

## Terms and conditions

- 1 All persons entering this campaign competition (hereafter referred to as “the entrant/s”) agree that the competition rules as set out in these terms and conditions are binding on them. A copy of these competition rules is available at <http://www.absa.co.za/Absacoza/Offers/Promotions>.
- 2 The Organiser of this campaign competition is Absa. For purposes of this campaign competition “Absa” means Absa Bank Limited (registered number 1986/004794/06), all subsidiaries and associates of Absa Bank Limited and the ultimate holding company of Barclays Africa Group Limited, its subsidiaries and associates.
- 3 The entrant acknowledges that he/she has been given enough time to read these terms and conditions before entering into this competition. The entrant is aware of all the terms printed in bold.
- 4 **Absa, its directors, members, partners, employees, agents or consultants, the suppliers of goods or services and their respective spouses, life partners, business partners or immediate family members are not permitted to participate in this campaign competition.**

## Rules of the competition

- 5 This campaign competition starts 31 August 2015 and ends on 6 November 2015, both dates inclusive (refer to clause 7.1.1 for application dates). This will be the campaign period.
- 6 In order to qualify as an entrant, the entrant must –
  - 6.1 be resident in the Republic of South Africa;
  - 6.2 provide correct and full personal contact details, as required.
  - 6.3 be 18 years or older; and
  - 6.4 the entrant will provide his/her consent as per clause 12 below.

## 7 Method of entry

### 7.1 the entrant must: -

**7.1.1** apply for a New Home Loan and take up the finance with Absa during the campaign period. The bond of the new Home Loan must be registered in the Deeds Office on or before the campaign closing date of 6 November 2015. Absa will take no responsibility for late or delayed registrations.

7.2 All new Home loans applications received from 1 July 2015 onwards will be eligible for this campaign competition.

## 8 Exclusions: -

8.1 Legal entities, non-residents; building loans; vacant land; further advances; re-advances; accounts in arrears and section 45 / 57 applications to be substituted as debtors under existing loans will not be eligible to enter into this competition.

9 **Prizes: -**

- 9.1 One (1) Cash Prize of R500 000.00 (Five hundred thousand rand) which will be transferred to the winner's home loan account after registration of the bond in the Deeds Office.
  - 9.2 The winner is only entitled to receive one (1) prize during the campaign competition period.
  - 9.3 The cash prize will be paid into the home loan account which has been registered into the winner's name and not to individual participants who may be linked to the home loan account.
  - 9.4 Where the outstanding balance on the home loan account of the winner is less than the cash prize paid into the home loan account, Absa will settle the home loan account and make payment of the balance of the prize money into a bank account nominated by the winner, as the accumulation of credit balances on the home loan account is not allowed.
- 10 The winner will be randomly chosen from all Absa New Home Loan registered in the Deeds Office during the period of 1 September 2015 to 6 November 2015 by a registered auditor, chartered accountant, admitted attorney, commissioner of oaths or advocate by means of a lucky draw which will take place at the premises of Absa, situated at 45 Mooi Street, Hoskins House, Johannesburg on 12 November 2015.
- 11 The winner will be contacted telephonically on the contact numbers provided by the entrant to Absa, on the first working day after the draw referred to in clause 10 above. If the selected winner does not answer his/her landline and/or mobile phone, Absa will leave a message on the winning entrant's landline or mobile phone (if possible). Absa undertakes to try at least three (3) times on three (3) consecutive working days to notify the winning entrant. If Absa cannot get hold of the winning entrant telephonically or cannot leave a message telephonically, Absa will send a notice to the winner on the contact details (i.e. via sms, e-mail or post) provided by the entrant.
- 12 When the winner accepts his/her prize, he/she will provide their written consent to identify him/her by taking his/her photograph (at no fee) and publishing this photograph as well as the winner's name in relevant media as decided by Absa.
- 13 When the winner has given his/her written consent as set out in clause 12 above, Absa has the right to publish the winner's name and photographs (at no fee) in any advertising, promotional, print, point-of-sale or public relations material. The nature of these publications will be determined at the sole discretion of Absa, for a period of twelve (12) months from the date of the lucky draw.
- 14 **Absa is not liable in any way for any direct or indirect loss or damage because of an entrant or winning entrant's participation in the campaign competition.**
- 15 **If the campaign competition is ended as set out in clauses 5 and/or 18, no entrant will have any claim of any nature whatsoever against Absa..**

- 16 The prize: -
- 16.1 cannot be transferred to another person other than the winning entrant and will only be handed over if all details given are factually correct; and
  - 16.2 will not be exchanged for any other prize other than the prize offered in this competition.
- 17 Once the prize has been handed over in terms of these rules, the results of the promotion are final in all respects and no correspondence will be entered into.
- 18 If Absa cannot continue with the campaign competition for any reason beyond its reasonable control or if it is required to do so by any regulatory provisions or applicable laws, Absa may terminate or amend the terms of the campaign competition on condition that:-
- 18.1 termination or amendment is prior to the announcement of the winner; and
  - 18.2 reasonable notice of termination or amendment has been given to all entrants beforehand.
- 19 Amendments to the Terms and Conditions: -
- 19.1 Absa is entitled to amend the terms and conditions hereof in so far as it is deemed reasonably necessary and such amendments may relate to any aspect of such competition;
    - 19.1.1 the amendments may include the addition and or deletion of any exiting and or proposed terms and conditions of the competition as may be reasonably necessary, which amendments may also affect the identified prize money of such competition;
    - 19.1.2 subject to the provisions of clause 18, the proposed amendments may be effected prior to the starting date of the competition and during the campaign period, which amendments may result in the campaign period being reduced and or extended as deemed necessary;
    - 19.1.3 it is the entrant's responsibility to regularly check the website where the competition rules are made available as per clause 1 for any amendments.**
- 20 In the event that the terms and conditions of this competition are amended in terms of clause 19, such amendments shall become effective immediately or on such date as may be determined by Absa. However, all entrants who have received confirmation of the prize prior to such will remain eligible to receive the prize that has been awarded to them in accordance with the terms and conditions in force when they were selected as winners.
- 21 No entrant shall have any recourse or claim against Absa as a result of any amendment to these terms and conditions or as a result of Absa's cancellation, termination or suspension of the competition in line with these terms and conditions.