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helperhub



FULL DISCRETIONARY MANDATE

Reg. No: 2019/452129/07
VAT No: 4120301660

Directors: A. W. Manshon, R. Davids

helperhub is an authorised Financial Services Provider

Table of Contents

Your Mandate to Us	3
Our Services to You	3
Our Services to Product Suppliers	3
When does Your Mandate Start	3
Where do We keep Your money	4
In whose name are Your Financial Products registered	4
What are the Risks associated with Your Financial Product(s)	4
Fees	5
Limitation of Our Liability	6
Mandate Termination	6
Cession and Assignment	6
Changes to the Mandate	6
Communications	7
Delivery of Documents and Court Processes	7
Recording of Other Communications	7
Protection of Personal Information	8
Your Declaration	8
Your Digital Signature of the Mandate	8
Annexure A – Your Details	9
Annexure B – Authorised Products	10
Annexure C – Your Objectives	11
Annexure D – Definitions	13

1. Your Mandate to the Company

- 1.1. By digitally signing the Mandate through helperhub, You grant Us the full discretionary mandate to Transact on Your behalf without having to first obtain Your consent before each Transaction.
- 1.2. You may terminate the Mandate (authority you grant Us) and the associated Services at any time provided that You satisfy the requirements specified in clause 12 below.

2. Our Services to You

- 2.1. All Services provided to You by Us will primarily be provided through helperhub.
- 2.2. The Services You authorise Us to perform in terms of the Mandate includes:
 - 2.2.1. Deducting the Agreed Amount(s) from your nominated Bank Account and depositing the Agreed Amount(s) into the Trust Account;
 - 2.2.2. Paying Product Suppliers premiums and/or contributions and/or investment amounts in respect of the Financial Products selected by You or for Your benefit;
 - 2.2.3. Transacting on Your behalf in the Financial Product(s) as selected on helperhub by You or for Your benefit;
 - 2.2.4. Appointing or terminating sub-mandatory relationships with other authorised FSP's to execute instructions given by Us on Your behalf or to achieve the objectives of the Mandate;
 - 2.2.5. Appointing or terminating relationships with external service providers on Your behalf, e.g. Tax Practitioner to register You and perform tax administration services, payroll administrators, accounting service providers, etc.
 - 2.2.6. Negotiating fees with external Product Suppliers, financial services providers and other service providers;
 - 2.2.7. Using, changing or amending the administration processes, platforms and/or systems provided by Us or external service providers to You, to give effect to the Mandate;
 - 2.2.8. Transferring this Mandate to another Discretionary FSP; provided that We issue You with electronic prior written notice of the transfer; and further provided that We notify you of the written notification by sending you an electronic data message to Your Cellular Number;
 - 2.2.9. Nominate an interest-bearing investment (including a money market portfolio) or bank account to hold your money or to hold your money in a Trust Account;
 - 2.2.10. Voting on Your behalf in respect of any securities and execute any form of proxy to vote on any Financial Products.
 - 2.2.11. Paying Salary(ies) to Employees and/or fees to service providers on Your behalf;
 - 2.2.12. Paying PAYE, UIF and SDL (if applicable) on Your behalf or for Your benefit;
 - 2.2.13. Issuing statements, salary advices, communications or Notices to Employers, Employees, Service Recipients or Service Providers on Your behalf;

3. Our Services to Product Suppliers

We perform services for Product Suppliers and other external services providers, from time to time.

4. When does Your Mandate to Us start

- 4.1. Your Mandate to Us starts the moment:
 - 4.1.1. You complete the online application or subscribe for Services through helperhub; and
 - 4.1.2. You provide/upload all required supporting documents, including Your FICA documents as required by Us, from time to time, through helperhub.

- 4.2. We can only provide the Services to You after You and/or Your Employer complete the online registration process to subscribe for Our compulsory services and completed the online Financial Product selection process.

5. Where do We keep Your money

We keep Your money in the Trust Account prior to paying it to You (where applicable), a regulatory body (e.g. Unemployment Insurance Fund or South African Revenue Services) or a Product Supplier.

- 5.1. All payments from Financial Products to be made to You shall be made by the Product Suppliers that issued the Financial Products directly into the Bank Account or a bank account opened by Your executor responsible for administering Your estate after Your death.
- 5.2. If payments are to be made by Us to You or on Your behalf then:
 - 5.2.1. We will only pay into the Bank Account;
 - 5.2.2. We will deduct all applicable taxes or other regulatory payments as prescribed in Applicable Law;
 - 5.2.3. We will deduct applicable bank charges and any additional *ad hoc* costs that may be incurred in effecting the payment to You.

