



Terms and conditions

1. All people entering this competition (the entrants) 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 from the Absa website.
2. The Organiser of this competition is Absa. For purposes of this competition "Absa" means Absa Group Limited (registered number 1986/004794/06), all subsidiaries and associates of Absa Bank Limited and the ultimate holding company of Absa Group Limited, its subsidiaries and associates.
3. 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 competition.
4. 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.

Personal Information:

5. Absa will only collect, store and use your personal information, such as name, age, telephone number and email address for the purposes of entering the entrant into the competition and for purpose of administering the draw as set out in these rules. This will not affect any existing marketing preferences that you have registered with Absa.
6. By entering the competition, your personal information may be transferred to our service providers and agents (including their sub-contractors) to store and use as necessary to administer the draw. We will never pass your information to any third party for them to use in their own direct marketing, without your consent.
7. Your personal information will be held on record for a short period of time as necessary to administer the draw and then securely destroyed.

Rules of the competition

8. **In order to qualify as an entrant, the entrant must:**
 - 8.1. be a South African citizen and hold a South African Identity document;
 - 8.2. provide correct and full personal contact details, as required;
 - 8.3. **Must be 18 – 27 years old**

Internal Only

8.4. Must be a full-time student studying towards an undergraduate or postgraduate degree, or qualification of one year or more

Method of Entry

9. In order to be eligible for the R21000 prize draw, entrants need to:

9.1. Go to the station website and Absa competition page, enter your details in the online form and answer the question about Absa.

9.2. Open an Absa Student account by 11 February 2021

Competition Details

10. This competition runs from 3 – 12 February 2021 on the following radio stations: Metro FM, 5FM, Good Hope FM, Gagasi FM and YFM

11. From 8 – 12 February 2021, there will be 2 winning moments a day per radio station, within the mid-afternoon and drive time shows.

12. During each of those shows, the presenter will call out 3 names drawn from the online entries, and the first name to call the studio back will be taken to air for a chance to win.

13. Once on-air, the listener will be asked a simple Absa-related question to win R2 100.

13.1. If the listener also ticked the opt-in box in the online form to be contacted by Absa, they will win an additional R1 000 in cash.

14. In the final winning moment on Friday 12 February 2021, the presenter will put the names of all the station entrants who have opened an Absa Student Cheque Account between 01 January and 11 February 2021 from that week into a random draw for a grand prize of R21 000.

15. Absa and the radio stations will not be held responsible for SMS charges, data charges or phone costs incurred while participating in this competition.

16. The judges' decision is final, and no further correspondence will be entered into.

Prizes

17. The prize is not transferrable or payable to another person and cannot be exchanged for any other item.

18. Absa and the radio stations will not be held liable for entries not received for any reason whatsoever and will not be responsible for network connectivity or hardware issues experienced while participating.

19. If an entrant chosen does not comply with any of the competition instructions or terms and conditions, their entry will be disqualified.

20. In the event that a winner cannot be successfully contacted, is ineligible to accept the prize, or contravenes the terms and conditions of this competition or of Absa and the radio stations the prize will be forfeited.

Internal Only

21. Payment of the prize money can take up to 8 weeks from the time of contact.
22. The final prize payments will be facilitated by Carat into the winners' Absa account.
23. Absa and the radio stations reserve the right to cancel or amend the competition and these terms and conditions without notice. Any changes to the competition will be notified to participants as soon as possible by the promoter.
24. Employees of Absa and the radio stations, and their immediate family and friends, are not permitted to enter the competition.
25. By entering this competition, a participant is indicating his/her agreement to be bound by these terms and conditions.
26. Absa is not liable in any way for any direct or indirect loss or damage because of an entrant or winner's participation in the competition.
27. If Absa cannot continue with the competition for any reason beyond its reasonable control or if it is required by any regulatory terms or applicable law, Absa may end or alter the terms of the competition on condition that—
 - 27.1. no winner have been determined; and
 - 27.2. reasonable notice has been given beforehand to all entrants.
28. If the competition is ended as set out in 27 above, no entrant will have any claim of any nature whatsoever against Absa.
29. Absa is not obliged to award more than the defined prize.
30. The prize cannot be transferred and will only be awarded if all details given are factually correct;
31. 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 allowed.
32. Amendments to the Terms and Conditions:
 - 32.1. Absa is entitled to amend the terms and conditions thereof in so far as same is deemed necessary and such amendments may relate to any aspect of such competition;
 - 32.1.1. the amendments may include the addition and or deletion of any existing and or proposed terms and conditions of the competition, which amendments may also affect the identified prize including but not limited to cash prize of such competition;
 - 32.1.2. the proposed amendments may be effected prior to the starting date of the competition and during the Competition Period, which amendments may result in the Competition Period being reduced and or extended as deemed necessary;
 - 32.1.3. 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.
33. In the event that the terms and conditions of this competition are amended in terms of clause 25, such amendments shall become effective immediately or on such date as may be determined by Absa. However, all entrants who have received

Internal Only

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.

34. 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.

Internal Only

Absa Bank Limited Reg No 1986/004794/06 Authorised Financial Services Provider Registered Credit Provider Reg No NCRCP7