

## OTT MOBILE TECHNOLOGIES (PTY) LTD APP TERMS OF USE

**Last Updated: 11.06.2026**

### **1. INTRODUCTION**

- 1.1. These Terms of Use govern your access to and use of the OTT Mobile Technologies mobile application ("the App"), and any related services, websites, software applications, or platforms operated by OTT Mobile Technologies (Pty) Ltd and its affiliates ("OTT", "we", "us", or "our").
- 1.2. By downloading, installing, registering on, or using the App, you agree that you have read, understood, and accepted these Terms of Use. If you do not agree, you must uninstall the App and discontinue use immediately.
- 1.3. These Terms of Use contain provisions that may limit the liability or risk of OTT, require you to indemnify OTT, or create legal obligations for you. If any provision is unclear or you do not understand its effect, it is your responsibility to seek independent legal advice before using the App.
- 1.4. OTT may amend these Terms of Use from time to time. Updated versions will be available within the App or on our website at [www.ottvoucher.com/terms-and-conditions](http://www.ottvoucher.com/terms-and-conditions).
- 1.5. Continued use of the App after changes have been communicated constitutes your acceptance of the updated Terms.
- 1.6. OTT provides digital payment and voucher services via the App. OTT is not a bank, financial services provider, or financial adviser. All information contained in the App is for informational purposes only and should not be interpreted as financial advice.
- 1.7. OTT may offer additional products and services from time to time, including but not limited to digital wallets, vouchers, lottery ticket purchases, competitions, cryptocurrency payment options and third-party payout services ("Additional Services"). These additional Services are subject to these Terms of Use and any specific terms displayed in the App at the time of use.
- 1.8. You are responsible for ensuring that all information you provide to OTT through the App is accurate, complete, and current. OTT will not be liable for losses arising from inaccurate or incomplete information provided by you.

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## 2. USER ACCOUNT AND REGISTRATION

- 2.1 To access certain App features, you must register an OTT profile. You may only register if:
- 2.1.1 you are a natural person 18 years or older with legal capacity and a valid identity document; or
  - 2.1.2 you are a juristic person represented by an authorised individual who meets the above requirements.
- 2.2 You may only create and use one profile. You may not permit another person to access or use your profile. OTT may suspend or terminate duplicate or unauthorised profiles.
- 2.3 You must use a unique username and password when registering. You are responsible for maintaining the confidentiality of your credentials and for all activity under your profile, even if such use is unauthorised or fraudulent.
- 2.4 OTT recommends using a strong, unique password and changing it regularly. If you suspect unauthorised access or misuse, you must notify OTT immediately.
- 2.5 OTT may request verification documents or information to comply with “Know Your Customer” (KYC) and Anti-Money Laundering (AML) laws. Failure to provide such information may result in suspension or termination of your profile.

## 3. USE OF THE APP

- 3.1 You agree to use the App only for lawful purposes and in accordance with these Terms.
- 3.2 You may not:
- 3.2.1 reverse engineer, decompile, copy, modify, or distribute the App or any part of it;
  - 3.2.2 use the App to transmit unlawful, defamatory, offensive, or fraudulent material;
  - 3.2.3 interfere with or disrupt the App’s operation, security, or performance;
  - 3.2.4 use any automated systems (such as bots or scrapers) to access or copy App content.
- 3.3 OTT grants you a limited, revocable, non-transferable, and non-exclusive licence to install and use the App on your personal device solely for your own lawful use of the Services.
- 3.4 Certain transactions may be subject to service fees. Where applicable, the App will allow you to choose whether:
- 3.4.1 the service fee is included in the voucher or transaction amount; or
  - 3.4.2 the service fee is added to the total payable amount.
- 3.5 Fees are displayed before confirmation and are non-refundable once the transaction is completed.
- 3.6 The App may:
- 3.6.1 automatically download and install updates or modifications from time to time. Continued use after such updates signifies acceptance of them;

