

# Terms and conditions



**momentum**  
corporate

From January 2023

Multiply for Corporates is a corporate rewards programme that helps employers take care of employees' physical and financial health. Rewards are based on the employer's number of qualifying Momentum solutions, Workplace Safety Score, and engagement level.

All employers who reach Bronze status, ie have earned 40 points, may join the Multiply for Corporates rewards programme and potentially earn rewards. To join the programme, the employer must first complete the registration process.

## How are Multiply for Corporates rewards calculated?

Once the registration process is completed, the employer will be allocated a Multiply for Corporates status, Workplace Safety Score, and engagement level. This will be used monthly to determine the employer's Multiply for Corporates rewards per employee per year.

The rewards are calculated and allocated monthly in arrears, no later than 30 days after the end of each calendar month, using the following table and the combined results of the status, Workplace Safety Score, and engagement level.

The rewards in the table are the **annual amounts per employee**.

**Workplace  
Safety Score**

**Engagement  
level**

Bronze




Silver

Gold

Platinum

**\*Private  
Club**

**Rewards per employee per year**

 Green	 Amber	 Red	Level 5	R60	R120	R180	R300	R600
			Level 4	R36	R60	R120	R180	R300
			Level 3	R24	R36	R60	R120	R180
			Level 2	R12	R24	R36	R60	R120
			Level 1	R0	R0	R0	R0	R0

\*To qualify for Private Club the employer will need to have Multiply for Corporates for at least two years as well as having earned the points needed for Private Club.

**Earnrewards**

Rewards are calculated on the lower of the Workplace Safety Score and the engagement level, for example:

- If an employer is on a Multiply for Corporates Gold status, a green Workplace Safety Score and engagement level 5, the rewards will be R180 per employee per year.
- If an employer is on a Multiply for Corporates Gold status, an amber Workplace Safety Score and engagement level 5, the rewards will be capped at R120 per employee per year.

The rewards are valid for a period of two years from the date that they are earned. When rewards are redeemed, the oldest ones will be redeemed first. If an employer terminates all qualifying Momentum solutions, their points will drop to zero and all accumulated rewards will be immediately forfeited.

No interest is earned on any Multiply for Corporates rewards that have been earned and not yet redeemed.

### What does the Multiply for Corporates status mean?

A status is allocated based on the number of points earned on the programme.



Points are allocated based on the number of Momentum solutions and the percentage of employees on each of them.

## Pointscale

### Qualifying solutions

### Point scale

Momentum Medical Scheme	100
Momentum Health4Me	10
Momentum Health Solutions closed scheme administration	10
FundsAtWork Umbrella Funds	10
Momentum Investments' portfolios	10
Death benefits	15
Disability benefits	15
Critical illness benefit	15
Administration	10
Advice	10

\* Note: no status is allocated if less than 40 points are earned.

## More details:

- **Momentum Medical Scheme**

The employer can earn a maximum of 100 points for the Momentum Medical Scheme if 30 or more employees are on the scheme and the employer has a supergroup status. Supergroup status is given based on the current average age and chronic ratio of the employees on the scheme, as determined by the Momentum Medical Scheme. The points are calculated using the proportion of employees from the group that join the Momentum Medical Scheme. For example, if 30 employees join the Momentum Medical Scheme out of a group of 60 employees, the employer will earn 50 points.

- **Momentum Health4Me**

The employer earns a maximum of 10 points on Momentum Health4Me if the group has 5 or more employees. The points are calculated using the proportion of employees from the group that join Momentum Health4Me.

- **Momentum Health Solutions closed scheme administration**

The employer earns a maximum of 10 points when their closed medical scheme is administered by Momentum Health Solutions. The scheme must have:

- a maximum of 2 participating employers, and
- a minimum scheme size of 5 000 main members, excluding pensioners.

The points are calculated using the proportion of employees from the group that are on the closed medical scheme administered by Momentum Health Solutions.

