

FIELD AGENT TERMS OF SERVICE & POPIA PRIVACY POLICY

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1. PREAMBLE & APPOINTMENT

Pulse Intelligence (Pty) Ltd ('Pulse SA', 'we', 'us') operates an economic research, data reconciliation, and market intelligence platform mapping the informal economy across the Republic of South Africa. By registering as a Field Research Agent ('Agent', 'you') on the Pulse SA mobile application / progressive web app, you enter into a legally binding agreement governing your participation in field data collection gigs, points rewards, and compliance with South African laws.

1.1 Independent Contractor Status: You acknowledge and agree that you are an independent contractor participating in voluntary, on-demand field research gigs. Nothing in this Agreement creates an employment, partnership, joint venture, or agency relationship between you and Pulse SA. You are not an employee under the Basic Conditions of Employment Act or Labour Relations Act.

2. FIELD RESEARCH INTEGRITY & CODE OF CONDUCT

Data reliability is the foundation of Pulse SA. Institutional clients (including commercial banks, micro-lenders, developmental finance institutions, insurers, and FMCG manufacturers) make commercial and credit underwriting decisions based on our ground-truth data. Therefore, strict adherence to research integrity is mandatory:

- **Physical Verification:** All surveys (Trader Profiles, Kota Audits, Tavern Profiles, Price Baskets, Receipt Snaps, Infrastructure Logs) must be conducted physically at the location of the trader or asset.
- **Zero Tolerance for Falsification:** Inventing businesses, submitting fabricated prices, uploading counterfeit receipts, or manipulating GPS coordinates constitutes fraud. Any suspected falsification results in immediate, permanent account termination and total forfeiture of accrued points.
- **Professional Conduct:** Agents must conduct themselves courteously, identify themselves respectfully to shopkeepers, and immediately cease questioning if a trader requests them to leave.
- **Safety & Lawfulness:** Agents must prioritize personal safety at all times. Do not enter hazardous areas, active protests, or unsafe premises. Pulse SA bears no liability for injuries or personal losses incurred during voluntary field research.

3. PROTECTION OF PERSONAL INFORMATION ACT (POPIA) COMPLIANCE

Pulse SA and its Agents are committed to upholding the constitutional right to privacy under the Protection of Personal Information Act, No. 4 of 2013 ('POPIA').

3.1 Informed Trader Consent: Before logging any business or transaction details, the Agent must verbally explain to the informal trader that the data is collected for community economic mapping, financial inclusion scoring, and supply chain improvements. Consent must be obtained before taking photos of premises or receipts.

3.2 Identification Verification: When recording whether an informal trader possesses a valid South African ID or passport, the Agent may visually inspect the document to confirm existence and validity. Agents must NEVER photograph or transcribe the full 13-digit ID number unless specifically directed under an institutional KYC onboarding workflow with written consent.

3.3 Agent Personal Data: Personal information collected during Agent registration (name, phone number, age, home address, and GPS coordinates during gig submissions) is processed solely for identity verification, fraud prevention, automated Data Quality Scoring (DQS), and reward disbursement. Pulse SA does not sell or rent Agent personal information to third parties.

4. PULSE POINTS, DATA QUALITY SCORING (DQS) & PAYOUTS

4.1 Point Accrual: Agents earn Pulse Points upon completing designated field gigs. Standard points are awarded upon submission, while bonus points are calculated dynamically by the automated Data Quality Scoring (DQS) engine based on completeness, GPS precision, and photo evidence.

4.2 Audit & Reconciliation: Submissions undergo automated cross-checks (including wholesaler triangulation, duplicate detection, and time-distance verification). Pulse SA reserves the right to withhold rewards or reverse credited points if a submission fails

verification.

4.3 Redemption: Points are redeemable for cellular airtime, data bundles, grocery/retail vouchers, or bank account transfers per the published exchange rate (100 points ≈ R1.00 ZAR, subject to periodic adjustment). Cash payouts require a verified South African bank account or registered mobile money wallet.

5. INTELLECTUAL PROPERTY & CONFIDENTIALITY

All data, photographs, pricing information, geospatial readings, and aggregated intelligence collected through the Pulse SA platform are the exclusive intellectual property of Pulse Intelligence (Pty) Ltd. Agents retain no rights, copyright, or ownership in the collected datasets and may not distribute, reproduce, or resell collected data to competitors or third parties.

6. TERMINATION & GOVERNING LAW

Either party may terminate this agreement at any time by ceasing activity on the app or deleting the agent profile. This Agreement is governed by the laws of the Republic of South Africa, and both parties submit to the jurisdiction of the South African courts.

PULSE INTELLIGENCE (PTY) LTD

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FIELD AGENT ACKNOWLEDGEMENT

Accepted electronically upon registration via the Pulse SA mobile app / PWA pursuant to Section 13 of the Electronic Communications and Transactions Act (ECTA) 25 of 2002.