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- 3.6.2 request permission to access certain device features (such as your camera, contacts, storage, or location) to enable specific functions. You can manage these permissions in your device settings;
- 3.6.3 send you push notifications or in-app messages. You may control or disable notifications via your device settings, though some service alerts may be essential; and/or
- 3.6.4 experience downtime due to maintenance or technical issues. OTT is entitled to suspend or modify the App at any time without notice, provided that any existing voucher transactions will be processed as far as possible.
- 3.6.5 Bank Payouts (PayShap):
  - 3.6.5.1 You may request a payout from your Wallet to your verified South African bank account via PayShap. Successful payouts are subject to completion of identity verification, validation of banking details and third-party system availability.
- 3.6.6 Cash Payouts (Cash Express):
  - 3.6.6.1 You may request a Cash Express voucher for withdrawal at participating Cash Express ATMs. Identity verification is mandatory before payout.
- 3.7 OTT is not responsible for delays, failures, or errors caused by banks, payment processors, or third-party payout providers.
- 3.8 Cryptocurrency Payments:
  - 3.8.1 The App may allow payment using supported cryptocurrencies via integrated third-party providers. Cryptocurrency payments are processed by third-party platforms and subject to their terms, are irreversible once confirmed on the blockchain and may be subject to exchange rate fluctuations, fees, and network delays.
  - 3.8.2 OTT does not store, control, or custody cryptocurrency and does not guarantee transaction confirmation times.
- 3.9 Lottery:
  - 3.9.1 OTT may facilitate the purchase of lottery or lottery-style game entries (“Lotto”) through the App.
  - 3.9.2 Lotto services are available only to users aged 18 or older.
  - 3.9.3 Tickets may be purchased using supported payment methods, including cards, bank transfers, Wallet balances, OTT Vouchers, SHOTT Vouchers, or cryptocurrency. Winnings will be credited to your Wallet once received by OTT from the Lottery operator. Due to finance flows and third-party processing, this may take up to 72 hours (or longer where reasonably required), subject to verification, regulatory requirements, and third-party confirmation. OTT does not guarantee winnings and is not responsible for draw delays or changes imposed by operators or regulators

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3.9.4 OTT does not guarantee winnings and is not responsible for draw delays or changes imposed by operators or regulators.

#### **4. OTT VOUCHERS**

- 4.1 OTT Vouchers can be purchased through the App, website, or authorised merchants, and redeemed at participating stores.
- 4.2 Vouchers are available in denominations determined by OTT and may vary over time.
- 4.3 OTT Vouchers are redeemable only within the country of issue and are subject to local laws and regulations.
- 4.4 Unless required by law, Vouchers are not refundable or replaceable if lost, stolen, or expired and Vouchers purchased, generated, or split cannot be cancelled, exchanged, or reversed.
- 4.5 You may create new OTT Vouchers or SHOTT Vouchers from your Wallet balance, subject to minimum and maximum values determined by OTT.
- 4.6 Where enabled, you may split a voucher into smaller vouchers. Once created or split, vouchers cannot be recombined or refunded. Identity verification may be required before voucher creation, splitting, or activation.
- 4.7 Vouchers expire 36 months after purchase. Any unused balance after expiry will be forfeited.
- 4.8 Redemption may be subject to third-party system availability. OTT is not liable for redemption delays or failures beyond its control.

#### **5. OTT WALLET TERMS OF USE**

- 5.1 The OTT Wallet ("Wallet") is a digital store-of-value feature available through the App and Website, linked to your registered OTT profile and unique mobile number or identifier.
- 5.2 The primary purpose of the Wallet is to store value loaded by you or credit to you through unused or remaining value ("change") from redeemed Vouchers, OTT Vouchers or SHOTT Vouchers loaded into your Wallet, Lottery winning, refunds or adjustments processed by OTT and/or other sources expressly enabled in the App from time to time.
- 5.3 You may load value into your Wallet using an OTT or SHOTT Voucher. A service fee of 5% is applied when loading OTT Vouchers into your Wallet. No exchange or refund is permitted once a Voucher has been loaded.
- 5.4 The Wallet is not a bank account, deposit account, electronic money account, payment account, or financial services product, and does not constitute legal tender.
- 5.5 No interest, yield, or other return is earned on any Wallet balance.
- 5.6 To access and use the Wallet, you must register an OTT profile in accordance with clause 2 and provide accurate and complete personal information, including a valid South African identity number and a secure PIN.

