

PROMOTION RULES – Targeted Direct Marketing Campaign: Free R300 of airtime for the first 1 000 disbursed customers in campaign population.

(Promotion period: 30 May 2018 – 30 June 2018)

1. The promoter is African Bank Limited (“the promoter”).
2. Only persons who are 18 years or older and are resident within the Republic of South Africa may qualify for this promotion.
3. The first 1 000 (one thousand) customers would qualify for this incentive of R300 (three hundred rand) of airtime, upon being marketed to in the targeted campaign file and whose credit is disbursed on or before 30 June 2018. The airtime will be uploaded to the customer’s latest cellphone number, as provided on their application and upon successful disbursement of the credit.
4. The promotion timelines are as follows:

Commencement date	Promotion end date
30 May 2018	30 June 2018

5. Customers, following receiving a marketing SMS, automatically qualify for the promotion upon successful disbursement of an African Bank loan or credit card. All limit increases are excluded from this promotion.
6. All participants agree to be bound by these rules which shall be interpreted by the promoter and the promoters’ decision regarding any disputes will be final and binding.
7. All participants indemnify the promoter, their advertising agencies, advisors, suppliers, nominated agents and dealers against any and all claims howsoever arising including wilful misconduct, negligent acts and/or omissions.
8. The promoter is not liable for the failure of any technical element relating to this promotion including instances where the airtime fails to upload to a cellphone.
9. All information relating to this promotion and published information on any promotional material will form part of the terms and conditions of participation.
10. The promoter, its associate companies, agents, contractors and sponsors assume no liability whether direct or indirect loss or damage arising from a customer’s participation in the promotion, or of any loss howsoever arising.
11. If the promoter is required by the Minister of Trade and Industry or the National Lotteries Board to alter any aspect of this promotion or to terminate the promotion as a result of changes in legislation, the promoter will have the right to terminate this promotion with immediate effect and without notice of such termination. In such event, all participants hereby waive any rights which they may have against the promoter, its agents, contractors and/or employees.
12. Participation of this promotion implies full knowledge and acceptance of the rules.

13. 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 there from 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.