



April 2022

LENDING COMPETITION SOCIAL MEDIA CAMPAIGN | CUSTOMER TERMS AND CONDITIONS

1. The use of the words “us” and “our” means “Old Mutual Limited, the organiser of the competition” and “you” and “your” refers to “the competition participant/s”.
2. By entering the competition, all participants and winners agree to be bound by these competition rules and agree that their personal information may be used by Old Mutual and shared with Old Mutual’s service providers for purposes of the competition and related identification.

THE PRIZE

WIN ONE OF TWENTY R10 000 CASH PRIZES

3. 20 participants will stand a chance to win R10 000.
4. To qualify to win you must:
 - Be 18 years of age or older;
 - Apply for an obligation free quotation for a personal loan
 - Provide your valid ID, 3 months’ bank statements, and a current payslip.
5. Participants must apply for a personal loan quotation at an Old Mutual Branch or online.
6. An entry is deemed valid once you receive the loan quotation.
7. Old Mutual will endeavour to ensure details of the prize are final, however Old Mutual reserves the right to amend the details and/or value of the prize.
8. For the prize to be redeemed, participants must have a valid South African ID and an active Money Account. If the winner does not have a Money Account, we will open one at your request.
9. The competition runs from 7 April 2022 to 30 June 2022.
10. The winners will be announced by no later than 1 August 2022.
11. The prize winners will be chosen from a random draw of entries and contacted telephonically.
12. Employees, directors and their immediate families, agents, contractors and consultants of Old Mutual Limited, any of its associates, merchandisers, advertising, promotional and PR agencies, associates or business partners are not permitted to participate in this competition.

General rules

13. The competition is not an inducement for you to take up a loan and/or credit life insurance with Old Mutual.
14. Entry into the competition and/or acceptance of the prize does not obligate you to accept the loan application or to enter into a loan agreement with Old Mutual.
15. The right of admission into this competition lies solely with us and is non-negotiable.
16. The prize cannot be transferred to any person other than the winner.
17. By entering the competition, you indemnify and hold us harmless in respect of any failure by us to comply with these Terms and Conditions.
18. 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.

19. 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 as a result 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.
20. 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.
21. Our decision will be final and binding, and no correspondence will be entered into.
22. We may refuse to award any prize to you if there is suspicion of any irregularities or fraudulent activities. We reserve the right to award the prize to the next randomly drawn participant.
23. We are not responsible for any costs the winner may have when claiming or using the prize.
24. We reserve the right to carry out reasonable due diligence to confirm eligibility and help ensure that the use of any winner in advertising or publicity for the competition will not bring us or sponsor brands into public disrepute, contempt, scandal or ridicule or reflect unfavourably on the competition as determined by us in our sole discretion.
25. 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.
26. We will use our reasonable efforts to contact the winner telephonically. If we cannot contact a prize winner after these efforts, or if the winner does not open a Money Account, that person will lose his or her right to the prize and will forfeit the prize. We reserve the right to award the prize to the next randomly drawn participant.
27. 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. We reserve the right to award the prize to the next randomly drawn participant.
28. We assume no responsibility whatsoever for any entry that has been left out from participation for any reason.
29. We reserve the right to withhold any prize until it is entirely satisfied that the claimant of the prize is the bona fide winner.
30. Should the winner be found not to have complied with these Terms and Conditions, he/she will automatically be disqualified and any prize may be retracted. We reserve the right to award the prize to the next randomly drawn participant.