

Terms of Service

Last Updated: June 2026

Welcome to SalarySavvy ("we," "us," or "our"). By accessing our website, platform, or utilizing our Earned Wage Access (EWA) services, you agree to be bound by these Terms of Service ("Terms"). Please read them carefully.

These Terms constitute a legally binding agreement between SalarySavvy and you, whether you are an Employer partnering with us or an Employee utilizing our platform.

SECTION A: GENERAL TERMS (APPLICABLE TO ALL USERS)

1. Nature of Service

SalarySavvy provides an Earned Wage Access (EWA) platform. We are a financial technology provider, not a credit provider, moneylender, or bank. The funds accessed through our platform represent wages you have already earned through your employment and do not constitute a loan, cash advance, or credit facility under the National Credit Act (NCA).

2. User Accounts & WhatsApp Interaction

- You must provide accurate, current, and complete information during registration and onboarding.
- If you access our services via our automated WhatsApp Business channel, you are responsible for maintaining the security of your mobile device and WhatsApp account. Any actions taken through your registered mobile number will be deemed to have been authorized by you.

3. Prohibited Activities

You agree not to:

- Use the platform for any fraudulent, deceptive, or unlawful purposes.
- Attempt to bypass, disrupt, or compromise the security infrastructure of our website or automated systems.
- Provide false documentation or misrepresent your employment status or earnings.

SECTION B: EMPLOYER TERMS

If you are partnering with SalarySavvy as an Employer to offer this benefit to your workforce, the following terms apply:

1. Implementation and Fees

- **Zero Cost:** Partnering with SalarySavvy and making the service available to your workforce is 100% free for your business.
- **No Interest:** No interest, hidden penalties, or late fees will ever be charged to you or your employees.

2. Payroll Deductions & Settlement

- **The Deduction Process:** At the end of each monthly payroll cycle, SalarySavvy will provide you with a standardized payroll deduction file detailing the total early wage amounts accessed by your employees, alongside their corresponding processing fees.
- **Mandate:** You agree to implement these deductions from the respective employees' net salaries prior to paying out their remaining monthly wages.
- **Remittance:** You agree to remit the total deducted amounts back into the designated SalarySavvy business bank account on or immediately after your standard company payday.

3. Data Accuracy

You agree to provide accurate, up-to-date employee earnings or payroll records to enable us to safely verify an employee's accrued, earned wages before disbursing funds from our wallet.

SECTION C: EMPLOYEE TERMS

If you are an Employee utilizing SalarySavvy to access your earned wages early, the following terms apply:

1. Eligibility & Wage Verification

- To use SalarySavvy, your employer must be an active corporate partner of our platform.
- You can only access wages that you have **already earned** during the current pay cycle up to the date of your request. SalarySavvy reserves the right to cap the maximum percentage of your salary that can be accessed early to ensure your financial stability.

2. Funding & Transaction Fees

- **The Wallet:** All early wage payouts are funded directly from the SalarySavvy business wallet, not your employer's daily cash flow.

- **The Processing Fee:** SalarySavvy does not charge interest. Instead, you agree to pay a small, flat, transparent processing fee per transaction, which will be clearly displayed to you before you confirm your withdrawal.

3. Repayment via Salary Deduction

- By requesting an early wage payout, you explicitly authorize your Employer to deduct the advanced amount and the processing fee from your upcoming monthly salary.
- This deduction will happen automatically at the end of the month, and your remaining salary will be paid to you as normal by your employer.

SECTION D: LEGAL AND MISCELLANEOUS

1. Limitation of Liability

SalarySavvy will not be liable for any indirect, incidental, or consequential damages resulting from your use of, or inability to use, the platform. We do not guarantee uninterrupted access to our services, particularly where disruptions are caused by third-party mobile networks, WhatsApp downtime, or banking system delays.

2. Termination

- **Employees:** You can stop using SalarySavvy at any time. Any pending deductions for wages already accessed will still be processed on your upcoming payday.
- **Employers:** Either party may terminate the business partnership by giving written notice as per the specific service-level agreement signed between SalarySavvy and the company.

3. Governing Law

These Terms are governed by and construed in accordance with the laws of the Republic of South Africa. Any disputes arising out of these Terms shall be subject to the exclusive jurisdiction of the South African courts.

4. Contact Information

For any clarity or queries regarding these Terms of Service, please contact us at:

- **Email:** info@salarysavvy.co.za