6. Tax and other Regulatory Liabilities or Expenses

- 6.1. helperhub provides a calculator to assist You in estimating the amount of Taxes and regulatory liabilities and/or expenses that is due and owing and payable by You.
- 6.2. Should the estimated amount of Taxes or other regulatory liabilities and/or expenses differ from the amount that is reflected/estimated in helperhub's calculator then You agree and irrevocably instruct Us to deduct the correct amount of Taxes and /or other regulatory liabilities and/or expenses from Your nominated Bank Account and to pay the same over to the appropriate regulatory authority or recipient.

7. Payments

- 7.1. All salary, Tax and Product Supplier payments will be made by Us within the timeframe(s) and/or date(s) specified by Us; provided that such instruction does not breach any Applicable Law or Our administration rules.
- 7.2. All cash accruals accruing to You shall be held in the Trust Account and applied to future or recurring instructions received by Us.
- 7.3. Should You instruct Us to pay the cash accruals (e.g. interest) accruing to You, subject to You paying the relevant bank charges, We will make payment into the Bank Account within five (5) business days.

8. In Whose Name are Financial Products Registered

- 8.1. All Financial Products selected for You by Your Employer through Us shall be registered and held in Your name.
- 8.2. The Trust Account is registered and held in Our name and is not a Financial Product to be registered or held in Your Name.

9. What are the Risks Associated with Your Financial Product(s)

- 9.1. Investing in securities or Financial Products that invest in securities means that the value of the securities and the income from these securities may fluctuate in line with market conditions. Reasons for market fluctuations include:
 - 9.1.1. Changes in the actual or perceived quality of the relevant company/entity issuing the security or the security underlying the Financial Product.
 - 9.1.2. Changes in the supply and demand of these securities, or the goods supplied or manufactured by the issuer entities.

9.1.3. Political, economic and other factors.

9.2. The value of Your Financial Products that are invested in underlying securities may increase or decrease in line with the value of those underlying securities. Exchange rate fluctuations may cause the value of the underlying securities to increase or decrease. There is an investment risk associated with all asset classes, including foreign Investments, that are exposed to currency risks. The Company does not provide any guarantees in relation to the performance of any underlying securities that Your Financial Product(s) may have exposure to. A possibility exists that You may not recover your initial and subsequent investment amounts.

9.3. By signing this Mandate You confirm that you have been informed of the risks associated with investing in securities or Financial Products with securities underlying it, and that such investment may result in a financial loss to You.

10. Fees

10.1. We will charge the following Fees for the Services:

A. Employers and Service Providers:

Item	Description	Amount / Percentage (excl VAT)
Annual Account Maintenance Fee	To pay for annual cloud storage space, maintain existing infrastructure and implement developments/enhancements	R..... per annum per employee / service recipient <i>or</i> R..... per month per employee / service recipient
Employer / Service Provider - Cash Management Fee	To provide the administration services (including HR and Financial Services, Invoicing, Statements and Payment Facility).% of the amounts transferred into the Trust Account (Maximum R.....)
Financial Product Administration Fee / Binder Fee / Distribution Fee	To provide administrative services to Financial Product Suppliers% to% (product dependent)

B. Employee, Service Recipients or Volunteers:

Employee	To provide administration services to Employees / Service Recipients / Volunteers	R..... per annum <i>or</i>
Service Recipient Fee		R..... per month
Volunteer		

10.2. All Fees exclude VAT.

10.3. We will automatically adjust the Fees (increased or decreased) to cater for any changes in taxes payable in respect of the Fee, e.g. an increase in the VAT rate.

- 10.4. The Fees exclude any fees charged by Product Suppliers, Banks and/or payment agencies that may be used.
- 10.5. We may, on 30 days written notice to You, revise the Fees.
- 10.6. Ongoing Fees are levied in advance for the full month or part of the month that You are Our client.
- 10.7. You authorise Us to:
 - 10.7.1. pay from the Agreed Amount(s) all monies payable to give effect to this Mandate;
 - 10.7.2. pay from the Agreed Amount(s) any Fees payable by You to Us.
- 10.8. We may also, from time to time, negotiate and earn administration fees from the respective Product Suppliers in respect of the Financial Product(s) administrative services provided to Product Suppliers.

