charged by us on the purchase and sale of any of the Thrive50 through the EasyEquities Platform and as more fully set out in the Cost Profile;
- (4) **Calendar Month:** Any month of the year;
- (5) **Cost Profile:** Has the meaning set out in the Easy Equities Terms and Conditions;
- (6) **Drop Off:** The act of failing to earn the Thrive Brokerage Benefit for any Calendar Month in a Loyalty Cycle;
- (7) **EasyEquities Retirement Annuity Fund:** The EasyEquities Retirement Annuity Fund (Reg. No. 38189), a registered retirement fund in terms of the Pension Funds Act, 1956 and recognised as a retirement annuity in terms of the Income Tax Act, 1962;
- (8) **EasyEquities Retirement Funds Terms and Conditions:** The client agreement, including all annexures to the agreement, which you must enter into with FWT prior to opening a Retirement Annuity Account;
- (9) **Effective Date:** The date of implementation;
- (10) **ETFs:** The exchange traded funds which are listed on the JSE Limited;
- (11) **Lifetime Payment Limit:** Has the meaning set out in the EasyEquities Terms and Conditions;
- (12) **Loyalty Cycle:** The twelve-month period from the Effective Date and each subsequent twelve-month period thereafter;
- (13) **Retirement Annuity Account:** Has the meaning set out in the EasyEquities Retirement Funds Terms and Conditions;



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- (14) **Share:** One hundred percent of a share (including, without limiting the generality of the foregoing, a whole share) purchased through the EasyEquities Platform in terms of the EasyEquities Terms and Conditions;
- (15) **Tax Free Savings Account:** Has the meaning set out in the EasyEquities Terms and Conditions;
- (16) **Thrive50:** The selection of Shares and ETFs as determined by us from time to time that qualify for the Thrive Brokerage Benefit;
- (17) **Thrive Activity:** The compulsory activity assigned to particular Calendar Month as set out in Annexure A and subject to any additional terms and condition as set out in Annexure A which forms part of the Qualifying Criteria;
- (18) **Thrive Brokerage Benefit:** A benefit in terms of which you are charged no Brokerage Fees on the purchase and sale of any of the Thrive50 through the EasyEquities Platform;
- (19) **Qualifying Criteria:** The criteria, including but not limited to, a Thrive Activity, for a particular Calendar Month which you must successfully meet to qualify to receive the Thrive Brokerage Benefit as set out in Annexure A; and
- (20) **Yearly Payment Limit:** Has the meaning set out in the EasyEquities Terms and Conditions.

3. COMMENCEMENT

3.1 The Thrive Brokerage Benefit commences on the Effective Date and will continue for each Loyalty Cycle indefinitely, subject to our right to cancel and/or amend a Thrive Benefit in accordance with the Thrive Rules, subject to the terms and conditions of this Benefit Statement.

3.2 The Thrive Brokerage Benefit is only available in respect of trading on the EasyEquities Platform.

4. THRIVE BROKERAGE BENEFIT

4.1 The Thrive Brokerage Benefit is received by Thivalists on a Calendar Month-to-Calendar Month basis subject to the terms and conditions of this Benefit Statement.

4.2 Notwithstanding any provision to the contrary in this Benefit Statement, on the Effective Date, all Members of Thrive will receive the Thrive Brokerage Benefit for the duration of that Calendar Month (“**Launch Month**”). Notwithstanding the Effective Date, if you become a Member of Thrive at any time (other than the Effective Date) during the Launch Month, you will also receive the Thrive Brokerage Benefit for the remainder of the Launch Month. This means that all Members of Thrive will be a “Thivalist” for the Launch Month.

4.3 Notwithstanding the Launch Month, if you become a Member of Thrive during any Calendar Month in a Loyalty Cycle, you will receive the Thrive Brokerage Benefit for the duration of the Calendar Month in which you became a Member of Thrive. This means that you are a Thivalist for the Calendar Month in which you became a Member of Thrive.

4.4 Notwithstanding the Launch Month or any other Calendar Month in which you became a Member of Thrive and a Thivalist, as the case may be, in order to remain a Thivalist for the Calendar Month after the first Calendar Month in which you first received the Thrive Brokerage Benefit and each subsequent Calendar Month thereafter, you must meet the Qualifying Criteria assigned to the current Calendar Month in which you are receiving the Thrive Brokerage Benefit in accordance with the terms and conditions set out in Annexure A below.