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- 5.7 You may only register and operate one Wallet, linked to one OTT profile.
- 5.8 The Wallet and its functionality are intended for use solely within the Republic of South Africa.
- 5.9 You are solely responsible for maintaining the confidentiality and security of your profile, username, password, sign-in credentials, device, PIN, and any verification codes for all activity conducted through your Wallet.
- 5.10 You must take all reasonable steps to prevent unauthorized access, including safeguarding your mobile device. OTT will not be liable for any loss, theft, misuse, or unauthorized transactions where valid credentials are used, unless caused by OTT's gross negligence or wilful misconduct.
- 5.11 When an OTT Voucher is partially redeemed at an accredited merchant, any unused value will automatically be credited to your Wallet.
- 5.12 Wallet balances may be viewed within the App or Website interface at any time. Your Wallet will display a transaction history of up to 30 days, subject to system availability.
- 5.13 You may use your Wallet balance to generate one or more new OTT Vouchers for future redemption, subject to applicable minimum and maximum denomination rules determined by OTT.
- 5.14 OTT Vouchers generated from Wallet balances may only be redeemed at approved OTT merchant or retail partner platforms.
- 5.15 Wallet balances and vouchers are non-transferable, non-refundable, and may not be exchanged for cash.
- 5.16 Unless a voucher or token is expressly designated by OTT as a "no-change" voucher, any unused value after redemption will be credited to your Wallet.
- 5.17 Wallet balances associated with expired or forfeited vouchers will not be recoverable.
- 5.18 You use the Wallet at your own risk. OTT will not be liable for any loss or damage arising from unauthorised access to your Wallet where the correct username, password, or PIN has been used, unless such loss is caused by OTT's gross negligence or wilful misconduct.
- 5.19 OTT is an accountable institution for purposes of the Financial Intelligence Centre Act, 38 of 2001 ("FICA").
- 5.20 OTT may request additional information or documentation to verify your identity, monitor transactions, or comply with anti-money laundering and counter-terrorist financing obligations. Failure to provide requested information may result in the suspension or restriction of your Wallet and related services.
- 5.21 To the maximum extent permitted by law, OTT shall not be liable for any indirect, incidental, consequential, or economic loss arising from the use of the Wallet. Nothing in these Terms limits or excludes any liability that cannot be excluded under the Consumer Protection Act, 68 of 2008.



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## 6. PROMOTIONS & COMPETITIONS

- 6.1 OTT may from time-to-time conduct or promote competitions, promotions, or prize draws through the App or other OTT platforms.
- 6.2 Participation in any competition is voluntary and subject to the specific competition rules and OTT's Competition Terms and Conditions, which are available at <https://ottvoucher.com/wp-content/uploads/2026/01/Competition-Terms.pdf>.
- 6.3 By entering a competition, you acknowledge that you have read, understood, and agree to be bound by the applicable Competition Terms and Conditions.

## 7. EXCLUSION OF LIABILITY AND INDEMNITY

- 7.1 You use the App at your own risk. OTT disclaims all liability for loss or damage (direct or indirect) arising from your access to or use of the App, its content, or linked third-party sites, except where prohibited by law.
- 7.2 Certain services within the App are provided through integrations with third-party platforms, including but not limited to payment processors, banks, voucher issuers, lottery operators, and cryptocurrency service providers. OTT is not liable for losses arising from the acts, omissions, insolvency, or system failures of such third parties.
- 7.3 You agree to indemnify OTT against all losses, claims, or expenses arising from your breach of these Terms, misuse of the App, or violation of applicable laws.