11. Limitation of Liability

- 11.1. You cannot hold us liable for:
 - 11.1.1. Any losses incurred as a result of any failure by any external service provider appointed by the Company to give effect to the Mandate;
 - 11.1.2. Any losses incurred as a result of market movements, negative performance or volatility of any investment(s) made on Your behalf in terms of the Mandate;
 - 11.1.3. Any losses or damages incurred as a result of delays in executing on the Mandate due to circumstances beyond the Company's control;
 - 11.1.4. Any claims for taxes or arrear taxes or other payments made or that have to be made to comply with any Applicable Law or any directive or instruction received from any regulatory authority;
 - 11.1.5. Any losses incurred as a result of any negligence, fraud or dishonesty by any external service provider or Product Supplier;
- 11.2. You can hold Us liable for any loss or damage incurred by You due to an act of fraud, theft, dishonesty or gross negligence by Us or Our employees in relation to the Services.

12. Mandate Termination

- 12.1. Subject to Clause 10, You may terminate this Mandate *via* helperhub by giving Us one (1) calendar months' or 30 days written notice of termination (whichever one is greater).
- 12.2. We may terminate this Mandate *via* helperhub at any time, provided that We satisfied all Our contractual and regulatory obligations undertaken in terms of the Mandate.
- 12.3. Upon termination, Your documents stored in the Document Vault will be available to You through helperhub until the next Account Maintenance Date.
- 12.4. After the Account Maintenance Date You may email Us to obtain copies of Your documents. Any costs associated with the recovery of Your documents will, after Your approval is obtained, be charged to You in advance.

13. Cession and Assignment

- 13.1. We may transfer all rights and obligations agreed to in this Mandate to another Discretionary FSP.
- 13.2. We will notify You in writing of such transfer *via* helperhub and send an electronic communication to Your nominated Cellphone Number.
- 13.3. You may not cede, assign or otherwise transfer Your rights and obligations arising out of the Mandate to another party without Our written consent.
- 13.4. We may use Our own employees or external authorised financial service providers and Product Suppliers to provide the Services to You.

14. Changes to the Mandate

- 14.1. The Mandate shall be amended automatically to comply with Applicable Law.

- 14.2. All changes to Your instructions shall only be valid and binding once submitted *via* helperhub.
- 14.3. All changes to Your instructions shall be subject to Our administrative processes and timelines.
- 14.4. All other material changes shall only be valid and binding once approved by the Financial Sector Conduct Authority and made available to You *via* helperhub. You will be notified of the changes posted on helperhub through an electronic message sent to Your Cellphone Number.

15. Communications

- 15.1. Communications will be made available to You through helperhub.
- 15.2. Communications will also, from time to time, be sent to Your Cellphone Number.
- 15.3. It is Your responsibility to ensure that Your helperhub account login details and Your Cellphone Number is secure and that no unauthorised access to Your helperhub account and/or Your Cellphone Number occurs.
- 15.4. All data costs and other costs associated with accessing helperhub and/or Your Cellphone Number usage are for Your own account.
- 15.5. Where required by Applicable Law, You instruct Us to make available to You through helperhub all relevant information and documents that Employers, Employees, Service Providers, Service Recipients or Product Suppliers (as the context requires) are required to send You.
- 15.6. You further instruct Us to only make statements, salary advices and Notices as are applicable to Your relationship with Your Employer, Employee, Service Recipient, Service Provider or Volunteer (as the case may be) available to You through helperhub.
- 15.7. All communications, statements, salary advices and Notices will be stored in a storage space (“Document Vault”) on helperhub.
- 15.8. We reserve the right to limit the amount of storage space made available to You for this purpose.
- 15.9. Subject to complying with regulatory requirements, communications, statements, salary advices and Notices will be deleted from the storage space on a first-in-first out basis as the allocated storage space is used up.

16. Service and Delivery of Documents, Notices and Court Processes

- 16.1. The Company, Employer, Employee, Service Provider and Service Recipient consent to service of all formal Notices and court processes through helperhub.
- 16.2. All delivery of court processes and documents will be done through helperhub using its facilities as prescribed by the Company, from time to time.
- 16.3. The parties to this Mandate agree that the date and time of delivery of documents and/or formal Notices or court processes shall be the date and time that the documents, formal Notices or court processes have been loaded on helperhub and capable of being viewed by the intended recipient provided that sender uses the appropriate facility as prescribed by the Company (i.e. the use of the dropdown selection tool to select the correct recipients) on helperhub.

17. Jurisdiction

- 17.1.1. The Company shall only render its Intermediary Services (as defined in FAIS), within the jurisdiction of the Republic of South Africa.
- 17.1.2. The parties consent to the non-exclusive jurisdiction of the High Court of the Republic of South Africa, Western Cape Division.