5. QUALIFYING CRITERIA AND THRIVE ACTIVITIES

5.1 As set out in clause 4.4 above, each Calendar Month has Qualifying Criteria assigned to it to enable you to maintain the Thrive Brokerage Benefit for the following Calendar Month as set out in Annexure A below.

5.2 The Qualifying Criteria, amongst other things, contains a Thrive Activity which must be successfully completed by you in accordance with the additional terms and conditions set out in Annexure A below.

5.3 We will only publish the applicable Qualifying Criteria and applicable Thrive Activity for each Calendar Month during a Loyalty Cycle in Calendar Month increments, or as we deem fit, following the Effective Date.

5.4 If you would like to complete any of the applicable Thrive Activities in advance, you may, however, we will only allow you to complete the applicable Thrive Activities which have been published on our Website and/or the EasyEquities Platform or



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communicated to you from time to time via email or otherwise (ie you may only complete the applicable Thrive Activities for the Calendar Months which have been published).

6. DROP OFFS AND BONUS ACTIVITIES

6.1 If you do not receive the Thrive Brokerage Benefit in any Calendar Month (ie you Dropped Off) for any reason whatsoever, including but not limited to, your failure to meet the Qualifying Criteria and successfully complete the applicable Thrive Activity, you will no longer be able to receive the Thrive Brokerage Benefit for the duration of a Loyalty Cycle subject to clause 6.3. If you Drop Off, we will communicate this to you via email, Website and/or the EasyEquities Platform or otherwise.

6.2 If you Drop Off as contemplated in clause 6.1, you will still remain a Member of Thrive however, you will no longer be a Thrivalist in respect of the Thrive Brokerage Benefit and you will no longer be eligible to receive the Thrive Brokerage Benefit.

6.3 Notwithstanding clause 6.1, we may, at any time and in our sole discretion, allow you to complete a Bonus Activity and upon successful completion of such Bonus Activity, you will qualify for and receive the Thrive Brokerage Benefit for the Calendar Month following the Calendar Month in which you completed the Bonus Activity. The Bonus Activity will be published on the Website and/or the EasyEquities Platform or communicated to you from time to time in this Benefit Statement, via email or otherwise.

6.4 We may, in our sole discretion, determine whether you have successfully qualified to receive the Thrive Brokerage Benefit for a Calendar Month. To the extent that you have any complaints or disputes in respect of our determination, you may contact us using the contact details set out in the Thrive Rules.

6.5 Notwithstanding any provision to the contrary in this Benefit Statement, we may, in our sole discretion provide you with the Thrive Brokerage Benefit for a Calendar Month or for any time period which we deem fit if you Dropped Off and you have not completed a Bonus Activity, if the circumstances, in our view, require that you receive the Thrive Brokerage Benefit. We will exercise such discretion reasonably and not to the detriment of other Members or Thrivalists, as the case may be.

7. AMENDMENTS AND VARIATIONS

7.1 We reserve the right to update and amend this Benefit Statement at any time and in our sole discretion. By continuing to receive the Thrive Brokerage Benefit, maintain your status as a Thrivalist and remain a Member of Thrive, you agree to be bound by the provisions of this Benefit Statement or to the provisions of any new or amended Benefit Statement that may be published on the Website and/or EasyEquities Platform or communicated to you via email from time to time.



8. **ANNEXURE A**

Calendar Month	Qualifying Criteria	Thrive Activity	Additional Terms and Conditions
<p>September 2018</p>	<p>You must:</p> <ul style="list-style-type: none"> • own one or more Shares in Purple Group Limited (“Purple Shares”) as at 30 September 2018; and • have successfully completed the Thrive Activity by 12h00 on 28 September 2018 	<p>The Thrive Activity for September 2018 is to:</p> <ul style="list-style-type: none"> • browse the website of Emperor Asset Management Proprietary Limited (“Emperor”) and provide us with your feedback on ways which we can improve the user experience of the Emperor website by completing the designated online survey; or • purchase an Emperor Bundle (as defined in EasyEquities Terms and Conditions) of your choice and to value of your choice through the EasyEquities Platform. 	<ul style="list-style-type: none"> • You agree and acknowledge we provide you with no investment advice for the purposes of FAIS. • You acknowledge and agree that nothing in the Qualifying Criteria and Thrive Activity for September 2018 constitutes “advice” for the purposes of FAIS. • You agree and acknowledge that you will rely solely upon your own judgment in all aspects of your completion or successful meeting of the Qualifying Criteria and Thrive Activity for September. • You acknowledge that your use of and/or trading on the EasyEquities Platform for any purpose of completing or successfully meeting the



