

STANDARD BANK INSURANCE BROKERS PROPRIETARY LIMITED
(SBIB/WE/US/OUR)
TERMS AND CONDITIONS (TERMS) FOR YFM AND FLEXIBLE FUNERAL PLAN
COMPETITION (COMPETITION)

Please read the Terms carefully and pay special attention to the clauses that are in bold, as they may limit our liability (responsibility) or involve some risk to you. Any reference to “you” in these Terms refers to you as a participant in the Competition.

1. DURATION

The Competition starts at 00:01 on Thursday, 6 October 2022 and ends at 23:59 on Friday, 14 October 2022 (**Competition Period**).

2. REQUIREMENTS

To qualify for the Competition, you must:

- 2.1.1 permanently reside in the Republic of South Africa;
- 2.1.2 be 18 years or older; and
- 2.1.3 **not be** an employee of SBIB or the Standard Bank Group.

3. HOW TO ENTER

- 3.1 You must listen to the Drive Show from 3 to 7pm on YFM (**Radio Station**) and enter on the Radio Station website, www.yfm.co.za. If your entry is selected, the Radio Station host (**Host**) call you and will ask you to answer the true or false question related to the Standard Bank Flexible Funeral Plan (**Quiz Entry**).
- 3.2 If you select the correct answer for the Quiz Entry you will win R1000 in cash (**Additional Prize**) and you will get to play the game live on air (**game**).
- 3.3 The game entails a selection of letters with a cash value attached to it. You have 30 seconds to play the game.
- 3.4 You must select a letter from your surname (or name and surname) and the Host will reveal the cash value of the letter, if you are happy with the cash value you may stop the timer and will win the cash value of that letter or you may select another letter if you are not happy with the cash value revealed to you. If you

elect to choose another letter, the value of that letter will replace (**and will not be in addition to**) the value of the letter you had chosen prior. The game will continue until you are happy with the cash value (**Main Prize**).

3.5 If the timer completes the 30 seconds before you make a selection you will not be entitled to win the Main Prize but you will get the Additional Prize.

4. **PRIZES**

4.1 Every day during the Competition Period, 1 (one) entrant stands a chance to win the Additional Prize and the Main Prize.

4.2 The Additional Prize and the Main Prize are collectively referred to as the **Prize**.

4.3 There will be a total of 5 (five) entrants who win the Prize.

4.4 Upon entry, if you ticked the option to be contacted by Standard Bank you will receive double your prize.

5. **GENERAL**

5.1 We are the promoter of the Competition. Any reference to **we/us/our** includes our directors, sponsors, agents or consultants, where the context allows for it.

5.2 These Terms are governed by the Consumer Protection Act 68 of 2008.

5.3 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).

5.4 By entering the Competition, you are bound by these Terms.

5.5 ***We reserve the right to amend these Terms.***

5.6 ***We must process your personal information to validate your entry and, if you are a Prize winner, to make the Prize available to you. By entering the Competition, you consent to us processing your personal information for this purpose. If you do not consent, please do not enter the Competition.***

- 5.7 The Prize winner will be chosen randomly from a pool of calls and selected by the Radio Station. The first valid Quiz Entry selected live on air every day on the Radio Station during the Competition Period will win the Prize.
- 5.8 The Prize winner will be notified live on air every day during the afternoon show on the Radio Station by the Host.
- 5.9 Once the Prize winner accepts the Additional Prize and, if applicable, the Main Prize, it will be deposited within 30 days to the Prize winner's nominated bank account.
- 5.10 ***We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:***
- 5.10.1 ***a Prize winner's entry is not valid.***
- 5.10.2 ***a Prize winner has breached these Terms.***
- 5.10.3 ***a Prize winner does not provide us with their correct banking details within 10 days from the date that the Prize winner was requested to do so.***
- 5.10.4 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.***
- 5.11 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding and no correspondence will be entered into.
- 5.12 If the Prize winner agrees to it, we may publish their name and/or photo in any internal or external advertising or promotional material for 12 months from the date on which the Prize winner accepts the Prize. We will determine the nature and distribution of these materials. If a Prize winner does not consent to the publication of their name and/or photo, the Prize winner will still receive the Prize.
- 5.13 The Prize may not be exchanged for any other item. We do however reserve the right to substitute the Prize with any other prize of a similar commercial value.

- 5.14 ***We are not responsible if your entry is not successfully submitted or a Prize winner does not successfully receive or take up a Prize for any reason, including because of a technological failure.***
- 5.15 ***We are not responsible for any loss or damage which you or any third party may suffer as a result of you participating in the Competition or accepting a Prize.***
- 5.16 ***If required by the Minister for Trade and Industry, the National Consumer Commission or for any other reason, we can end the Competition immediately with or without notice to you. If this happens, you waive (give up) any rights which you may have against us and you will have no claim against us.***
- 5.17 ***Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to get assistance if you have a grievance.***