

GOCLUB TERMS & CONDITIONS

1. What is GOClub about?

It is a loyalty program by GOIL aimed at rewarding loyal GOIL customers who purchase fuel or lubricants (or any new product that GOIL may introduce in future) with GOCard from any GOIL fuel station nationwide. Customers are rewarded when they build loyalty points on purchases.

2. Joining the GOClub:

You become a member by opting to be a member on your GOCard Application Form (new GOCard users) or by accepting to join via SMS notification (existing GOCard users) or sign up online at www.goil.com.gh. You must be 18 years and above at the time of joining the club. Membership is open to both private and commercial drivers (taxi and trotro drivers interested in the GOCard) or car owners. GOIL reserves the right of admittance as a club member at our sole discretion on grounds of reputational damage to GOIL, reasonable suspicion of previous criminal activity or conviction of criminal activity involving cyber fraud, credit card fraud or electronic transaction fraud.

2.1 Forms of membership:

2.1.1 Individual member: For a new GOCard Applicant, you have to complete the GOCard Application Form and tick the option to join the GOClub. For existing GOCard Users, you would follow SMS notification prompt and indicate your acceptance to join or not to join.

2.1.2 Groups which comprises:

- a. Family Group
- b. Social Group
- c. Corporate Group

2.1.2(a) Go Family: a GOCard User registers his family by completing the GOClub application form and nominates himself or another GOCard User as the family head who will be the main contact point for purposes of benefits or notifications concerning the loyalty program. A Go Family must be a minimum 2 GOCard users who must be related by blood, affinity or marriage.

2.1.2(b) Go Social Group: a GOCard User who must be part of the leadership of a Social Group registers the Social Group and nominates or indicates the names and contacts of at least 2 executives of the group. A Social Group must have a minimum of 20 members who must all be GOCard Users. A Social Group could be a school union, old school association, circle of friends, clubs, fraternities or unincorporated religious groups, etc. An individual could be part of a Social Group if at the time of joining the GOClub, the Social Group has been informed or by expressing interest to join the Social Group if at the time joining the Social Group has not yet been registered in which case the applicant shall be responsible for alerting the leadership of

the Social Group of his interest to join the Social Group when registered.

2.1.2(c) Go Corporate: must be a company or organization, be it incorporated or a sole proprietorship or an incorporated partnership, who has subscribed for prepaid GOCard. This include corporate bodies, organisations, incorporated religious organisations and groups. NGOs, fleet companies, etc.

3. Earning Loyalty Points (LPs):

3.1 As an Individual Member: Use GOCard at any GOIL fuel station nationwide to purchase fuels only (petrol or diesel) or GOIL lubricants (or any new product that GOIL may introduce in future) to earn LP on every purchase. You earn 1LP on each litre of fuel and 15LP on each 4 litres of lubricants. Individual members are grouped into different levels depending on the individual's LP. You earn LPs to move or graduate to a higher level of membership. As a starting point you start as GO Club Member with a 100 LPs on registration and you build points to the next level with the more purchase of fuel or lubricants.

3.1.2 Levels of Membership and LPs Required:

- a. GO Standard- earn minimum of 250 to 499LP
- b. GO Master- earn minimum of 500 to 1499LP
- c. GO Champion- earn minimum of 1500 and above

3.2 As a Group:

3.2.1 Go Family: the Family earns the sum of all accumulated points by its members. Family must earn a total of 2,500LP at the end of each quarter to qualify for a reward.

3.2.2 Go Social Group: the group earns the sum of all accumulated points by its members. Members who join social groups get doubled LPs, 50% of which is contributed to the group. Group must earn a total of 2,000,000LP within a 12-month period to qualify for a Corporate Social Responsibility (CSR) project financially supported by GOIL with 5% of GOIL's margin earned on the Social Group's total fuel and/or lubricants volume for the 12-month period. The CSR project chosen by the Social Group must be within GOIL's SDG 3, 4, and 6 (see website for more details on SDG).

3.2.3 Go Corporate: do not earn LPs but members of the corporate group enjoy discount on every purchase and members may opt for their LPs to be accumulated in a Social Group they are part of.

4. Knowing your LPs:

LPs gained and accrued are shown on purchase receipt upon each purchase.

5. Benefits and rewards:

5.1 For Individual Members benefit is dependent on your membership level so that the more fuel or lubricants you

buy the more LPs you build which translates into more benefits when you move from one membership category to the other. See schedule for Benefits for details of benefits.

5.2 Registration benefits are one-off benefits only and you would not be entitled to it upon subsequent registration after opting out.

5.3 Members earn benefits and rewards on quarterly basis.

5.4 Benefits and rewards may be reviewed especially on quarterly basis from time to time.

5.5 Groups do not any earn registration benefit.

5.6 For purposes of insurance benefits you are required to nominate a beneficiary by filling the beneficiary details. Where the nominated beneficiary is less than 18 years you would nominate a trustee (see additional terms and conditions on insurance benefits).

6. LPs irredeemable for rewards:

LPs cannot be redeemed for rewards.

7. Opting Out/Termination:

7.1 You are at liberty to opt out of the GOClub at any time without any liability to us. If you choose to do so, kindly contact us so we remove your details as GOClub member. Remember that your GOCard will still be active when you leave the GOClub.

7.2 If you choose to opt out of a group but remain as a GOClub member, kindly notify us so we remove your name from the group.

