

## Cancellation of membership

- Cancellation of membership must be done separately at the gym and Reality.
- Gym cancellation rules and fees are determined by the gym.
- A one-calendar month notice period applies to members wishing to cancel or downgrade their Reality gym membership, with fees payable in the notice month. Rebates will still be paid if members qualify for payment according to the Reality rules.
- Reality may cancel gym memberships if debit-order payments are rejected by a bank. No rebates will be payable to members in the event of bank payment rejections.
- Reality may cancel gym memberships should the qualifying product requirements not be met. No rebates will be payable to members in the event of product requirements not being met.
- Members are bound by cancellation rules as applied by the gym which they joined.



08 22 33 5000



0860 732 548/9



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(021) 700 8750

[www.reality.co.za](http://www.reality.co.za)

## How to apply

Separate agreements with Reality and the gym as selected by the member need to be entered into. Members can either apply for membership through Reality or the gym of their choice. However, we recommend you start by calling Reality at 0860 732 548/9 and speak to a consultant.

Thereafter the following process will be followed:

- Reality will validate your acceptance for gym membership.
- You will have to provide your details to Reality including your banking details for debit order purposes.
- You will be registered at Reality and referred to the gym of your choice to join there.

If you apply at the gym first, the process will differ depending on the gym you choose:

- At Virgin Active you will initially be registered as a Reality member on the Wellth member option and receive a 15% discount on your home gym fee. Reality will validate your membership based on the qualifying criteria. If you do not qualify for discounted gym membership, Virgin Active will change your contract to a public contract with associated fees as negotiated with you. No discounts are applicable to the public contract.
- At Planet Fitness you will initially be registered as a Reality gym member and receive a 20% discount on your home gym fee. Reality will validate your membership based on the qualifying criteria. If you do not qualify for discounted gym membership, Planet Fitness will change your contract with associated fees as negotiated with you.
- At accredited Gyms, gym fees are negotiated between you and the gym. Should you not qualify for Reality membership, your gym fee will remain unchanged, but you will not qualify for a Reality rebate payment.

Please note: Upon joining the gym, you will be required to furnish the gym with your personal particulars including your banking details for debit order purposes. Kindly note that a once-off joining fee and card fees as per the relevant gym may apply. You will be registered at the gym and be referred to Reality to complete the registration process for your Reality Gym membership under the Wellth options.



# Wellth Gym benefits

LICENSED FINANCIAL SERVICES PROVIDER  
WGB 08/2011

*Wellth*  
Healthy Returns on a Healthy Lifestyle

Administered by  reality

## Reality gym benefits for Wellth members

Reality members can enjoy gym membership at very affordable rates at approved Virgin Active, Planet Fitness and certain selected accredited gyms.

### Qualifying criteria:

Reality Gym Membership Option	Qualifying products
Wellth Single option	Primary CAMAF member on Wellth
Wellth Family option	Primary CAMAF member on Wellth
Spouse/Dependants under Wellth Family option	Spouse/dependant of a primary CAMAF member; Primary CAMAF member registered on Wellth Family option

Qualify for Reality membership as set out in the terms and conditions of Reality, available on [www.reality.co.za](http://www.reality.co.za).

Failure to comply with the product criteria above may result in the gym benefit being cancelled and members will lose their gym discount (dependent on the gym joined at) and any rebates payable by Reality. Should members then wish to reinstate their gym benefit, the required product rule must be met, and once again follow the membership application process.

### Qualifying criteria for spouses and dependants:

- Spouses or dependants only qualify for Reality gym membership on the Wellth Family membership option.
- CAMAF principle member's spouses or dependants over the age of 18 years may qualify as spouse/dependants under the Wellth Family option. Reality benefits, rules, terms and conditions as applicable to the Wellth Family option will also apply to such spouse/dependants.
- Spouses or dependants are defined by the CAMAF medical scheme rules.

## Membership fees

Reality option fees are determined by the Reality membership option for which members on the Wellth member option qualify. Gym fees differ and may be obtained from the gym of your choice. In summary, the applicable fees are as follows:

Reality Member-ship Option	Monthly Reality Fee	Monthly Gym Fee	Once-off Gym Join-ing Fee
Wellth Single	R97.15	Determined by gym	Determined by gym
Wellth Family	R115.50	Determined by gym	Determined by gym
Spouse/Depen-dants under Wellth Family	No additional fee	Determined by gym	Determined by gym

- Where applicable, the once-off gym joining fee is payable to the gym upon application for gym membership.
- The payment of membership fees is by debit order only. Stop-orders or cash payments are not accepted.
- Gym club membership fees are determined by the gyms themselves and not by Reality. Reality reserves the right to amend the Reality membership fees in accordance with any fee changes instituted by the gyms (usually on an annual basis).

## Monthly gym club fee discounts

Reality has negotiated the following gym-specific monthly club discounts on the home gym fee for members:

- Virgin Active: 15% discount
- Planet Fitness: 20% discount
- Accredited gyms: Determined by the gym

Monthly home club gym fee discounts are applicable provided that both Reality and gym membership is active and are not in arrears. Failure to meet these conditions may result in the defaulting member forfeiting the applicable discount and instead paying the normal prescribed fee as determined by the gyms.

## Rebates earned

Reality rewards members for an active lifestyle by paying gym access rebates to members. The rebate calculation is based on the client's monthly gym access count and gym fee value as received from the gym. Rebates are paid monthly and in arrears to qualifying members.

The applicable monthly rebate values are as follows:

- Wellth Single and Family option: No rebate for 5 visits or less, 35% gym fee rebate paid\* for 6 or more visits per month
- Spouse or dependants under Reality Health Family Option: No rebate for 5 visits or less, 35% gym fee rebate paid\* for 6 or more visits per month

\*Gym fee is the fee paid to gyms and reported to Reality

### Rebate rules:

- Members qualify for monthly rebates provided that both their Reality and gym membership are active.
- Members qualify for monthly rebates provided that both Reality and gym fees are not in arrears by members. Should a member make payment for fees in arrears, no rebate is payable by Reality in arrears.
- Rebates are calculated using the last month's activity prior to your debit order being deducted as reported by the gyms.
- The maximum rebate payable on the Wellth options is R402.15 per active paying member or spouse and/or dependants.
- It is the member's responsibility to ensure that their gym visits are recorded accurately each time they visit their gym. If members visit their gym more than once per day, only one visit will be counted per day for rebate purposes.
- Rebates are paid into member's bank account using the latest banking information available to Reality. Reality will not be held responsible for incorrect rebate payments due to members not ensuring their latest banking details are updated with Reality.
- Reality will use the principal member's banking details for the payment deposit of rebates earned by spouse/dependants.