- **FundsAtWork Umbrella Pension and Provident Funds**

If the employer participates in both the FundsAtWork Umbrella Pension and Provident Funds, each employee is counted once, and the points will be capped at a maximum of 10 for both Funds. The points are calculated using the proportion of employees from the group that join the FundsAtWork Umbrella Pension and Provident Funds.

- **Momentum Investments portfolios**

A minimum of 75% of a FundsAtWork scheme's assets must be invested in portfolios with Momentum Investments. No points will be allocated if less than 75% of assets are invested with Momentum Investments.

- **Momentum Group Insurance**

- **Death benefits**, including the lump sum death benefit, funeral benefit, spouse's and children's pension benefit and spouse's death benefit, but excluding Family Protector, earn the employer up to 15 points each. The accidental death benefit earns the employer up to 15 points if the lump sum death benefit is also placed with Momentum Corporate. Where an employer has both approved and unapproved lump sum death benefits, each employee will be counted only once. Death benefits will be capped at a maximum of 15 points.

- **Disability benefits**, including the lump sum disability benefit, income disability benefit and temporary income disability benefit earn the employer up to 15 points each. The accidental disability benefit earns the employer up to 15 points if the lump sum or income disability benefit is also placed with Momentum Corporate. Disability benefits are capped at a maximum of 15 points. The points are calculated using the proportion of employees from the group that have the disability benefits.
- **Critical illness benefits** earns the employer up to 15 points. The points are calculated using the proportion of employees from the group that have the critical illness benefits.

In 2023, up to 30 points are allocated for disability solutions or the critical illness solution if the employer takes up the Disability 2.0 benefit or the critical illness benefit.

- **Momentum Corporate Advice and Administration (MCAA)**

- **Advice**, from September 2021 new employers who appointed MCAA as their employee benefits consultants will earn 10 points.
- **Administration**, the employer earns a maximum of 10 points when their standalone retirement fund is administered by MCAA and has a maximum of 10 participating employers and between 500 – 5 000 members.

The points are calculated using the proportion of employees from the group that are on the standalone retirement fund administered by MCAA.

Points are calculated up to two decimal places and are not rounded up. For example, if the employer has 59,90 points, they are assigned Bronze status and will not qualify for Silver.

The employer is allocated a provisional status until registration on Multiply for Corporates and confirmation of the total number of employees is provided. The employer status will then be recalculated and confirmed.

### What is the Workplace Safety Score?

The Workplace Safety Score indicates how safe the workplace is and is obtained by completing a workplace safety questionnaire. The safer the workplace becomes the better the Workplace Safety Score and the higher the rewards.

The employer is allocated a red Workplace Safety Score until they complete the workplace safety questionnaire.

### How to complete the Workplace Safety Score questionnaire

Momentum Wellness will provide the employer with the Workplace Safety Score questionnaire. They will then explain how to complete the questionnaire and the supporting documents required for the answers provided in the questionnaire. Once received, they will review the completed questionnaire and supporting documentation, to allocate a Workplace Safety Score.

The questionnaire score is valid for a period of two years, after which a new assessment will need to be done. When an assessment expires the Workplace Safety Score immediately reverts to red.

Email [WorkplaceSafetyScore@momentum.co.za](mailto:WorkplaceSafetyScore@momentum.co.za) for more information.

## **How to improve the Workplace Safety Score**

The Workplace Safety Score can be improved by providing Multiply for Corporates with a valid Occupational Health Risk Assessment (OHRA) conducted by Momentum Wellness or another Approved Inspection Authority (AIA), that identifies and demonstrates improvements in compliance gaps. The cost of the assessment is for the employer's account. Multiply for Corporates rewards earned can be used towards the cost of the assessment when conducted by Momentum Wellness.

The employer must submit the results of the assessment to [WorkplaceSafetyScore@momentum.co.za](mailto:WorkplaceSafetyScore@momentum.co.za).