18. Recording of Other Communications

By subscribing for the Service (agreeing to the Mandate) you agree that the Company may:

- 18.1. Record all telephone conversations between You and the Company's employees;
- 18.2. Use any telephone conversation in the resolution of any dispute that may arise between You and the Company;
and/or
- 18.3. Make the telephone conversation recording available to any Regulatory Authority.

19. Protection of Personal Information

- 19.1. The Company will only use your personal information as required to perform the Services in terms of the Mandate.
- 19.2. You may email the Company at popi@helperhub.co.za should You want to ascertain what personal information the Company holds of You, request error corrections or for the Company to delete Your personal information.
Please note: The Company may only delete Your personal information where such deletion does not breach any Applicable Law and where You elected to terminate the Mandate and no longer receive any Services hereunder.

20. Digital Signature of the Mandate

- 20.1. You confirm that by creating your profile on helperhub You are digitally signing this Mandate.
- 20.2. The parties further agree that all communications, documents and Notices sent via helperhub shall automatically hold Your or the Company's digital signature.
- 20.3. Save for 20.1 and 20.2 above, no other documents and or forms of written or other communication shall hold digital signatures unless the parties expressly consent thereto.

21. Your Declaration

- 21.1. By digitally signing the Mandate, You confirm that You are granting the Company a full discretionary mandate to provide You with the Services in terms of the Mandate (e.g. select the Product Suppliers, Transact in the Financial Products held in Your name).
- 21.2. You further confirm that:
 - 21.2.1. You have read and understood the terms and conditions of the Mandate;
 - 21.2.2. You have provided true, accurate and correct information to the Company in entering into this mandatory / contractual relationship with the Company;
 - 21.2.3. You will notify the Company *via* helperhub if there are any changes in circumstances that impact the information You captured on helperhub when applying for the Services.
 - 21.2.4. You have not received financial advice from the Company.
 - 21.2.5. Should You require financial advice then You will consult a financial advisor of Your choosing.
 - 21.2.6. The information You inserted into the Mandate is correct.
 - 21.2.7. You act for Your own account.
 - 21.2.8. You understand the Company's fee schedule and agree to pay the specified Fees (where applicable).
 - 21.2.9. You understand that the Company will only be able to process transactions after the Company receives the funds/monies from the payer.
 - 21.2.10. It is not required that You initial each of the pages of the Mandate and/or have Your signature verified by a witness(es) for this Mandate to be valid and binding.

SIGNED AT ON THE DAY OF20.....

Client (You):

Annexure A**Your Details**

Title First Name(s) Surname

South African Resident Y N If No, please specify country of Residence

ID / Passport Number Date of Birth

Country of Birth Are you a US Citizen Y N

Occupation Gender M F Marital Status

Your Contact Details

Residential Address

Postal Address

or same as above

Home Telephone Number Work Telephone Number

Cellphone Number Email Address

All communications to be made available to You through Your helperhub document vault.

Are you a registered taxpayer Y N Tax Reference Number (if applicable)

Your Bank Account

Account Holder Account Number

Account Type Bank

Branch Code

Your Source of Funds

Savings Y Salary Y Sale of Assets Y Other

Authorized Financial Products

The Company is authorised by the FSCA to provide intermediary services to you in respect of the following categories of license and sub-categories of Financial Products:

Category I Financial Services Provider

1.2	Short-term Insurance Personal Lines	All other Intermediary Services
1.23	Short-term Insurance Personal Lines A-1	All other Intermediary Services

Category II Financial Services Provider

2.1	Long-term Insurance subcategory B1	Intermediary Services
2.2	Long-term Insurance subcategory C	Intermediary Services
2.3	Retail Pension Benefits	Intermediary Services
2.11	Participatory Interests in one of more collective investment schemes	Intermediary Services
2.13	Long-term Deposits	Intermediary Services
2.14	Short-term Deposits	Intermediary Services
2.15	Long-term Insurance subcategory B2	Intermediary Services
2.16	Long-term Insurance subcategory B2-A	Intermediary Services
2.17	Long-term Insurance subcategory B1-A	Intermediary Services