## 8. INTELLECTUAL PROPERTY

- 8.1 All content, trademarks, logos, and materials in the App ("App Content") are owned by or licensed to OTT.
- 8.2 You may not copy, reproduce, modify, or distribute any App Content without OTT's prior written consent.
- 8.3 OTT reserves all rights not expressly granted under these Terms.

## 9. PRIVACY AND DATA PROTECTION

- 9.1 OTT respects your privacy and processes your personal information in accordance with the Protection of Personal Information Act, 4 of 2013 (POPIA) and our Privacy Notice (which can be found at <https://ottvoucher.com/wp-content/uploads/2026/01/Privacy-Notice.pdf>).
- 9.2 By using the App, you acknowledge and agree to the terms of our Privacy Notice, which explains how we collect, use, store, and disclose your personal data.
- 9.3 Certain App features (e.g., payments, support, or KYC verification) may require sharing your data with approved affiliates within the Cliquesfin Group, as listed in our Privacy Notice. Data is only shared for defined purposes such as payment processing, compliance, or support.

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- 9.4 If your personal data is transferred outside South Africa, OTT ensures that adequate protection and safeguards are in place as required by law.
- 9.5 If you have privacy concerns, please contact us at [support@ott-mobile.com](mailto:support@ott-mobile.com).

## 10. SUSPENSION AND TERMINATION

- 10.1 OTT may suspend or terminate your access to the App if you breach these Terms, if fraudulent or unlawful activity is suspected, or if required by law.
- 10.2 You may stop using the App at any time by uninstalling it. To delete your OTT profile, contact our support team.
- 10.3 OTT reserves the right to withdraw or modify the App or any feature without prior notice.

## 11. FORCE MAJEURE

- 11.1 OTT is not liable for delays or failures caused by events beyond its reasonable control, including natural disasters, network failures, government restrictions, strikes, or other force majeure events. OTT will take reasonable steps to resume services as soon as possible.

## 12. DISPUTE RESOLUTION

- 12.1 OTT aims to resolve disputes fairly and efficiently. You can contact us at:  
WhatsApp: 27 84 325 5632  
Email: [support@ott-mobile.com](mailto:support@ott-mobile.com)  
Call: +27 87 805 0688  
Address: 37 Greenacres Drive, Birdhaven, Gauteng, 2196
- 12.2 If unresolved, disputes may be referred to:  
12.2.1 the Consumer Goods and Services Ombud (CGSO); or  
12.2.2 a Small Claims Court (if applicable); or  
12.2.3 binding arbitration under the Arbitration Foundation of South Africa (AFSA), if both parties agree.
- 12.3 Nothing limits your rights under the Consumer Protection Act, 68 of 2008, to seek redress through a competent court or regulator.

## 13. GOVERNING LAW AND JURISDICTION

- 13.1 These Terms of Use are governed by and construed in accordance with the laws of the Republic of South Africa. Subject to clause 12, South African courts have exclusive jurisdiction over any disputes.

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**14. CONTACT DETAILS**

OTT Mobile Technologies (Pty) Ltd  
Address: 37 Greenacres Drive, Birdhaven, Gauteng, 2196  
Email: [support@ott-mobile.com](mailto:support@ott-mobile.com) and [info@ott-mobile.com](mailto:info@ott-mobile.com)  
Website: [www.ottvoucher.com](http://www.ottvoucher.com)

**15. GENERAL**

- 15.1 Each provision of these Terms is severable. If any part is found invalid, the remaining provisions remain enforceable.
- 15.2 These Terms, together with the Privacy Notice, constitute the entire agreement between you and OTT regarding the App.
- 15.3 OTT may communicate material updates to these Terms via in-app notice or email.
- 15.4 By using the App, you consent to receive marketing communications about OTT's products and services, which you may opt out of at any time.

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