

COMPETITION RULES – Re Ja Joy

Competition will be applicable to all African Bank Branches

(Competition period: 01 December 2017 – 15 December 2017)

1. The promoter of the competition is African Bank Limited (“the promoter”).
2. Only persons who are 18 years or older and are resident within the Republic of South Africa may enter this competition.
3. 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.
4. There will be a total of 75 (seventy five) winners and the prize will be a share of R1 500 000.00. Cash will be distributed to winners within 30 (thirty) days from the competition closing date.

The competition timelines are as follows:

| Commencement Date | Competition end date | Draw Date | Announcement of winners |
|-------------------|----------------------|---|---|
| 01 December 2017 | 15 December 2017 | From 11 December 2017 to 15 December 2017 | From 11 December 2017 to 15 December 2017 |

1. Customer enters the competition upon visiting any African Bank branch nationally and collecting a voucher with a unique code they can use to enter the competition.
2. Participants will have to follow the prompts on the voucher to enter the competition.
3. Participants will only be allowed one entry per voucher
4. The participants will receive a reply SMS confirming their entry into the Re Ja Joy competition.
5. SMS rate/s are 20c per 20 seconds
 1. By entering the draw all participants and winner(s) agree to be bound by these rules which will be interpreted by the promoter and the promoters decision regarding, any disputes will be final and binding.
 2. Winners will be selected by random draw and there will be 15 winners daily contacted by phone by one of five of the following radio stations ie (Ukhozi FM, Umhlobo FM, Lesedi FM, Motswedding FM and Thobela FM.
 3. The radio stations will contact three winners daily. Should a winner be contacted by the respective radio station/s and not pick up on the first attempt they will be disqualified and another winner will be randomly selected.

4. 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.
5. The promoter is not liable for the failure of any technical element relating to this promotional competition that may result in any entry not being successfully submitted.
6. All information relating to this competition and published on any promotional material will form part of the terms and conditions of entry.
7. 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.
8. If the promoter is required by the Minister of Trade and Industry or the National Lotteries Board to alter any aspect of this competition or to terminate the competition as a result of changes in legislation, the promoter will have the right to terminate this competition with immediate effect and without notice of such termination. In such event, all participant hereby waiver any rights which they may have against the promoter, its agents, contractor and/or employees.
9. Participation of this promotion implies full knowledge and acceptance of the rules.
10. The promoter reserves the right to substitute any prize with another prize of similar commercial value.
11. 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 there from 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.
12. In the event that any of the winners cannot be successfully contacted on the first call , the promoter reserves the right to draw another winner in substitution.
13. The promoter will be entitled to publish the prize winners name and photographs 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.