

SASMEA Membership Terms and Conditions

Effective Date: 15 June 2026

Website: [SASMEA.com](https://sasmea.com)

These Terms and Conditions ("Terms") govern the use of the SASMEA website, membership services, benefits, programs, events, resources, and related offerings provided by [SASMEA.com](https://sasmea.com) ("SASMEA", "we", "us", or "our").

By applying for membership, accessing our website, or using any SASMEA services, you agree to be bound by these Terms and Conditions.

1. About SASMEA

SASMEA is a membership-based organization that supports small, medium, and micro enterprises (SMMEs), entrepreneurs, professionals, and business owners through advocacy, networking, education, resources, partnerships, and member benefits.

Membership fees are the primary source of revenue used to fund the administration, operation, development, and delivery of member services and benefits.

2. Membership Eligibility

Membership is open to:

- Individuals;
- Sole proprietors;
- Partnerships;
- Companies;
- Close Corporations;
- Non-profit organizations;
- Cooperatives; and
- Other legally recognized entities.

Applicants must provide accurate and complete information during the registration process.

SASMEA reserves the right to approve, decline, suspend, or terminate membership applications at its sole discretion.

3. Membership Fees

3.1 Payment

Membership fees are payable in advance according to the membership package selected.

Membership fees may be paid:

- Monthly;
- Annually; or

- Through any other payment option offered by SASMEA.

3.2 Renewal

Membership will automatically renew unless cancelled prior to the renewal date where an automatic payment arrangement exists.

Members are responsible for ensuring payment details remain accurate and up to date.

3.3 Fee Changes

SASMEA reserves the right to amend membership fees from time to time.

Members will receive reasonable notice of any fee changes before renewal.

4. Membership Benefits

Membership benefits may include:

- Business networking opportunities;
- Educational resources;
- Training and webinars;
- Access to funding information;
- Member discounts;
- Business support services;
- Marketing opportunities;
- Events and conferences;
- Industry advocacy; and
- Other benefits offered from time to time.

Benefits may vary according to membership level.

SASMEA does not guarantee:

- Funding approval;
- Business opportunities;
- Contracts or tenders;
- Increased revenue;
- Government support;
- Commercial success; or
- Specific business outcomes.

5. Member Responsibilities

Members agree to:

- Provide truthful information;
- Conduct themselves professionally;
- Comply with all applicable laws;
- Respect other members;
- Refrain from unlawful, abusive, fraudulent, defamatory, discriminatory, or unethical conduct;
- Not misuse SASMEA resources, branding, or platforms.

6. Intellectual Property

All content on the SASMEA website and member platforms, including but not limited to:

- Logos;
- Trademarks;
- Publications;
- Templates;
- Training materials;
- Videos;
- Graphics;
- Databases; and
- Website content,

remain the property of SASMEA or its licensors.

Members may not reproduce, distribute, sell, modify, or commercially exploit such materials without prior written consent.

7. Member Directory and Networking

Where a member directory or networking platform is provided:

- Members are responsible for information they publish.
- SASMEA does not verify all member information.
- SASMEA is not responsible for transactions between members.
- Members engage with one another at their own risk.

8. Events and Training

SASMEA may host:

- Online events;
- Webinars;
- Workshops;
- Conferences;
- Networking sessions; and
- Training programs.

Attendance is subject to availability and any specific event terms.

SASMEA reserves the right to:

- Cancel;
- Reschedule; or
- Modify

any event where necessary.

9. Third-Party Services

SASMEA may introduce members to:

- Funding providers;
- Consultants;
- Service providers;
- Educational institutions;
- Government agencies;
- Strategic partners.

SASMEA is not responsible for:

- Third-party advice;
- Products;
- Services;
- Contracts;
- Performance; or
- Financial losses arising from third-party interactions.

Members should conduct their own due diligence before entering into agreements.

10. Disclaimer

To the fullest extent permitted by law:

SASMEA provides its services on an "as is" and "as available" basis.

SASMEA makes no warranties, express or implied, regarding:

- Availability of services;
- Accuracy of information;
- Suitability of resources;
- Commercial outcomes;
- Business growth; or
- Success of any member.

11. Limitation of Liability

To the maximum extent permitted under South African law, SASMEA, its directors, officers, employees, representatives, volunteers, and affiliates shall not be liable for:

- Direct losses;
- Indirect losses;
- Consequential damages;
- Loss of profits;
- Loss of contracts;
- Loss of business opportunities;
- Reputational damage; or
- Any other economic loss arising from membership or use of SASMEA services.

Where liability cannot be excluded, SASMEA's total liability shall not exceed the amount of membership fees paid by the member during the preceding twelve (12) months.

12. Indemnity

Members agree to indemnify and hold harmless SASMEA against any claims, losses, damages, liabilities, costs, or legal expenses arising from:

- Breach of these Terms;
- Unlawful conduct;
- Misuse of SASMEA services;
- Misrepresentation by the member.

13. Suspension and Termination

SASMEA may suspend or terminate membership where a member:

- Breaches these Terms;
- Engages in fraudulent conduct;
- Damages SASMEA's reputation;
- Misuses membership benefits;
- Fails to pay membership fees.

Termination does not entitle a member to a refund unless otherwise provided in the Refund Policy below.

14. Refund Policy

14.1 General Principle

Membership fees are used to fund the ongoing operations, administration, advocacy activities, member services, digital platforms, and member benefits offered by SASMEA.

Accordingly, membership fees are generally non-refundable once membership has been activated.

14.2 Cooling-Off Period

A member may request cancellation and a refund within seven (7) calendar days of joining, provided that:

- No member benefits have been accessed;
- No events have been attended;
- No services have been used;
- No member-only resources have been downloaded; and
- No member discounts or offers have been redeemed.

Approved refunds during this period may be subject to a reasonable administration fee.

14.3 Annual Memberships

For annual memberships:

- Membership fees are non-refundable after the cooling-off period.
- Cancellation prevents future renewals only.

Membership benefits remain available until expiry of the annual term.

14.4 Exceptional Circumstances

SASMEA may consider refund requests in exceptional circumstances, including:

- Duplicate payments;
- Billing errors;
- Unauthorized transactions verified by the payment provider.

Approval of such refunds remains at SASMEA's sole discretion and subject to applicable law.

14.5 Processing of Refunds

Approved refunds will be processed to the original payment method within a reasonable period, typically within 14 business days.

15. Protection of Personal Information

SASMEA processes personal information in accordance with South Africa's:

- Protection of Personal Information Act (POPIA); and
- Other applicable privacy laws.

Members consent to the collection, storage, and processing of information necessary to administer membership and provide services.

Members should also review SASMEA's Privacy Policy.

16. Electronic Communications

Members consent to receiving communications electronically, including:

- Membership notices;
- Newsletters;
- Event invitations;
- Service announcements;
- Renewal reminders.

Members may unsubscribe from marketing communications while continuing to receive essential service-related communications.

17. Amendments

SASMEA may amend these Terms and Conditions from time to time.

Updated Terms will be published on the SASMEA website and become effective upon publication.

Continued membership constitutes acceptance of the revised Terms.

18. Governing Law

These Terms and Conditions shall be governed by and interpreted in accordance with the laws of the South Africa.

Any dispute arising from these Terms shall be subject to the jurisdiction of the courts of South Africa.

19. Contact Information

For membership, billing, cancellation, refund, or legal enquiries, please contact:

SASMEA

Website: www.sasmea.com

Email: info@sasmea.com

Telephone: +27 83 778 6992

Acceptance

By registering as a member, paying membership fees, or using SASMEA services, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.

Last Updated: 15 June 2026