

**African Bank Branch Sales Campaign
Eastern Region
Terms and Conditions**



1. The promoter of this campaign is African Bank Limited (“the promoter”).
2. Refer to clause 26 for applicable list of participating branches.
3. Qualifying customers stand a chance to win 1 of 2 tax free savings account with a deposit of R2750 (two thousand seven hundred and fifty rand) each funded by African Bank.
4. Customers must visit a participating African Bank branch (as per point 2. above) during the specified duration of the competition and fulfil one of the following criteria in order to qualify for automatic entry into the prize draw: -
 - Successful disbursement of an African Bank loan and / or credit card offer;
 - Opening and funding of an African Bank Savings and Investment account.
5. The competition will commence on Monday, 20 November at 12h00 and end on Thursday, 30 November 2017 at 00h00.
6. Applications initiated prior to commencement and following the end date of the competition period will not be eligible to participate in the prize draw.
7. The prize draw will take place on Friday, 1 December 2017].
8. Two winners will be randomly selected from the population of qualifying customers i.e. customers who meet the criteria for participation in the prize draw.
9. The selected winners will be notified via the contact number provided during the loan application / account origination process.
10. Only persons who are 18 years or older and resident within the Republic of South African may participate in this competition.
11. Employees, directors, and agents of the promoter, their immediate families, life partners, business associates, any advertising agencies of the promoter, their printers, their marketing suppliers and their family members and any person directly involved with the deriving, production, management or marketing of this competition are not eligible to participate in or enter this competition.
12. One entry per customer.
13. By entering the draw all participants and winner(s) agree to be bound by these rules which will be interpreted by the promoter.
14. The promoter’s decision regarding any disputes and in all matters relating to this campaign will be final and binding. No correspondence will be entered into.
15. The promoter reserves the right to substitute any prize with another prize of similar commercial value.
16. Participation is subject to reporting and validation processes undertaken by the promoter.
17. The promoter is not liable for the failure of any technical element relating to this campaign that may result in any submission not being successfully completed.
18. All participants indemnify the promoter, their advertising agencies, advisors, suppliers, nominated agents and dealers against any and all claims arising however including willful misconduct, negligent act or omission from their participation in the promotion.
19. The promoter, its associate companies, agents, contractors and sponsors assume no liability whether direct or indirect loss or damage arising from a participants participation in the competition, or of any loss howsoever arising.
20. All information relating to this campaign and published on any promotional material will form part of the terms and conditions of participation.
21. If the promoter is required by the Minister of Trade and Industry or the National Lotteries Board to alter any aspect of this campaign or to terminate the campaign as a result of changes in legislation, the promoter will

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have the right to terminate this campaign with immediate effect and without notice of such termination. In such event, all participants hereby waive any rights which they may have against the promoter.

22. Participation in this campaign implies full knowledge and acceptance of the rules.
23. Qualifying participants accept all responsibilities, risk and liability arising from possession of any award as per these terms and conditions, which shall include, but shall not be limited to, usage and any responsibilities arising therefrom by participants and/or any persons directly or indirectly under the control and/or direction and/or by consent of the participants, any loss, damage or expense of whatever nature and howsoever arising.
24. In the event that any of the winners cannot be successfully contacted following all reasonable attempts to do so, the promoter reserves the right to draw another winner in substitution.
25. The promoter will be entitled to publish the prize winners name and photograph in any advertising, promotional, print, point of sale or public relations material, the nature and the manner of such releases to be determined within the sole discretion of the promoter, for a period of 12 months from the date of contacting the winner and provided that the prize winner expressly consents to such.
26. The list of participating branches is as follows: -

