

Frequently Asked Questions (FAQs)

1. Who is eligible for the offer?

This offer is exclusively for individual members; corporate and group customers are not eligible.

2. Which membership plans qualify for Cashback?

Cashback applies only to referrals under the Chrome, Gold+, Sapphire, and Platinum+ membership plans.

3. What are the Cashback amounts for each membership plan?

The Cashback amounts are as follows:

Platinum+ K2,600	Gold+ K2,300	Chrome K2,000	Sapphire K1,000
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4. In which currency are Cashback rewards paid?

All Cashback amounts are paid in Kwacha.

5. Who can refer a new member?

Only active SES members are eligible to refer someone.

6. Can I refer my immediate family members?

No, you cannot refer immediate family members such as your spouse or children to SES cover.

7. When will I receive my Cashback reward?

Cashback rewards are issued after the referred member has been fully onboarded and active for at least 30 days.

8. How can I redeem my Cashback reward?

You can redeem your Cashback as a credit to your SES account, a bank transfer, or a discount on your next payment, provided your account is up-to-date.

9. What happens if the referred member doesn't take up the cover?

If the referred member does not proceed with the cover after underwriting, the Cashback will not be activated.

10. Can SES staff members participate in the Member Get Member program?

No, SES staff members are not eligible to participate in this program.

11. What payment options qualify the referred member for a discount?

To be eligible for a discount, the referred member must choose to pay bi-annually or annually.

12. Can I refer a lapsed member?

You can refer members who have not been active with SES for the last 5 years or more.

13. Are brokers eligible to participate in the referral program?

No, brokers are not allowed to participate in this referral program.

14. Is this a recurring offer?

No, this promotion is a one-time offer and will not recur.



TERMS AND CONDITIONS

1. The offer is strictly for potential individual members.
Groups and Enterprise customers will not be eligible.

2. Only members referred to on Chrome, Gold+, Sapphire, and Platinum+ are eligible for Cashback.

3. Break down on Cash back amounts and Cover are as follows:

ZMW VALUE	PLATINUM+	GOLD+	CHROME	SAPPHIRE
Fixed at Exchange K 20	2,600	2,300	2,000	1,000

4. All Cash backs are Kwacha Based.

5. You must be an active member of SES to refer another.

6. A member cannot refer their immediate family members (husband, wife, or children) to SES cover.

7. Cashback to the referrer will only be executed when the new member is fully onboarded and has been active for a minimum of 30 days.

8. Referrer can redeem their cash back in the following ways:

- Credit note to current SES account
- bank transfer.
- Discount on the next payment.
- Payable on up-to-date accounts only

9. If after the underwriting process has taken place, the potential new member (the referred) doesn't take up cover, Cashback will not be activated.

10. SES Staff Members cannot participate in the Member Get Member.

11. The referred can only pay bi-annually and annually to be eligible for a discount.

12. Lapsed members of 5 years and beyond can be referred to on the cover.

13. Brokers are not eligible for participation as a referrer.

14. This is a one-off discount/cashback offer, which will not apply at renewal.