This assessment score is valid until the expiry date of the assessment, which is usually after two years, after which a new assessment will need to be done. When an assessment expires the Workplace Safety Score immediately reverts to red.

## **How to book a Workplace Safety onsite assessment with Momentum Wellness**

Momentum Wellness provides the employer with a quote to conduct a Workplace Safety onsite assessment. The quote is based on the number of worksites/premises the company has, the location of these worksites or premises and the industry that the company operates in. The Workplace Safety onsite assessment is only conducted after the quote has been accepted and the assessment is conducted according to Momentum Wellness' standard terms and conditions for providing the service.

Email [WorkplaceSafetyScore@momentum.co.za](mailto:WorkplaceSafetyScore@momentum.co.za) for more information or to request a quote for an onsite assessment.

## **What is engagement?**

The engagement activities are selected to reward the employer for their and their employees' engagement with Momentum's solutions.

The number of engagement activities completed at the end of each calendar month determines the engagement level used for the following month's rewards.

There are many qualifying engagement activities, but only five need to be completed to achieve the highest engagement level. The more activities the employer and employees complete, the higher the engagement level and the greater the rewards.

## **Multiply for Corporates registration**

All qualifying employers will receive an email introducing Multiply for Corporates and a link to the registration page. The employer must complete the registration process before rewards are earned.

During the registration process, we require confirmation of the company's details, such as the name and registration number of the business, the location, industry that the business operates in and the total number of employees. The employer must choose an employer representative who will receive future communication about Multiply for Corporates. This will allow us to keep them up to date with progress and notify them of any rewards earned.

Completing the Multiply for Corporates registration process qualifies as an engagement activity and the employer moves up one engagement level starting them off on their engagement journey. This engagement activity is only valid in the first year of registration.

## Multiply Premier

Members who upgrade to Momentum Multiply Premier at their own cost before 31 December 2022, will continue to earn great incentives, discounts, and cashbacks during 2023. These members will continue to get benefits like HealthReturns on the Momentum Medical Scheme, discounts on Momentum Myriad life insurance premiums, and EmployeeReturns on FundsAtWork and Group Insurance premiums.

Existing employers on Multiply for Corporates will qualify for one engagement level if at least 15% of employees are registered on Momentum Multiply Premier by 31 December 2022.

Existing employers on Multiply for Corporates, not earning a point for this activity on 31 December 2022, will not have the opportunity to increase their Multiply Premier membership in 2023 and will not be eligible for this engagement activity in 2023.

**New employers registering on Multiply for Corporates after 1 January 2023, will no longer qualify for this engagement activity.**

Employers can click [here](#) for more information on Multiply Premier.

## EmployeeReturns

Members on the FundsAtWork Umbrella Funds or Group Insurance with Multiply Premier can earn EmployeeReturns. With EmployeeReturns, members are rewarded financially for their physical health with a Healthy Heart Score. The Healthy Heart Score gives members an indication of how healthy their heart is. These rewards for members can be up to 60% of their premiums for the approved lump sum death benefit, unapproved lump sum death and critical illness benefit.

As Momentum Multiply is reinventing with a new suite of rewards programmes in 2023, EmployeeReturns will be closed to new business from 1 January 2023. Existing members on the FundsAtWork Umbrella Funds or Group Insurance with Multiply Premier on 31 December 2022, can continue to earn EmployeeReturns during 2023.

Existing employers on Multiply for Corporates will qualify for one engagement level if at least 15% of employees are registered on Multiply Premier and are earning EmployeeReturns on 31 December 2022.

Existing employers on Multiply for Corporates, not earning a point for this activity on 31 December 2022, will not have the opportunity to increase their EmployeeReturns membership in 2023 and will not be eligible for this engagement activity in 2023.

**New employers registering on Multiply for Corporates after 1 January 2023, will no longer qualify for this engagement activity.**

Click [here](#) for more information on EmployeeReturns.