BRANCH	PHYSICAL ADDRESS
DBN BRIDGE CITY MALL	Shop U37, Bridge City Shopping Centre, Station road, Phoenix Industrial Park, Kwa Mashu, 4032
EMPANGENI OK CENTRE	Shop E08, OK Empangeni Centre, cnr. Commercial & Biyela roads, Empangeni, 3880
DBN VERULAM	Shop 2, cnr. Watson & Main streets, Joosub Centre, Tongaat, 4399
STANGER	8 Eskay Plaza, 20 Hulett street, 20 Hulett street, Stanger, 4449
RICHARDS BAY	Suite 1, Richards Park, Boullion Boulevard, Richards Bay, 3900
MTUBATUBA MALL	Shop 36, Mtuba Shopping Mall, Situated on Remainder of Portion 1 of Lot 56, Umfolozi no 13319, Mtubatuba, 3935
DBN PHOENIX PLAZA	Shop 152, North Extention, Phoenix Plaza, 19 Parthenon street, Phoenix, Durban, 4068
BALLITO JUNCTION REGIONAL MALL	Shop 436, Ballito Junction Regional Mall, cnr. Ballito & Leonora drives, Ballitoville, Durban, 4001
MKUZE	Shop 22A, Mkuze Plaza, Main road, Mkuze, 3965
MANGUZI	Shop 6B, Ithala Centre, Main street, Manguzi, 3973
NONGOMA	Shop no 15, Ithala centre, Nongoma Plaza, Nongoma, 3950
ESIKHALENI PLAZA	Shop 248, Sanlam Shopping Centre, Maxwell street, Empangeni, 3880
ULUNDI	Shop C23, Ondini Plaza, King Dinuzulu Highway, Ulundi, 3838
ESHOWE	30 Osborne road, (Old Mutual Building), 30 Osborne road, Eshowe, 3815
TONGAAT	Shop 2, cnr. Watson & Main streets, Joosub Centre, Tongaat, 4399
PONGOLA	Shop 15, Pongola Shopping Centre, cnr Naude & Jan Mielie streets, Pongola, 3170
MANDINI	Shop 22 (Opp Spar), Rencken Spar, Rencken Plaza, Old Main road, Mandini, 4490
JOZINI MALL	Shop 10A, Jozini Shopping Centre, ERF 532, P449 Highway, Jozini, 3969
EMPANGENI SANLAM SHOPPING CENTRE	Shop 12A, Esikhaleni Plaza, Ntombothi road, Esikhaleni, 3887

