



Money Moves Challenge – Branch Network Campaign

Terms and Conditions

This competition is organised by Old Mutual Finance (Pty) Ltd (OMF) The use of the words “us” and “our” means “Old Mutual Finance (Pty) Ltd, and “you” and “your” refers to “the participant/s”. All participants agree to be bound by these Terms & Conditions including the Pie Management Travel Agency Terms and Conditions annexed hereto and agree that their personal information may be used by the organiser and shared with the organiser’s service providers for purposes of the competition and related identification. Your personal information will be processed in accordance with the Old Mutual Privacy Notice. The Privacy Notice explains how we may obtain, use, and disclose your personal information and informs you of your rights and how to exercise them. To view the full Old Mutual Privacy Notice and exercise your preferences, visit our website at www.oldmutual.co.za.

Campaign Name	Money Moves Challenge – Branch Network Campaign
Competition Period	The Money Moves Challenge will run from 15 April 2026 to 30 June 2026 across all branches. Old Mutual Finance reserves the right to amend these terms and conditions at any stage.
Eligibility	This competition is open to any legal resident of the Republic of South Africa who is a natural person, 18 years of age or older.
Qualifying criteria	Qualification and participation in this competition is strictly limited to customers who meet the qualifying criteria listed below. Stock of the entry cards are limited and only 100 entries per branch is permitted. <u>Rules & Mechanics:</u> 1. Collecting the Card: <ul style="list-style-type: none">• Customers must visit a branch and speak to a consultant to receive a Money Moves Card.• Money Moves entry card is free if charge 2. Earning Stickers: <ul style="list-style-type: none">• Clients earn a sticker each time they engage with staff for one of the listed actions and complete the required action on the card.• Actions can be completed in any order over the campaign Period.• Stickers are not awarded for simply picking up a card or entering the branch without engagement.• <u>The listed actions to be completed are:</u>• Opt in to competition via client registration• (https://www.oldmutual.co.za/moneymoves/)• Get free credit report• Get an Old Mutual Connect SIM Card or Recharge minimum of R85 during the campaign period• Join Old Mutual Rewards• Deposit, transact and swipe on your OM Bank Account• Join the Old Mutual WhatsApp by adding 0860 933 333 as a contact• Loan quote is obligation free• Refer a friend (https://forms.office.com/r/NXt1JdF4Ch?origin=lprLink) 3. Completing the Card: <ul style="list-style-type: none">• Customers must collect all required stickers before the end of the Campaign Period to qualify to be entered into the draw.• All actions listed on the card must be completed at the same branch where the card was issued.• Once completed, the card must be placed in the competition box at the branch.



- Every participant may only enter the competition once; therefore, a participant may only enter one card into the lucky draw across all branches.

Competition prize

All participants meeting the qualifying criteria will be eligible for an entry into the draw:

1. Three winners will each win one of three holiday vouchers valued at R15,000 each.
2. Each winner may select any local or international holiday package from existing or tailored itineraries provided by Pie Management Travel Agency, subject to the agency's terms and conditions.
3. The R15,000 voucher may be used toward any itinerary arranged through Pie Management Travel Agency. Should the winner extend the stay, increase the number of travellers, upgrade accommodation, or amend the itinerary, any costs exceeding the voucher value will be for the winner's account.
4. Travel-related costs such as passports, visas, transfers, insurance, and mode of transport (e.g. land, air, rail or water transport) may be included within the voucher value depending on the selected package. If including such costs exceeds the voucher value, it will be for the winner's own account.
5. The winner remains responsible for any costs not covered by the voucher, including but not limited to taxes, hotel incidentals, spending money, and personal expenses.
6. The voucher may be used for travel arrangements involving two or more people, provided the total booking value does not exceed the voucher amount of R15 000 or the winner settles any additional balance.
7. Health disclaimer: The organiser, Pie Management Travel Agency, and their agents accept no responsibility for the health of the winner or travellers. It is the responsibility of the winner and accompanying travellers to take any necessary health precautions.
8. The prize is not transferable and may not be exchanged for cash. It will be issued only as a travel credit voucher redeemable through Pie Management Travel Agency. Refunds, where applicable, will be processed as travel credit and will expire 12 months from the voucher issue date.
9. If the winner selects a holiday package above the threshold of R15 000, he/she will be liable to pay the difference.
10. Holiday must be booked within two months of the voucher being issued, and the trip must be completed within twelve months of receipt; and use the full value of the voucher when making a booking.

Winner (s) selection and notification

1. Winners will be drawn within 30 business days after the end of the campaign period.
2. Completed cards will be entered into a draw at each branch, with three winners across the regions.
3. Winners will be selected based on meeting the qualifying criteria by means of a random draw in branch at the end of the competition Period, overseen by internal auditors.
4. We reserve the right to postpone the competition to another date for any reason whatsoever it will be updated on the campaign page.
5. Winners will be contacted telephonically by the contact details we have on the system, by an Old Mutual regional representative to arrange delivery to nearest branch. The winners must claim their prize within 10 days.