## Healthy Heart Score

The Healthy Heart Score is a pathway for FundsAtWork and Group Insurance scheme members to understand their health and wellbeing and get more rewards. It also shows them if they are causing long-term damage to their heart and their risk of developing cardiovascular disease. Members who are on Momentum Multiply Premier need to complete an annual free health assessment to get a Healthy Heart Score.

The health assessment results are used to calculate their Healthy Heart Score. The nurse will measure:

- blood pressure,
- total cholesterol,
- glucose, and
- height, weight, and waist circumference.

Together with gender and age, these measurements are used to calculate their body composition. The nurse will also ask the member about their smoking status. The Healthy Heart Score identifies in which category the health of their heart falls into green, amber or red.

Qualifying employees will then get rewards calculated on a combination of their Healthy Heart Score, their Active Dayz™ or fitness level and their Multiply status.

The employer qualifies for one engagement level if at least 15% of employees have done a health assessment and have a Healthy Heart Score.

### **HealthSaver**

HealthSaver is seamlessly integrated with the Momentum Medical Scheme, which makes it the most convenient way to pay for medical treatments and procedures, not covered by the member's scheme option. They can also save for additional healthcare expenses with a HealthSaver account.

The employer will qualify for one engagement level if at least 15% of their employees have taken up HealthSaver and make monthly contributions into their HealthSaver account.

### **HealthReturns and More4Me**

Employees on certain Momentum Medical Scheme options can earn up to R3 000 per family per month in HealthReturns if they are on Multiply Premier, go for an annual health assessment, comply with treatment protocols (where applicable) and are active. If, for instance, the employee is registered for a chronic condition, they need to ensure that the claim is submitted and the chronic medication is used as prescribed, to earn HealthReturns. HealthReturns will be paid into their HealthSaver account.

Employees on Momentum Health4Me and certain Momentum Medical Scheme options can access More4Me if the employer has at least 15 employees covered by Momentum Health4Me and the respective medical scheme. This benefit incentivises employees with monthly airtime, based on their Healthy Heart Score.

The employer will qualify for one engagement level if at least 15% of their employees earn either HealthReturns or More4Me.

Click on the following links for more information on [HealthReturns](#) and [More4Me](#).

### **FundsAtWork advisory body contact details**

Advisory body members provide information and make recommendations to ensure the efficient management of the scheme taking the members' interest into account.

As a participating employer of the FundsAtWork Umbrella Pension and/or Provident Fund, they will qualify for one engagement level if they provide us with updated advisory body contact details once a year.

### **Smart Exits**

Momentum's award-winning Smart Exits solution is the first online process of its kind that empowers retirement fund members to make better financial decisions when they resign from their job. Smart Exits assists members to make informed decisions by creating awareness about the importance of preserving, as well as the tax impact of taking their retirement savings in cash.

Smart Exits also reduces the administrative burden of the employer at the time of the member withdrawing, which industry-wide tends to be a time-consuming and paper-intensive process.

The employer will qualify for one engagement level if employees have used Smart Exits for withdrawal claims in the last 12 months.

Click [here](#) for more information on Smart Exits.

### **Hello Doctor**

Employees have free access to Hello Doctor and will receive professional health advice from qualified medical doctors anytime, anywhere through their phone, tablet, or computer. This means less time in the waiting room and more time at work.

The employer will qualify for one engagement level when 75% or more of their employees register for Hello Doctor.

Click [here](#) for more information on Hello Doctor.

### **Studymaster**

Studymaster is available to employees' children if the employer has taken up the FundsAtWork Family Protector benefit or the Group Insurance children's education benefit. The service provides educational support and assistance for up to 2 children per family from grades 1 – 12.

Through Studymaster, children have access to a comprehensive database of over 67 000 resources. Study assistance covers all subjects offered by private schools, government schools and home-schooling institutes, with a wealth of information, including textbook summaries, practice test papers and memos, interactive slides, audio clips and videos, on a wide range of topics.