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BRANCH	PHYSICAL ADDRESS
EAST LONDON	Shop No 1 Argyle House, 30 Argyle street, Central, East London, 5200
UITENHAGE	50 Market street, 50 Market street, 50 Market street, Uitenhage, 6230
PE KENAKO MALL	Shop 43, Kenako Centre, cnr.R75(Uitenhage road) & Sponde road, ERF 216, New Brighton, Port Elizabeth, 6200
PE BAYWEST MALL	Shop LG14, Baywest Mall, Walker drive EXT, Port Elizabeth, 6025
eacon Bay, East London	Shop 35A, Beacon Bay Retail Park, Bonza Bay road, Beacon Bay, East London, 5205
PE GREENACRES MALL	Shops 3 & 4, Shoprite Mall, Greenacres, Old Cape road, Newton Park, Port Elizabeth, 6000
PE BRIDGE MALL	Shop G1, The Bridge Shopping Centre, cnr.Cape road & Langenhoven drive, Port Elizabeth, 6000
PE PIER 14	Shop 106, Pier 14 Shopping Centre, 444 Govan Mbeki ave, North End, Port Elizabeth, 6001
GRAHAMSTOWN	64A High street, ERF 3877, ERF 3877, Grahamstown, 6139
QUEENSTOWN METRO	94 Robinson street, 94 Robinson street, 94 Robinson street, Queenstown, 5320
PE METRO	78 Govan Mbeki street, 78 Govan Mbeki street, Central, Port Elizabeth, 6001
KWT METLIFE MALL	Shop 27, Metlife Mall, Smith street, Central, King Williams Town, 5600
CLEARY PARK	Shop 61, Cleary Park Shopping Centre, cnr Stanford & Norman Middleton roads, Cleary Park, Port Elizabeth, 6059
PE STANFORD QUARTER	Shop 20, Stanford Quarter Shopping Centre, Stanford road, Korsten, Port Elizabeth, 6020
EAST LONDON HEMINGWAYS	Shop UG44, Hemmingways Mall, cnr Western avenue & Two Rivers road, East London, 5201
JEFFREYS BAY	Shop 1 A, cnr.Goedehoop & Jeffrey streets, cnr. Goedehoop & Jeffrey streets, Jeffrey's Bay, 6330
MDANTSANE MALL	Shop 63, Mdantsane Mall, cnr.Billie & Qumza Highway, Mdantsane, East London, 5219
QUEENSTOWN NONESI MALL	Shop 36, Nonesi Mall, Erf 13386, cnr. Victoria & Komani streets, Queenstown, 5319
VINCENT PARK EL	Shop E, Rose Court, 13 Devereux Ave, Vincent Park, East London, 5217
KWT CATHCART STREET	Shop 1, Cathcart street, Cathcart street, King Williams Town, 5600
HAMMARSDALE	Shop A42, Hammarsdale Junction, cnr.Kunene & Link roads/R35Hammarsdale, KZN 3700
ESTCOURT PLAZA	Shop 5, Estcourt Plaza, cnr Harding & Albert streets, Estcourt 3310
VRYHEID	207 Church street, Vryheid, 3100
DUNDEE	54 Victoria street, Dundee, 3000
PMB SELGRO CENTRE	Shop 10, Selgro Shopping Centre, cnr Church & Boshoff streets, Portion of stand 2483, No 361, Pietermaritzburg 3200
PMB CAPITAL CENTRE	Shop 7, Capital Centre, 400 Longmarket street, Pietermaritzburg, 3200

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BRANCH	PHYSICAL ADDRESS
NEWCASTLE	Shop 455, Scott street, Newcastle, 2940
PMB CENTRAL	201 Longmarket (Langalibalele) street, Pietermaritzburg, 3201
LADYSMITH	56 Alexandra street, Ladysmith, 3370
PMB EDENDALE MALL	Shop 6, Edendale Mall, Moses Mabida road, Edendale, 3217
PMB LIBERTY MIDLANDS MALL	Shop 235, Ground Floor, Liberty Midlands Mall, 50 Sanctuary road, Pietermaritzburg, 3201
HOWICK	Shop No 4, The Falls Shopping Centre, 21 Main road, Howick, 3290
PMB SCOTTSVILLE MALL	Shop 12, Scottsville Mall, 50/60 Durban road, Scottsville, PMB, 3201
PMB RAISETHORPE	Shop 2, Raisethorpe Shopping Centre, 453/532 Chota Motala road, Pietermaritzburg, 3200
NEWCASTLE MALL	Shop SF169 /156Newcastle Regional Mall, cnr. Oak & Ladysmith roads, Newcastle, 2940
GREYTOWN	Shop 18, Mavundla Square, cnrs. Durban & Okes streets, Greytown, 3250
Vito	56 Alexandra street, Ladysmith, 3370
LUSIKISIKI PLAZA	Shop 14, Lusikisiki Plaza, ERF 2810, Lusikisiki road, EXT 4, Lusikisiki, 4820
MATATIELE	Shop 4 Marshalls Building, Corner Long & Market Streets, Matatiele, 4730
KOKSTAD	Shop M & O Rolyats, 86 Main Street, Kokstad, 4700
BUTTERWORTH	(Express Store) Masonic Shopping Complex, Bell Street, Butterworth, 4960
PORT SHEPSTONE	Shop 1 Boodram House, Corner Escombe & Wooley Streets, Port Shepstone, 4240
MTHATHA METRO	Shop 17 Masonic Complex, York Road, Mthatha, 5099
MTHATHA PLAZA	Shop No 25b, 35 Nelson Mandela Drive Mthatha Plaza Mthatha Eastern Cape
MARGATE	Shop 4, Margate Shoprite Centre, 92 Marine drive, Margate, KZN, 4275
ENGCOBO	ERF 83 Situated on Main Street, Engcobo, 5050
SHELLY BEACH	Shop 4 Eagles Nest, Sectional Title 3, Marine Drive, Shelly Beach, 4265
SCOTTBURGH MALL	Shop 5 Dayas Centre, Lot 342, Main Road, Umzinto, 4200
MTHATHA MALL	Shop 44, Erven 874-877, Mthatha Mall, Errol Spring ave, Mthatha, 5100
MOUNT FRERE	Shop 1 Old Mutual Building, Mount Frere, 5090
MTHATHA CT CENTRE	Shop 18 Circus Triangle Complex, Port St John Road, Mthatha, 5100
UMZIMKHULU MALL	Shop 31 Umzimkulu Mall, ERF J2294 & J2295, Umzimkhulu, KZN, 3297
UMLAZI KWAMNYANDU SHOPPING CENTRE	Shops 231-232 KwaMnyandu Shopping Centre, ERF 1968, Umlazi D, Umlazi, KZN
DBN BLUFF	Shop 27 Hillside Mall, 201 Tara Road, The Bluff, Durban, 4052
DBN UMGENI CENTRE	Shop 6 Umgeni Centre, 273 Umgeni Road, Durban, 4000
DBN CHATSWORTH CENTRE	Shop 68, Chatsworth Centre, 17 Joyhurst street, Chatsworth, 4030
PINETOWN HILL STREET	Shops 8 & 9, 32 Hill Street, Pinetown, 3600