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			<p>Qualifying Criteria and Thrive Activity for September will be governed by the EasyEquities Terms and Conditions and that all trades are made at your own risk. This means that you will have no claim against us.</p> <ul style="list-style-type: none"> You warrant and represent that you will not seek recourse against EasyEquities for any loss, expense or damage which you may suffer, howsoever such loss, expense or damage may arise or be suffered, in respect of your completion or successfully meeting of the Qualifying Criteria and Thrive Activity for September 2018.
<p>October 2018</p>	<p>You must:</p> <ul style="list-style-type: none"> own one or more Purple Shares as at 31 October 2018; and 	<p>The Thrive Activity for October 2018 is to successfully refer at least one person using the referral tools (ie “Share the Love” tool) on the EasyEquities Platform.</p>	<ul style="list-style-type: none"> The person you refer may not be an existing EasyEquities Account Holder. For the purposes of the Thrive Activity for October 2018, a



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	<ul style="list-style-type: none"> • have successfully completed the Thrive Activity by 12h00 on 26 October 2018. 		<p>successful referral of at least one person means that person must:</p> <ul style="list-style-type: none"> ○ have successfully opened an Account on the EasyEquities Platform; ○ successfully fulfilled the requirements in terms of the Financial Intelligence Centre Act, 2001 (“FICA”) in accordance with the EasyEquities Terms and Conditions; and ○ successfully made a deposit into their Account (in accordance with the EasyEquities Terms and Conditions).
<p>November 2018</p>	<p>You must:</p> <ul style="list-style-type: none"> • own one or more Purple Shares as at 30 November 2018; and 	<p>The Thrive Activity for November 2018 is to complete the EasyEquities 101 course through the EasyEquities Academy accessed through the EasyEquities Platform.</p>	<ul style="list-style-type: none"> • You agree and acknowledge that the EasyEquities 101 course is a platform educational course created by EasyEquities for the



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	<p>have successfully completed the Thrive Activity by 12h00 on 30 November 2018.</p>		<p>benefit of EasyEquities customers who use the EasyEquities Platform, it is not an accredited education course and accordingly you may not rely on your completion of the EasyEquities 101 course outside of Thrive and/or EasyEquities.</p> <ul style="list-style-type: none"> You warrant and represent that you will not seek recourse against EasyEquities for any loss, expense or damage which you may suffer, howsoever such loss, expense or damage may arise or be suffered, in respect of your completion of the EasyEquities 101 course.
<p>December 2018</p>	<p>You must:</p> <ul style="list-style-type: none"> own one or more Purple Shares as at 28 December 2018; and have successfully completed the Thrive Activity by 12h00 on 28 December 2018. 	<p>The Thrive Activity for December 2018 is to purchase an EasyEquities voucher for a minimum of R50 (excluding voucher fees and charges) and send this EasyEquities voucher to another person using the “voucher” tool on the EasyEquities Platform).</p>	<ul style="list-style-type: none"> The person for whom you purchase the EasyEquities voucher and send such EasyEquities voucher to cannot be yourself (for example, you cannot send the EasyEquities to the email address connected with your Account or any other email address



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			<p>that could be reasonable connected with your Account). EasyEquities reserves the right to automatically make you “Drop Off” if it has reasonable suspicions to believe that you gifted the EasyEquities to yourself.</p> <ul style="list-style-type: none"> • You warrant and represent that you will not seek recourse against EasyEquities for any loss, expense or damage which you may suffer, howsoever such loss, expense or damage may arise or be suffered, in respect of your completion or successfully meeting of the Qualifying Criteria and Thrive Activity for December 2018.
<p>January 2019</p>	<p>You must:</p> <ul style="list-style-type: none"> • own one or more Purple Shares as at 31 January 2019; and 	<p>The Thrive Activity for January 2019 is to transfer funds (ie Rands) from your Account to your US Trading Account (which will be converted into US Dollars) (ie a Currency Transfer Request as defined in the EasyEquities Terms and Conditions) using</p>	<ul style="list-style-type: none"> • Your currency transfer is subject to the EasyEquities Terms and Conditions and in particular, clause 27 (Currency Transfer Requests) of