Employees' children with the Group Insurance children's education benefit also have access to dedicated help with class speeches, or sourcing of information and guidance with school projects and teacher-on-call. Members can simply log in to [studymaster.co.za](http://studymaster.co.za) to complete a form with the topic and due date, and a short personality questionnaire about the learner. A minimum of 5 days' notice is needed for these requests. Teacher-on call is available from Mondays to Thursdays between 18:00 to 21:00.

The employer will qualify for one engagement level when 15% or more of their employees register for Studymaster.

Visit [www.studymaster.co.za](http://www.studymaster.co.za).



## **Beneficiary nomination forms**

A beneficiary nomination form is a document that identifies the people to receive the employees' death and funeral benefits if they pass away. It does not replace a will but is important to make sure that Momentum Corporate and the FundsAtWork trustees know who to pay the death benefits to without any delays.

FundsAtWork members can access the beneficiary nomination form from their member welcome pack, their digital Smart Benefit Statement, at any time on the online member portal or by calling the client contact centre.

The employer will qualify for one engagement level when 75% or more of their employees complete their beneficiary nomination forms for all their benefits.

## **How to spend the Multiply for Corporates rewards?**

The employer can spend Multiply for Corporates rewards on various employee initiatives that further improve the financial and physical health of their business and their employees, enhance their workplace safety, or boost staff morale.

The employer must spend their accumulated rewards within two years from the date they were allocated, or they will be forfeited. Rewards due to expire can be tracked on the monthly statement.

The employer can email us at [MultiplyforCorporates@momentum.co.za](mailto:MultiplyforCorporates@momentum.co.za) to spend their rewards on any of these initiatives:

## **Staff incentives and awards**

Our research shows that employees who feel cared for and appreciated by their employer are more likely to contribute to the business' success.

Staff incentives and awards can be used to drive specific behaviours within identified timelines.

The employer can use Multiply for Corporates rewards to purchase Multiply partner vouchers, Multiply online store credits or Multiply online shop products. Employees must have registered profiles on [multiply.co.za](http://multiply.co.za) and previously accessed [multiplyonlineshop.co.za](http://multiplyonlineshop.co.za) to receive online store credits.

The Multiply online shop is only available to employees who are members of Multiply Starter or Premier and offers savings on groceries, travel, tools, entertainment and more. Multiply members must register online to access the shop.

For more information employers can go to [multiplyonlineshop.co.za](http://multiplyonlineshop.co.za).

## **Medical screening**

Research indicates that employees who remain on sick leave for more days than anticipated could potentially suffer from a more severe condition. Medical screenings can help employers get a view of their employees' risk profile and implement the necessary interventions.

The employer can use the Multiply for Corporates rewards to subsidise individual health risk assessments, HIV screening or flu vaccinations as part of our wellness day services or on their own.

## **Momentum Wellness**

Momentum Wellness offers end-to-end workplace wellness and risk solutions, unlocking more value for employers as they partner with us to create a healthier workforce.

Multiply for Corporates rewards can be spent on these Momentum Wellness services:

- **Employee Assistance Programme (EAP)**

Employees and their dependants have telephonic access to expert advice, support, and wellness resources to help them manage their physical, financial, and emotional well-being. Support is available 24 hours a day, 7 days a week, 365 days a year. The call centre service is available in most of the official South African languages and staff are qualified professionals and experts registered with the relevant regulatory bodies. These counselling services are included:

- psychosocial,
- trauma, critical incident, and stress management,
- debt rescue and debt assistance,
- Legal assistance,
- family care,
- face-to-face counselling,
- manager referrals, and
- EAP training.