7.3 If a group falls below the required minimum membership due to exiting of member(s) the group will be notified to correct the flaw within a specified time, failing which the group shall be disqualified as a group.

7.4 We reserve the right to terminate your membership under any of the following:

- where you are engaged in fraud in relation to the GOCard;
- abuse of the LPs;
- theft in relation to GOCard;
- supply of misleading or false information to GOIL;
- breach of any of the terms and conditions hereof;
- death of member

8. Use of personal information and data processing:

8.1 We are committed to protecting your privacy in accordance with applicable data protection and privacy laws. We will maintain the privacy and security of all personal information collected including but not limited to name, email,

telephone number, date of birth and address. By subscribing to the GOClub you consent to the collection and use of personal information. You agree that as part of the program we may:

- a. provide you with certain communication such as administrative or promotional messages and marketing material from GOIL;
- b. process and use your personal data for marketing and statistical purposes and share same with third party service providers who would require such information for purposes of the program;
- c. contact you for survey purposes, advertising campaigns, launches, product testing, feedback, benefit or reward validation or verification.

8.2 In some cases, for promotional and advertisement purposes we may take photographs of rewards in short ceremonies and publicly share them. If so, we will seek your prior consent before doing so. In cases of the groups their participation in the reward is deemed as a waiver of such consent.

8.3 You are at liberty to update your privacy preferences by contacting our customer services.

9. Intellectual Property Rights:

All intellectual property rights of the GOCard and the GOClub loyalty program is the reserve of GOIL and your participation in the program or use of the GOCard does not warrant your use of such rights without the express consent GOIL.

10. Miscellaneous

- a. Your GOCard is personal to you and not transferrable.
- b. LP cannot be exchanged for cash or sold.
- c. We are not responsible for any lost, stolen or damaged cards.
- d. These terms and conditions may be amended at any time in our sole discretion and you would be notified of any such amendment or updated version on our website or through any of our medium of communication. Your continued participation as a member from the date of amendment shall constitute acceptance of such changes.
- e. We may discontinue the GOClub in our sole discretion without any liability whatsoever or howsoever caused to you. If so, we will notify your through any of our medium of communication.
- f. We will retain your information so long as you remain a GO Club member.

11. Application of Terms and Conditions:

11.1 In so far as you remain a GOClub member you are bound by the terms and conditions and your continued participation will be deemed acceptance of any revisions thereof.

11.2 The schedule or reference terms forms part of these terms and conditions.

12. Governing law

These terms and conditions and any dispute or claim arising out of or in connection with it or its subject matter or formation shall be governed by and construed in accordance with the law of the Republic of Ghana.

13. Definitions

In these terms and conditions, a reference to:

- 13.1 "you", "your", "member", "applicant" "user" is reference to a person who joins the GOClub;
- 13.2 "GOIL", "our" is a reference to GOIL Company Limited.

Additional Terms and Conditions for Insurance Benefit

Benefit covers the following:

- Accidental death cover for GOClub members (All members for first 3 months)
- Accidental death cover (Based on your level)
- Total and permanent disability cover (Based on your level)
- Hospitalisation cover (Based on your level)

1. Definitions

- 1.1. **Beneficiary** – The stated person who will receive the death benefit, typically your family member. If the stated beneficiary is a minor, benefits will be paid to the stated trustee.
- 1.2. **Death/Disability/Hospitalisation benefit** – The guaranteed amount the beneficiary will receive as benefit if the insured event occurs.

2. What is three months free accidental death cover?

Free life insurance covers for the GOClub member for the risk of death through an accident for 3 months (90 days) starting from when you become a member.

3. What is total and permanent disability cover

A condition caused by an accident that prevents you from working in any occupation for three (3) months and you become incapacitated to such extent that you are unlikely to ever be able to work in any occupation for which you are reasonably suited by training, education or experience.

4. Hospitalisation cover

When the member following an accident is admitted to a hospital for treatment beyond three (3) nights up to maximum of twenty (20) nights.

5. Start date

Insurance cover starts when your completed application to be a GOClub member has been accepted by GOIL.

6. Waiting period

There is no waiting period for insurance benefit.

7. Opting out / Termination

Insurance cover ceases when you opt out of GOClub,

8. Reinstatement

Your benefits are reinstated at any time you reactivate your GOClub membership.

9. Claiming your benefits

9.1. Death

In the event that the member passes on, the death benefit will be paid to the named beneficiary. If the beneficiary is a minor (less than 18 years), the benefit will be paid to the stated trustee on the policy.

The following documents are required to claim your benefits:

- A valid national ID of claimant
- A valid national ID of deceased
- A police report of the accident
- **Plus** any of these documents to proof death
 - Death certificate
 - Medical certificate indicating cause of death (if deceased died in a hospital)
 - Mortuary receipt with contact details (if deceased was taken to a mortuary)
 - A letter from a recognized authority or institution

9.2. Total and Permanent Disability

In the event that you become totally and permanently disabled as a result of an accident, the benefit will be paid to the member directly.

The following documents are required to claim your benefits:

- A valid national ID.
- Proof of disability certified by a qualified medical practitioner.

9.3. Hospitalisation

In the event that the member following an accident is hospitalised for more than three nights, hospitalisation benefit will be paid to the member directly.

The following documents are required to claim your benefits:

- A valid national ID
- Admission or discharge note, hospital invoice or a letter from the hospital.