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BRANCH	PHYSICAL ADDRESS
DBN 320 DR PIXLEY KASEME STREET	Shop 10 Redefine Towers, 320 West Street, Durban, 4000
PINETOWN PINE WALK CENTRE	Shop 17 Pine Walk Centre, Erf 30783, 31 Union Lane, Pinetown, 3600
DBN ALBERT STREET	Shop 4 Qualbert Centre, 37/39 Victoria Str, Durban, 4000
DBN ANTON LEMBEDE STREET	375 Anton Lembede Street, Durban, 4001
DBN UMLAZI	Shop M01A Umlazi Mega City, 50 Mangosuthu Highway, Umlazi, Durban, 4066
DBN MONTCLAIR MALL	Shop 22A Montclair Mall, 169 Wood Road, Montclair, Durban, 4001
DBN DAVENPORT SQUARE	Shop 29 Davenport Shopping Centre, 89 Helen Joseph Road, Glenwood, Durban
DBN BERECA CENTRE	Shop 29 C, (ex Indigo) Bereca Centre, 249 King Dini Zulu (old Bereca) Road, Bereca, Durban
DBN OVERPORT CITY	Shop 36 The Atrium Overport City, 430 Peter Mokaba Road, Durban, 4001
HILLCREST	48 Old Main Road, Hillcrest, 3610
DBN THE PAVILION MALL	Shop 248B, Entrance 4 The Pavilion Shopping Centre, Jack Martens Drive, Westville, 3629
DBN MALVERN	Shop 39 Malvern Shopping Centre, 155 Main Road, Malvern
DBN 470 DR PIXLEY KASEME STREET	470 West street, Durban, 4000
AMANZIMTOTI GALLERIA MALL	Shop F55 The Galleria Mall, Corner Moss Kolnik & Arbour Roads, Umbongintwini, Amanzintoti, 4126
ISIPINGO	Isipingo Junction, 7 Party Road, Isipingo, Durban, 4000
CORNUBIA	Shop U61, Cornubia Retail Mall, Cnr M41 & Cornubia Boulevard, Flanders Road, Durban, 4000