Your objectives

1. If you are an Employer your objectives are to:

1.1.	Provide employee benefits to Your Employee that consist of one or more of the following financial products:		
	○ Long-term Insurance Risk Cover	Y	N
	○ Retirement Fund Benefits	Y	N
	○ Health Insurance Benefits	Y	N
	○ Invest in selected investment products (long-term deposits, investment linked long-term insurance products or collective investment schemes portfolio) made available through helperhub to target a return specified in the relevant product brochure, fund fact sheet or minimum disclosure document.	Y	N
1.2.	Ensure that UIF, SDL and PAYE (if applicable) regulatory filings are filed in respect of Your employment relationship(s)		
1.3.	Pay all applicable regulatory taxes in respect of Your Employee(s)		
1.4.	Seamlessly manage fundamental human resources processes through helperhub		
1.5.	Other: _____ _____ _____		

2. If you are an Employee your objectives are to:

2.1.	Receive employee benefits from Your Employer that consist of one or more of the following financial products:		
	○ Long-term Insurance Risk Cover	Y	N
	○ Retirement Fund Benefits	Y	N
	○ Health Insurance Benefits	Y	N
	○ Invest in selected investment products (long-term deposits, investment linked long-term insurance products or collective investment schemes portfolio) made available through helperhub to	Y	N

	target a return specified in the relevant product brochure, fund fact sheet or minimum disclosure document.		
2.2.	Ensure that UIF, SDL and PAYE (if applicable) regulatory filings are filed in respect of Your employment relationship(s)		
2.3.	Pay applicable regulatory taxes in respect of Your employment relationship(s)		
2.4.	Seamlessly manage fundamental human resources processes through helperhub		
2.5.	Other: _____ _____ _____		

3. If You are a Service Provider Your objectives are:

3.1.	Administer Your Service Recipient relationships and receive payments from Your Service Recipients in respect of services that You provided to him/her/it/them.		
3.2.	Invest in selected investment products (long-term deposits, investment linked long-term insurance products or collective investment schemes portfolio) made available through helperhub to target a return specified in the relevant product brochure, fund fact sheet or minimum disclosure document.	Y	N
3.3.	Other: _____ _____ _____		

4. If You are a Service Recipient Your objectives are:

4.1.	Administer Your Service Provider relationships and make payments to Your Service Provider(s) in respect of services provided to You by him/her/it/them.		
4.2.	Invest in selected investment products (long-term deposits, investment linked long-term insurance products or collective investment schemes portfolio) made available through helperhub to target a return specified in the relevant product brochure, fund fact sheet or minimum disclosure document.	Y	N
4.3.	Other: _____ _____ _____		

Definitions

Account Maintenance Date	Means the date on which the Company performs maintenance on all accounts held with it through helperhub; this date is normally in November of each year but it may be changed by the Company subject to prior written notification to you through helperhub;
Annual Administration Fee	means the annual administration fee that is payable to the Company at inception of the Mandate granted by You to the Company and thereafter chargeable by the Company on the annual anniversary of your account or in November of each successive calendar year;
Agreed Amount	means the amounts that You agree that the Company will deduct from Your Bank Account, from time to time, to give effect to this Mandate and to pay Fees;
Applicable Law	means the Basic Conditions of Employment Act 75 of 1997, the Banks Act, the Collective Investment Schemes Act 45 of 2002, the Companies Act 71 of 2008, the Electronic Communications Act 36 of 2005, the Electronic Communications and Transactions Act 25 of 2002, the Financial Advisory and Intermediary Services Act 37 of 2002 ("FAIS"), the Financial Intelligence Centre Act 38 of 2001 ("FICA"), the Financial Markets Act 19 of 2012, the Income Tax Act 58 of 1962, the Labour Relations Act 66 of 1995, the Long-term Insurance Act 52 of 1998, the Medical Schemes Act 131 of 1998, the Pension Funds Act 24 of 1956, the Tax Administration Act 28 of 2011, the Unemployment Insurance Act 63 of 2001 and other legislation or subordinate legislation applicable to the transactions administered or implemented under this Mandate as prescribed in the Territory, as amended or replaced from time to time. Subordinate legislation includes all regulations, directives or notices issued by a regulator of the Territory;
Bank	means a bank as defined in the Banks Act 94 of 1990 that carries on banking business within the Territory;
Bank Account	means the bank account nominated by You or applied for by the Company on Your behalf and duly issued to You by a Bank selected by the Company in terms of the Mandate;
Cellphone Number	means the mobile cellular telephone number that You nominate and communicate to the Company via helperhub for the purpose of receiving electronic data messages;
the Company	Helperhub (Pty) Ltd with company registration number 2019/452129/07;

