

**STANDARD INSURANCE BROKERS PROPRIETARY LIMITED (SBIB/WE/US/OUR)**  
**TERMS AND CONDITIONS (TERMS) IN RESPECT OF THE “GET A QUOTE” COMPETITION**  
**(COMPETITION)**

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

**1. DURATION**

The Competition starts at 00:00 on Friday, 9 October 2020 and ends at 23:59 on Monday, 30 November 2020 (**Competition Period**).

**2. ENTRANT REQUIREMENTS**

To qualify as an entrant into this Competition you must meet the following requirements:

- 2.1 be 18 (eighteen) years of age or older; and
- 2.2 permanently reside in the Republic of South Africa.

**3. HOW TO ENTER**

- 3.1 To enter the Competition, you must obtain an obligation-free insurance quote from us by doing the following during the Competition Period:

- 3.1.1 watch SABC1, SABC2, SABC3 and/or ETV television channels;
- 3.1.2 sms the relevant keyword as seen during the SBIB insurance insert/squeezeback/scrolling bar to **31492** (standard sms rates apply, free and bundled sms's do not apply); and
- 3.1.3 visit our website at <https://www.standardbank.co.za/southafrica/personal/products-and-services/insure-what-matters/yourself/funeral-plans/flexible-funeral-plan> or contact our whatsapp line on 0645700291 and follow the process to obtain your obligation-free insurance quote.

- 3.2 You may enter the Competition as many times as you want, as long as you follow the steps in clause 3.1 to obtain an obligation-free insurance quote **for a different insurance product** each time.

- 3.3 ***Please note that even if you enter multiple times, you will not be eligible to win more than one Prize.***

- 3.4 There are no forms to fill in and once you meet the requirements set out in clause 2 above and this clause 3, you will automatically be entered into the Competition.

**4. PRIZES**

Two lucky entrants stand a chance to each win a R100 000.00 cash prize (one hundred thousand Rand) (**Prize**).

**5. LUCKY DRAW PROCESS AND GENERAL**

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

- 5.2 You are not eligible to participate in this Competition if:

- 5.2.1 you are a director, member, partner, employee, agent or consultant of ours; or
- 5.2.2 you are an immediate family member of any of the persons specified in clause 5.2.1.
- 5.3 These Terms are governed by the Consumer Protection Act 68 of 2008, which will apply to this Competition and all other information relating to the Competition (including any promotional or advertising material that is published).
- 5.4 By entering this Competition all entrants agree to be bound by:
- 5.4.1 these Terms; and
- 5.4.2 any third-party supplier terms and conditions, including the terms and conditions of the SABC and/or ETV television channels.
- 5.5 ***We will need to process your personal information to validate your entry and if you are a Prize winner, to make the Prize available to you. By entering this Competition, you consent to us processing your personal information for this purpose. If you do not consent to us processing your personal information, please do not enter this Competition***
- 5.6 ***No entry will be considered to be valid until a validation process has taken place.***
- 5.7 The Prize winners will be chosen by means of two lucky draws conducted by our risk assurance partners at 30 Baker Street, Rosebank, Johannesburg as follows:
- 5.7.1 first lucky draw will be conducted on 15 November 2020;
- 5.7.2 second lucky draw will be conducted on 15 December 2020.
- 5.8 The first valid entry drawn during each of the lucky draws will win a Prize.
- 5.9 Winners will be announced on the SABC/ETV television channels. Our representatives or the SABC's representatives will contact winners telephonically and by email by the dates set out below to advise that they have won a Prize and to arrange delivery of the Prizes:
- 5.9.1 the Prize winner of the first lucky draw will be contacted by no later than 30 November 2020;
- 5.9.2 the Prize winner of the second lucky draw will be contacted by no later than 30 December 2020;
- 5.10 Subject to the provisions of clause 5.11 The Prizes will be available to the Prize winners by the following dates:
- 5.10.1 for the first lucky draw, the Prize will be paid into the bank account advised by the Prize winner for this purpose by no later than 1 January 2021;
- 5.10.2 for the second lucky draw, the Prize will be paid into the bank account advised by the Prize winner for this purpose by no later than 1 February 2021.
- 5.11 ***Please note that the Prize will only be paid into a bank account in the Republic of South Africa which is registered in the name of the Prize winner – the Prize will not be paid into a third party bank account or a bank account which is held outside the Republic of South Africa. If a Prize winner does not meet these requirements, the Prize will be regarded as forfeited and we reserve the right to draw an alternate Prize winner.***

- 5.12 **Where relevant, if:**
- 5.12.1 ***an entrant is not contactable for whatever reason;***
- 5.12.2 ***an entrant does not accept the Prize within a period of 14 days from the date on which any lucky draw takes place;***
- 5.12.3 ***an entry is not valid for whatever reason;***
- 5.12.4 ***an entrant has breached these terms and conditions;***
- 5.12.5 ***an entrant renounces the Prize or we deem such entrant to have renounced the Prize,***
- we reserve the right to declare the Prize forfeited and/or choose a new Prize winner.***
- 5.13 In the event of a dispute, our decision will be final and binding on all aspects of the Competition and no correspondence will be entered into.
- 5.14 We will be entitled to publish each Prize 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 our sole discretion), for a period of twelve months from the date of announcing such Prize winner. Each Prize winner will be given the opportunity to decline the publication of their images and to participate in our marketing material insofar as it relates to the Competition.
- 5.15 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.
- 5.16 ***We assume no risk and/or liability whatsoever for the failure of any technical element in the Competition which may result in an entrant's entry not being successfully submitted and/or a Prize winner not successfully receiving or taking up a Prize. Once a Prize winner accepts a Prize, such Prize winner accepts such Prize at his/her own risk.***
- 5.17 ***We assume no liability whatsoever for any direct or indirect loss, harm or damage arising from an entrant's participation and/or any Prize awarded in the Competition or for any loss or damage, howsoever arising. All persons, whilst participating in this Competition, indemnify and hold us harmless from and against any loss, damage, harm or injury (whether arising from negligence or otherwise) which may be sustained as a result of any claim, costs, expense, loss or damages which may be made by any third party.***
- 5.18 ***If required by the Minister for Trade and Industry, the National Consumer Commission or for whatever other reason, we will have the right to terminate this Competition with immediate effect and without notice of such termination. In such event, all entrants hereby waive any rights, which they may have against us and hereby acknowledge that they will have no recourse or claim of any nature whatsoever against us.***