- **Wellness days**

Momentum Wellness can provide nationwide onsite and tailor-made wellness day services that offer extensive workplace health activities and screening opportunities. The team can structure the day according to the employer's specific requirements and wellness strategy, to fit their unique culture and wellness vision. Together with the employer, the team will put wellness days together that seamlessly expand on the employer's primary health, occupational health, employee assistance programmes and other wellness initiatives. These evaluations and services can be provided:

- one-on-one counselling sessions,
- glucose level screening,
- cholesterol level screening,
- body mass index (weight & height),
- blood pressure testing,
- screening questionnaire,
- lifestyle factors,
- TB risk assessment,
- a "health passport" is issued to track measurements,
- referral to relevant health providers for follow up and support, and
- early enrolment into disease management programmes.

- **Occupational hygiene (health, safety, and environmental services)**

We provide Department of Employment and Labour Approved Inspection Authority (AIA) – Occupational Health, Safety and Environmental (HSE) services in workplaces. Employers have access to

expert advice, support, and consultancy resources to help them manage occupational and environmental health risks in the workplace that could negatively impact employees' wellbeing and performance. This helps their organisation to create a healthier workplace and a more resilient workforce. These services are included:

- occupational health risk assessments,
- lighting surveys,
- noise surveys,
- ventilation/indoor air quality surveys,
- heat and cold stress surveys,
- vibration surveys,
- ergonomics surveys,
- hazardous biological agents surveys,
- hazardous chemical substances surveys,
- asbestos surveys,
- radiation surveys,
- dust fallout surveys,
- environmental risk assessments, and
- laboratory analysis services.

- **Occupational health services**

When employers take care of their employees' health, they are more likely to feel valued and contribute to the success of a business. Physical wellbeing is the primary focus of the Occupational Health services and include:

- Onsite primary healthcare - can help to achieve many health benefit objectives, including efforts to reduce medical costs for the employee.
- Risk based medical surveillance - determines if employees are "fit-for-duty" and includes among others, basic medicals, audiometry, spirometry, vision screening and biological monitoring.
- Proactive injury management – helps supervisors and first aiders to access immediate professional support and advice if an employee suffers an injury at work.
- Disease management services – educate employees to manage their chronic conditions to avoid potential future complications or their condition getting worse.

- **Executive wellness**

Executive assessments can be conducted onsite nationally or at our medical facilities. They are done by our specialist medical advisers and a multi-disciplinary team. Our programme uses cutting-edge technology that could highlight potential health risks before they become a serious problem. Awareness allows for intervention that puts executives ahead of the game. These services are provided:

- general medical,
- functional wellness assessment,
- brain performance,
- functional muscle movement and muscle activation, and
- nutrition.

## Corporate social investment

The employer can donate rewards to the Momentum Metropolitan Foundation, a non-profit organisation which develops and empowers the community.

The employer will not be able to claim a tax deduction from SARS for donating rewards to Momentum Metropolitan Foundation, and they will not be issued with a Section 18A certificate.

To learn more about the foundation, please go to [momentummetropolitan.co.za/en/social-investment/foundation](https://momentummetropolitan.co.za/en/social-investment/foundation).

## General terms and conditions

No membership fee is charged to register for Multiply for Corporates.

If an employer's points drop below 40, their status will be removed immediately, and no further rewards will be allocated. Any accumulated rewards will remain available to spend on the available initiatives until these rewards expire at the end of the two-year period.

If an employer with the Momentum Medical Scheme, loses their supergroup status or their membership falls below the minimum required to allocate an account executive, the employer status will be removed immediately, and no further rewards will be allocated. Any accumulated rewards will remain available to spend during the calendar year or until these rewards expire at the end of the two-year period, whichever occurs first. This condition will remain until:

- The supergroup status is reinstated, or
- The membership grows above the minimum.

If an employer terminates all qualifying Momentum solutions, their points will drop to zero and all accumulated rewards will immediately be forfeited.

## Legal matters

When registering for and participating in the Multiply for Corporates programme, it means the employer has read, understood, and agreed to these rules.