Discretionary FSP	means an authorised discretionary financial services provider as defined and licensed under FAIS;
Employer(s)	means an employer(s) as defined in the Labour Relations Act read in conjunction with the Basic Conditions of Employment Act and subordinate legislation thereto;
Employee(s)	means an employee(s) as defined in the Labour Relations Act read in conjunction with the Basic Conditions of Employment Act and subordinate legislation thereto;
Fees	means the fees that you agree to pay the Company for the services provided to You by the Company in terms of this Mandate;
Financial Product(s)	means financial products as defined in Applicable Law and specifically includes the financial products that are specified in this Mandate: <ul style="list-style-type: none">i. Long-term insurance policies;ii. Retirement Annuity Funds;iii. Participatory Interests in Collective Investment Schemes;iv. Short-term Health Insurance Policies;v. Tax-free Savings Accounts; andvi. Bank Accounts.
helperhub	means the website with web address www.helperhub.co.za nominated by the Company and made available to You for the purpose of providing the Services to You; and through which You agree to receive the Services;
Mandate	means the discretionary mandate that You grant the Company to provide the Services to You for a Fee;
Notices	means notices that are required to be sent to You in terms of Applicable Law;
PAYE	means taxes associated with Your earnings that must be paid to the South African Revenue Service in respect of any relationship as prescribed by Applicable Law;
Product Supplier	means the issuer of a Financial Product;
Regulatory Authority	means any regulatory authority contemplated in Applicable Law and includes the South African Revenue Services, the Unemployment Insurance Fund, the Financial Sector Conduct Authority (FSCA), etc.
Services	means the services specified in paragraph 2 being the discretionary financial services in respect of Financial Products specified in the Mandate, the

discretionary services (other than discretionary services related to Financial Products), registration and filing services with Regulatory Authorities (where applicable), and the associated administrative services provided by the Company to You in terms of the Mandate; the Company does not provide advice (as defined in FAIS) in terms of the Mandate;

Service Recipient(s) means the recipient(s) of a service provided by a Service Provider who is not an Employee or an Employer;

Service Provider(s) means a provider(s), other than an Employee or an Employer, that provides a service in return for the payment of a fee(s) to a Service Recipient;

SDL means the skills development levy created and governed by Applicable Law into which contributions are required to be paid in respect of employment relationships prescribed therein;

Tax or Taxes means PAYE, UIF or SDL; or such other taxes as the parties may agree in writing to be administered by the Tax Practitioner, from time to time;

Tax Practitioner means Manshon Attorneys with practice number 8258, a tax practitioner with registration number PR-0100581 as defined in Applicable Legislation or such other registered tax practitioner that the Company may appoint in terms of this Mandate, from time to time;

Transaction or Transact means any transaction conducted under this Mandate and includes the registration to receive Services, the amendment or cancellation of Services, the selection and purchase of Financial Products, the increase or decrease of amounts payable in terms of the Mandate or Service, any transaction that clients may perform in relation to such clients' Financial Products, the appointment of Tax Practitioners to file regulatory filings on eFiling facilities such as UIF Returns Filings or SARS Returns, the issuing of statements and the issuing of salary advices; and Transact means the performance of any act associated with any Transaction;

Territory means the Republic of South Africa;

Trust Account means a trust bank account issued by a South African Bank to the Company to hold Your money in trust for your benefit so that the Company can provide the Services to You using helperhub, details of which are specified in the Mandate; the trust account currently being used for the purposes of this Mandate is:

Account Name:	Helperhub (Pty) Ltd
Account Number:	[*]

Account Type:	Trust Account
Bank:	[*]
Branch:	[*]
Branch Code:	[*]
SWIFT Code:	[*]

UIF means the Unemployment Insurance Fund created and governed by Applicable Law into which contributions are required to be paid in respect of employment relationships prescribed therein;

Volunteer means a scholar, graduate or retiree that volunteers their services to Employers through helperhub to *inter alia* gain experience, improve their prospects of becoming employed, career pathing, job shadowing or to impart knowledge for no remuneration;

We or Us or Our means Helperhub (Pty) Ltd with company registration number 2019/452129/07, a company with limited liability duly registered in terms of the company laws of the Republic of South Africa and a Discretionary FSP with FSP registration number 50653; The Company provides discretionary financial services to You as specified in this Mandate;

You or Your means an Employer, Employee, Service Recipient, Service Provider and/or Volunteer that subscribes or accepts services from the Company in terms of this Mandate;

Unless specifically defined in the Mandate, the words and phrases used in the Mandate have the meaning ascribed to them in Applicable Law.