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	<ul style="list-style-type: none"> • have successfully completed the Thrive Activity by 10h00 on 30 January 2019. 	<p>the dedicated currency transfer tool (ie EasyFX) on the EasyEquities Platform and in accordance with the EasyEquities Terms and Conditions.</p>	<p>the EasyEquities Terms and Conditions.</p> <ul style="list-style-type: none"> • Currency transfers made using any means other the dedicated currency transfer tool on the EasyEquities Platform will not qualify. • You warrant and represent that you will not seek recourse against EasyEquities for any loss, expense or damage which you may suffer, howsoever such loss, expense or damage may arise or be suffered, in respect of your completion or successfully meeting of the Qualifying Criteria and Thrive Activity for January 2019.
<p>February 2019</p>	<p>You must:</p> <ul style="list-style-type: none"> • own one or more Purple Shares as at 28 February 2019; and 	<p>The Thrive Activity for February 2019 is to:</p> <ul style="list-style-type: none"> • make a deposit of any amount into either your Tax Free Savings Account or your Retirement Fund Account for the 	<ul style="list-style-type: none"> • All deposits made into your Tax Free Savings Account are subject to the EasyEquities Terms and Conditions and in particular, clause 30 (Tax Free Savings Accounts) of the EasyEquities Terms and Conditions.



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	<ul style="list-style-type: none"> • have successfully completed the Thrive Activity by 17h00 on 28 February 2019. 	<p>EasyEquities Retirement Annuity Fund; or</p> <ul style="list-style-type: none"> • if you have reached your Yearly Payment Limit and/or your Lifetime Payment Limit in respect of your Tax Free Savings Account, share one piece of EasyEquities Tax Free Savings Account education on Twitter or Facebook by tagging EasyEquities and using the hashtag #ThriveTFSA. 	<ul style="list-style-type: none"> • All deposits made into your Retirement Fund Account are subject to the EasyEquities Retirement Funds Terms and Conditions. • If you have reached your Yearly Payment Limit and/or your Lifetime Payment Limit in respect of your Tax Free Savings Account and you share a piece of EasyEquities Tax Free Savings Account education on Twitter or Facebook, posts that do not tag EasyEquities and use the hashtag #ThriveTFSA will not qualify. • You acknowledge that your use of and/or trading on the EasyEquities Platform for any purpose of completing or successfully meeting the Qualifying Criteria and Thrive Activity for February 2019 will be governed by the EasyEquities Terms and Conditions and/or the
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			<p>EasyEquities Retirement Funds Terms and Conditions (where applicable) and that all trades are your own decision and made at your own risk. This means that you will have no claim against us.</p> <ul style="list-style-type: none"> You warrant and represent that you will not seek recourse against EasyEquities for any loss, expense or damage which you may suffer, howsoever such loss, expense or damage may arise or be suffered, in respect of your completion or successfully meeting of the Qualifying Criteria and Thrive Activity for February 2019.
<p>March 2019</p>	<p>You must:</p> <ul style="list-style-type: none"> own one or more Purple Shares as at 29 March 2019; and have successfully completed the Thrive Activity by 17h00 on 29 March 2019. 	<p>The Thrive Activity for March 2019 is to invest any amount into any Thrive50 ETF of your choice using either your Account, Tax Free Savings Account or US Trading Account.</p>	<ul style="list-style-type: none"> You agree and acknowledge we provide you with no investment advice for the purposes of FAIS and all investment decisions are your own.



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			<ul style="list-style-type: none">• You acknowledge and agree that nothing in the Qualifying Criteria and Thrive Activity for March 2019 constitutes “advice” for the purposes of FAIS.• You agree and acknowledge that you will rely solely upon your own judgment in all aspects of your completion or successful meeting of the Qualifying Criteria and Thrive Activity for March 2019.• You acknowledge that your use of and/or trading on the EasyEquities Platform for any purpose of completing or successfully meeting the Qualifying Criteria and Thrive Activity for March 2019 will be governed by the EasyEquities Terms and Conditions and that all Trades are made at your own risk. This means that you will have no claim against us.
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			<ul style="list-style-type: none"> • You warrant and represent that you will not seek recourse against EasyEquities for any loss, expense or damage which you may suffer, howsoever such loss, expense or damage may arise or be suffered, in respect of your completion or successfully meeting of the Qualifying Criteria and Thrive Activity for March 2019.
<p>April 2019</p>	<p>You must:</p> <ul style="list-style-type: none"> • own one or more Purple Shares as at 30 April 2019; and • have successfully completed the Thrive Activity by 17h00 on 30 April 2019. 	<p>The Thrive Activity for April 2019 is to download the EasyEquities mobile application (“App”) on your mobile device and login using the App on your mobile device. The App is available for download of the iStore and Google Play.</p> <p>If you have already downloaded the App and logged in prior to 29 March 2019, after 29 March 2019 you must log in to the App and review the App on either the iStore or Google Play whichever is applicable to you prior to 17h00 on 30 April 2019.</p>	<ul style="list-style-type: none"> • You agree and acknowledge we provide you with no investment advice for the purposes of FAIS and all investment decisions are your own. • You acknowledge and agree that nothing in the Qualifying Criteria and Thrive Activity for April 2019 constitutes “advice” for the purposes of FAIS. • You agree and acknowledge that you will rely solely upon your own