## Changes to the rules

Momentum may, at its sole discretion and at any time, amend these rules and any business rules associated with them in any way. These amendments may include, but are not limited to, changes to the amounts and percentages referred to in these rules, as well as changes to the Multiply for Corporates programme.

Momentum will give employers reasonable notice of any changes in the programme by publishing the details of the changes on the Multiply for Corporates page on the Momentum website or disclosing the information in any other way that Momentum will determine at their discretion. Momentum reserves the right to adjust benefits if applicable legislation impacts on the benefits offered by Multiply for Corporates.

## **No legal relationship**

Employers who have registered for and participate in the Multiply for Corporates programme have no legal relationship with Momentum or the Multiply for Corporates programme, other than being bound by these rules and consequently, when entitled to do so, to receive any benefits they may be entitled to.

## **Enforcing the rules**

If Multiply for Corporates fails to enforce any of these rules, it does not mean that Multiply for Corporates may in future not enforce them. If one or more of these rules are invalid, unlawful, or unenforceable, it has no impact on the validity of the other rules, which will stay valid.

## **Personal information**

Momentum Metropolitan Life Limited is a wholly owned subsidiary of Momentum Metropolitan Holdings Limited. Momentum Metropolitan Holdings has adopted and implemented a Public Privacy Policy which describes our commitment to ensure compliance with the Protection of Personal Information Act ("POPIA"). The policy is available on <https://www.momentum.co.za/momentum/support/privacy-policy>

Momentum undertakes to protect employee's privacy and to keep their personal information confidential. Momentum will not share information with any third parties without permission for any other reason than necessary to carry out the actions set out in this document.

Momentum may use the company's information for historical, statistical and research purposes. This will be conducted on an anonymous basis, which means the company's data is not linked to their name.

The employer has a right to access, update or correct the company's information, including contact information provided for Multiply for Corporates communication.

Momentum may share the company's information with other businesses in Momentum Metropolitan for purposes of administration of the employer's solutions or benefits. The employer has a right to object to the sharing of personal information within Momentum Metropolitan except if the disclosure is necessary for the administration of the solution or services provided or is required in terms of legislation.

Momentum may use contact information to notify employees of new solutions or development on solutions employees already have with us. If employees do not want to receive this kind of communication from us, they have the right to object to direct marketing or non-compulsory newsletters at new business stage and every time they receive a communication of this nature.

## **How to report a complaint and/or query**

If the employer has a complaint or query about Multiply for Corporates, they should first contact their financial adviser and then Multiply for Corporates on [MultiplyforCorporates@momentum.co.za](mailto:MultiplyforCorporates@momentum.co.za). If no satisfactory response is provided, the complaint or query can be escalated to a Momentum Corporate manager. They will acknowledge receipt of the complaint within 24 hours and work with Momentum Corporate's internal complaints department to review the complaint. They will respond, within 2 working days from acknowledging that they have received the complaint or query and will give a detailed explanation in their response on the outcome or resolution of the complaint.

## **Business hours**

08:00 to 17:00 weekdays, excluding public holidays.

### Contact details

For Multiply for Corporates, email: [MultiplyforCorporates@momentum.co.za](mailto:MultiplyforCorporates@momentum.co.za)

### Momentum Wellness contact details:

Workplace Safety Score: [WorkplaceSafetyScore@momentum.co.za](mailto:WorkplaceSafetyScore@momentum.co.za)

Occupational hygiene: [occupationalhygiene@momentum.co.za](mailto:occupationalhygiene@momentum.co.za)

Wellness days: [wellnessquotes@momentum.co.za](mailto:wellnessquotes@momentum.co.za)

EAP: [marketing.wellness@momentum.co.za](mailto:marketing.wellness@momentum.co.za)

Please contact your financial adviser if you have any queries.

### Momentum's physical addresses for legal notices:

268 West Avenue, Centurion, Gauteng, 0157

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