

Sales Referral Competition Terms and Conditions

1. The promoter of this competition is African Bank Limited (“the promoter” or “African Bank”).
2. The competition is open to eligible and qualifying customers of African Bank.
3. Only customers who make use of USSD to refer leads to African Bank will automatically be entered into the competition. The lead must be in respect of a person who has not dealt with African Bank in the past (i.e. not an existing customer of African Bank), and the lead must lead to a successful sale of an African Bank product.
4. The duration of this competition is 20170313 to 20170430.
5. The winner will win a prize, that is, a Proline Laptop or 1 of 6 holidays in either Cape Town, Johannesburg or Durban.
6. There will be one winner every week.
7. Eligible participants will be entered into the prize draw on the Draw Date.
8. Winners will be chosen by random selection from the pool of eligible participants.
9. The competition timelines are as follows:

Qualifying Start Date	Qualifying End Date	Draw Date	Notification
17 March 2017	30 April 2017	Friday of each week	Within 28 days of the Draw Date

10. In the event that any of the winners cannot be successfully contacted following all reasonable attempts to do so and in any event within 28 days of the Draw Date, the Promoter reserves the right to draw another winner in substitution.
11. Multiple entries will not be permitted and participants will be disqualified in cases of multiple entries.
12. Entries which are unclear, illegible, and contain errors will be disqualified.
13. Participants must ensure that any information which they provide is accurate, complete and up-to-date.
14. Winners will be chosen at random from the pool of eligible entries using a random number generator.
15. The selected winners must be customers of African Bank at the time of the prize draw.
16. All claims to prizes will be subject to security and validation checks.
17. No participation will be considered valid until a validation process has taken place.
18. Winners will be notified by SMS, telephone or email.
19. By entering the draw all participants and winner(s) agree to be bound by these rules which will be interpreted by the promoter.
20. The promoter’s decision, in all matters relating to the campaign, is final and binding, and no correspondence will be entered into.
21. All participants indemnify the promoter, their advertising agencies, advisors, suppliers, nominated agents and dealers against any and all claims arising however including willful misconduct, negligent act or omission from their participation in the promotion.
22. The promoter will be entitled to publish the prize winners name and photograph in any advertising, promotional, print, point of sale or public relations material, the nature and the manner of such releases to be determined within the sole discretion of the promoter, for a period of 12 months from the date of contacting the winner and provided that the prize winner expressly consents to such.
23. The promoter is not liable for the failure of any technical element relating to this campaign that may result in any submission not being successfully completed.
24. All information relating to this campaign and published on any promotional material will form part of the terms and conditions of participation.
25. The promoter, its associate companies, agents, contractors and sponsors assume no liability, whether direct or indirect loss or damage, arising from participation in the campaign, or of any loss howsoever arising.
26. If the promoter is required by the Minister of Trade and Industry or the National Lotteries Board to alter any aspect of this campaign or to terminate the campaign as a result of changes in legislation, the promoter will have the right to terminate this campaign with immediate effect and without notice of such termination. In such event, all participants hereby waiver any rights which they may have against the promoter, its agents, contractor and/or employees.
27. Participation in this campaign implies full knowledge and acceptance of the rules.
28. The Promoter reserves the right to substitute any prize with another prize of similar commercial value.

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29. Qualifying participants accept all responsibilities, risk and liability arising from possession of any award as per these terms and conditions, which shall include, but shall not be limited to, usage and any responsibilities arising therefrom by participants and/or any persons directly or indirectly under the control and/or direction and/or by consent of the participants, any loss, damage or expense of whatever nature and howsoever arising.
30. Furthermore, participants indemnify African Bank, its affiliates and/or subsidiary companies from any losses, liability, defects inherent in the patent and/or latent which may become apparent at any time, damages including direct, indirect, special and consequential damages, costs and/or expenses of any nature whatsoever arising from participants' possession and/or use, lawful and/or unlawful, thereof.