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			<p>judgment in all aspects of your completion or successful meeting of the Qualifying Criteria and Thrive Activity for April 2019.</p> <ul style="list-style-type: none">• You acknowledge that your use of and/or trading on the EasyEquities Platform for any purpose of completing or successfully meeting the Qualifying Criteria and Thrive Activity for April 2019 will be governed by the EasyEquities Terms and Conditions and that all Trades are made at your own risk. This means that you will have no claim against us.• You warrant and represent that you will not seek recourse against EasyEquities for any loss, expense or damage which you may suffer, howsoever such loss, expense or damage may arise or be suffered, in respect of your completion or successfully
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			<p>meeting of the Qualifying Criteria and Thrive Activity for April 2019.</p>
<p>May 2019</p>	<p>You must:</p> <ul style="list-style-type: none"> • own one or more Purple Shares as at 31 May 2019; and • have successfully completed the Thrive Activity by 17h00 on 31 May 2019. 	<p>The Thrive Activity for May 2019 is to set up:</p> <ul style="list-style-type: none"> • a recurring deposit of funds into your available funds (ie Free Cash) by Debit Order; or • a Recurring Investment into a specific Share, ETF, Basket or Bundle of any value by Debit Order, <p>using our Recurring Investment tool and keep this Recurring Investment or recurring deposit running until 1 June 2020.</p> <p>If you have already set up a recurring deposit or Recurring Investment prior to 1 May 2019, you do not need to set up an additional Recurring Investment or a recurring deposit however, you are required to keep your current Recurring Investment or current recurring deposit running until 1 June 2020.</p>	<ul style="list-style-type: none"> • You agree and acknowledge we provide you with no investment advice for the purposes of FAIS and all investment decisions are your own. • You acknowledge and agree that nothing in the Qualifying Criteria and Thrive Activity for May 2019 constitutes “advice” for the purposes of FAIS. • You agree and acknowledge that you will rely solely upon your own judgment in all aspects of your completion or successful meeting of the Qualifying Criteria and Thrive Activity for May 2019. • You acknowledge that your use of and/or trading on the EasyEquities Platform for any purpose of completing or successfully meeting the



		<p>Bonus Activity:</p> <p>The Thrive Activity for May 2019 is a Bonus Activity subject to the terms and conditions of this Benefit Statement and the terms and conditions set out below. This means if you are not currently a Thrivalist, you can either:</p> <ul style="list-style-type: none"> • set up a new recurring deposit of funds into your available funds (ie Free Cash) by Debit Order or a Recurring Investment into a specific Share, ETF, Basket or Bundle of any value by Debit Order, using our Recurring Investment tool; or • if you already have an existing recurring deposit of funds by Debit Order or an existing Recurring Investment into a specific Share, ETF, Basket or Bundle by Debit Order, increase the value of your existing recurring deposit or Recurring Investment by any amount and through a Debit Order, <p>and keep this Recurring Investment or recurring deposit running until 1 June 2020 to qualify to receive the Thrive Brokerage</p>	<p>Qualifying Criteria and Thrive Activity for May 2019 will be governed by the EasyEquities Terms and Conditions and that all Trades are made at your own risk. This means that you will have no claim against us.</p> <ul style="list-style-type: none"> • You warrant and represent that you will not seek recourse against EasyEquities for any loss, expense or damage which you may suffer, howsoever such loss, expense or damage may arise or be suffered, in respect of your completion or successfully meeting of the Qualifying Criteria and Thrive Activity for May 2019.
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		Benefit for the next Calendar Month (June 2019). Only Recurring Investments and /or recurring deposits set up using Debit Orders will qualify for the Thrive Activity for May 2019.	
June 2019	Details to be published	Details to be published	Details to be published
July 2019	Details to be published	Details to be published	Details to be published
August 2019	Details to be published	Details to be published	Details to be published