	<ol style="list-style-type: none">If unsuccessful in making contact within 5 business days of the first attempt, the prize will be forfeited and we reserve the right to re-draw a new winner under the same conditions, or not at all.In the event of a dispute, or for any other reason, Old Mutual Finance holds the right not to hand over the prizes to the winner.
Receipt of the competition prize	<ol style="list-style-type: none">The Prize is redeemable by the customer within 12 months of been issued.
Competition exclusion	<ol style="list-style-type: none">Participants that fail to meet the competition eligibility and Qualifying criteria as set out above. The following transactions do not qualify for earning stickers under the Money Moves challenge:<ul style="list-style-type: none">General Account Servicing & QueriesStatement Printing & Balance EnquiriesPIN Resets & ChangesStop Payments & Debit Order DisputesAffidavit & Letter Requests (e.g., bank confirmation letters, proof of account)Fraud & Dispute ReportingInsurance Policy Queries & Updates (excluding new policy sign-ups)Fixed Deposit & Investment Maturity HandlingSIM Swap RequestsFuneral Cover-Related queries and transactionsLoan/Product Servicing (e.g., balance inquiries, payment arrangements)
Who cannot take part	<ol style="list-style-type: none">Any employee, director, member, partner, agent of, or consultant of the Old Mutual Group, Pie Management Travel Agency and competition organiser(s).Any other person who directly or indirectly controls the organiser(s.)Any supplier of goods and/or services in connection with this competition.The spouse, life partner, siblings, children, or parents of any of the persons named above.
Right to end the competition	We reserve the right to end this competition at any stage for whatever reason.

General rules

- You may not attempt to do anything to change the outcome of the competition in any way.
- If you fail to comply with any part of these rules, you will be disqualified and you will forfeit any prize(s).
- The right of admission into this competition lies solely with us and is non-negotiable.
- The organisers reserve the right to carry out reasonable due diligence to confirm eligibility and help ensure that the use of any such person in advertising or publicity for the Campaign will not bring the organiser.
- Participants indemnify the Old Mutual Group, including Old Mutual Finance (Pty) Ltd, their directors, affiliates, members, partners, employees, agents, consultants, suppliers, contractors and sponsors against any loss or damages, either direct, indirect, consequential, or otherwise, arising from your participation in this Campaign.
- The prize cannot be sold or transferred to any person other than the winner.
- By entering the competition, you indemnify and hold us harmless in respect of any failure by us to comply with these Terms and Conditions.
- In the event that you are a winner, you agree to use the prize/s entirely at your own risk and hereby indemnify and hold us harmless for any accident, injury, harm, death, damages, costs and/or loss sustained by you as a result of the possession or use of prize/s won in the competition and for any loss,



damage, harm or injury which you may sustain as a result of any claim which may be made against us by any third party, while participating in this competition or at any time thereafter.

- 9) If we are required by any legislation, the Minister of Trade and Industry, or the National Lotteries to alter any aspect of the competition or to terminate the competition because of changes in legislation, we will have the right to terminate this competition with immediate effect and without notice of such. In such event, you shall waive any rights which you may have against us and acknowledge that you will have no recourse or claim of any nature whatsoever against us, our agents, contractors and/or sponsors.
- 10) We may amend, modify, or change these Terms and Conditions in our sole and absolute discretion without notice. By participating or continuing to participate in the competition, you agree and understand that you will be bound by the amended terms and conditions.
- 11) Our decision will be final and binding, and no correspondence will be entered into.
- 12) We may refuse to award any prize to you if there is suspicion of any irregularities or fraudulent activities.
- 13) We are not responsible for any costs the winner may have when claiming or using the prize.
- 14) At our request, winners will have the option of participating in all promotional activity (such as publicity and photography) surrounding the winning of the prize, free of charge. You consent to us using your name, likeness, image and/or voice in the event that you are a winner (including photograph, film and/or recording of the same) in promotional material or in any media for an unlimited period without remuneration for the purpose of promoting this competition (including any outcome) and promoting any products manufactured, distributed and/or supplied by us.
- 15) If for any reason any prize winner is not eligible to win the prize, that person will lose his or her right to the prize and will forfeit the prize.
- 16) We assume no responsibility whatsoever for any entry that has been left out from participation for any reason.
- 17) We reserve the right to withhold any prize until it is entirely satisfied that the claimant of the prize is the bona fide winner.
- 18) Should the winner be found not to have complied with these competition rules, he/she will automatically be disqualified, and any prize may be retracted.