

Shop with a friend Insurance promotional competition Terms and conditions

Terms and conditions for the September shop with a friend insurance promotional competition conducted by the standard bank insurance brokers (proprietary) (“the promoter/we/us/our”)

Important clauses, which may limit our responsibility; place an obligation on you to indemnify us; involve an acknowledgement of any fact; or involve some risk for you, will be in bold and italics or highlighted. You must pay special attention to these clauses.

1 DURATION

The promotional competition starts at midnight on Thursday, 6 September 2012 and ends at midnight on Sunday, 30 September 2012 (“Competition Period”).

2 ENTRANT REQUIREMENTS

2.1 To qualify as an entrant into the promotional competition you must meet all of the following requirements (“Requirements”):

- 2.1.1 Be a South African citizen or a permanent resident of the Republic of South Africa;
- 2.1.2 Be 18 (eighteen) years or older; and
- 2.1.3 Hold a valid South African identity document.

3 HOW TO ENTER

3.1 You are not required to complete any entry forms to enter this promotional competition.

3.2 To enter, respond to the “Shop with a Trusted Friend” reminder email sent by the Promoter to your email box by SMS’ing “FRIEND” to 39641 during the Competition Period then you will automatically be entered and a representative of the Promoter will call you.

4 PRIZES

4.1 4 (four) entrants stand a chance of winning a share of R20,000.00 (twenty thousand rand) in cash prizes.

4.2 4 (four) entrants will be randomly drawn by means of a lucky draw (“Lucky Draw Winners”) to each win R5,000.00 (five thousand rand) cash (“Luck Draw Prize”) which will be paid into each Lucky Draw Winners chosen transactional account.

4.3 All Lucky Draw Winners will be required to provide proof of identity and their transactional account details into which the Lucky Draw Prize will be paid, on request by the Promoters representatives.

5 GENERAL

- 5.1 The Promoter of the promotional competition is Standard Bank Insurance Brokers (Proprietary) Limited (“the Promoter”).
- 5.2 The Promoter, its directors, members, partners, employees, agents or consultants and their spouses, life partners, parents, children, siblings, business partners or associates are not eligible to participate in or enter the promotional competition.
- 5.3 All information relating to the promotional competition and published on the websites of the Promoter; or any promotional or advertising material forms part of these terms and conditions of entry.
- 5.4 No entry will be considered to be valid until a validation process has taken place.
- 5.5 You can only enter this promotional competition once.
- 5.6 The Lucky Draw Winners shall be chosen by means of a lucky draw conducted by the Promoter’s internal auditors. The lucky draw will be held on Friday, 5 October 2012 at 10h00 at 5 Simmonds, Marshalltown, Johannesburg. The first 4 (four) entrants drawn will win the Lucky Draw Prizes.
- 5.7 The Lucky Draw Winners will be notified by the Promoter’s marketing department by telephone within 10 (ten) business days of the lucky draw.
- 5.8 The Lucky Draw Prizes are not transferable and should the Promoter be unable to contact the Lucky Draw Winners after a 12 (twelve) month period, the Lucky Draw Prize shall be subject to a separate draw and shall be allocated in terms of the promotional competition.
- 5.9 In the event of a dispute, the decision of the Promoter will be final and binding on all aspects of the promotional competition and no correspondence will be entered into.
- 5.10 The Promoter will be entitled to publish a Lucky Draw Winner’s name and photograph in any advertising, promotional, print, point of sale or public relations material, the nature and manner of such releases to be determined within the sole discretion of the Promoter, for a period of 12 (twelve) months after the date that the Lucky Draw Winners are determined, after having being publicly announced as the Lucky Draw Winners of the promotional competition and provided that the Lucky Draw Winner/s expressly consents to such.
- 5.11 If required by the Minister for Trade and Industry, the National Consumer Commission or for whatever other reason, the Promoter shall have the right to terminate this promotional competition with immediate effect and without notice of such termination. In such event, all entrants hereby waive any rights, which they may have against the Promoter and hereby acknowledge that they will have no recourse or claim of any nature whatsoever against the Promoter, its directors, members, partners, employees, sponsors, agents or consultants.
- 5.12 All entrants, by entering this promotional competition, agree to be bound by these terms and conditions
- 5.13 Subject to paragraph 5.15 the Lucky Draw Prizes cannot be changed for any other prize other than the Lucky Draw Prize offered in terms of clause 4 above.
- 5.14 The Promoter reserves the right to substitute any Lucky Draw Prize with another prize of similar commercial value.
- 5.15 The Promoter is not liable for the failure of any technical element relating to this promotional