

TERMS AND CONDITIONS – African Bank – December Promotional Campaign

1. Terms and Conditions

- a. All persons (“**Participants**”) entering the **African Bank – December Promotional Campaign (“Promotion”)** agree that the promotion rules as set out in these terms and conditions (“**Terms and Conditions**”) are binding to them.
- b. The promoter of the campaign is African Bank Limited (“**the Promoter**”).
- c. **TLC Marketing Worldwide PTY (LTD)** (registration number: 2010/011691/07), a private company duly incorporated in accordance with the laws of the Republic of South Africa with its registered address at 1st Floor, Block F, 150 Linden Road, Strathavon, Sandton, 2196 (“**TLC**”), is the agent of the Promoter for this Promotion.
- d. Only persons who are 18 years or older and are resident within the Republic of South Africa may participate in this promotion.
- e. Directors, and agents of the promoter, their immediate families, life partners, business associates, any advertising agencies of the promoter, their printers, their marketing suppliers and their family members and any person directly involved with the deriving, production, management or marketing of this promotion are not eligible to participate in or enter this promotion.
- f. This Promotion offer runs from **3 December 2018 to 16 February 2019 and the last redemption date will be 16 March 2019** after which date the promotion will automatically lapse.

2. Entry Process

- a. To participate or enter the Promotion, Participants must perform a loan enquiry or complete a loan application with African Bank via any of the available channels listed below:

Loan Enquiry Means:

Enquiry is when a consumer/customer receives an indicative offer/quote without submitting all/any of the required documentation.

Loan Application Means:

All supporting documentation must be submitted in order for an application to be regarded as complete.

- i. African Bank Website;
- ii. African Bank Branch; or
- iii. African Bank Call Centre.

3. Nature of the Reward Services

- a. These terms and conditions are applicable to:
 - i. The Participants qualifying criteria;
 - ii. The terms and conditions applicable to the qualifying account or service;
 - iii. The Rewards Services (“**Rewards**”) which are sourced from third parties; and
 - iv. Each reward redeemable during the subsistence of this Promotion.
- b. By entering or participating and/or redeeming the reward(s) in this Promotion, you agree to be bound by these terms and conditions.
- c. All reward vouchers are valid for 1 month from date of receipt by Participants.

Each Participant hereby gives consent to the Promoter to process their personal information to third parties for the purposes of this Promotion.

4. Reward Services

The qualifying participants will be entitled to the following reward(s):

- a. For Loan Enquiries:
 - 50MB Data
 - R 50 Travel Voucher
 - R 50 Food Voucher
- b. For Complete Loan applications
 - 100MB Data
 - R 150 Travel Voucher
 - R 100 Food Voucher

5. How to claim your reward

- a. Participants who meet the qualifying criteria will receive an SMS containing a link (www.africanbankrewards.co.za) to the African Bank Rewards platform and a unique code, which must be entered in order to validate their entry and allow access to the rewards platform.
- b. Once the Participant has successfully validated, he/she will be required to enter his/her contact information and confirm consent for marketing from African Bank.
- c. The Participant will select the reward of their choice from the reward list displayed.
- d. The chosen reward and redemption instructions will be sent to the Participant via SMS.

6. Reward Partner Terms and Conditions

a. Intercity Bus Ticket

To redeem call **087 150 1895**

- The regions/areas that your coaches travel to:
Johannesburg, Pretoria, Midrand, Heidelberg, OR Tambo airport, Boksburg, Edenvale, Benoni, Durban, South Coast (Amazimtoti – Margate), Ulundi, Newcastle, Ladysmith, PMB, Harrismith, Nqutu, Mokopane, Polokwane, Harare, Bulawayo, Mutare, Francistown.
- Terms and conditions - <http://www.intercity.co.za/conditions-of-carriage/>
- Participants must book in advance.
- Once the ticket has been purchase, the normal company terms and conditions will apply.
- Booking process – call in customer care (087 150 1895) or walk into any of our offices. Quote / produce reference number of the voucher. If calling in, an EFT or direct deposit will be required or cash payment at our offices.

b. Flight Voucher

To redeem please visit <https://www.travelstart.co.za>

- This voucher can only used on Travel Start for domestic flight bookings made online.
- These are valid for 1 month from point of receipt to the consumer.
- The voucher cannot be redeemed for cash value.
- Any amount of the voucher not redeemed on booking may be forfeited.
- The voucher code is case sensitive.
- First, select Payment method before attempting to insert the voucher code.
- Voucher cannot be used against current special offers and promotional offers.
- Please note that Travelstart T&C apply: visit <https://www.travelstart.co.za/> for a full set of terms and conditions.

c. Debonairs

To redeem visit <https://www.debonairspizza.co.za/>

- This voucher is valid for online purchases only
- To purchase visit <https://www.debonairspizza.co.za/>
- The voucher is valid for 1 month from receipt of pin
- Voucher is not exchangeable for cash
- No change will be given

d. Hungry Lion

To redeem **visit any Hungry Lion store nationwide (RSA Only)**

- To redeem, the Participant should visit any Hungry lion outlet nationwide and present the voucher when paying.
- The voucher is valid for 1 month only from receipt of pin.
- Partner terms and conditions apply, visit www.hungrylion.co.za
- Voucher is not redeemable for cash in part or wholly
- No change will be given
- Customer is responsible for any additional amounts that may arise when using this voucher.

e. **Nando's Voucher**

To redeem **visit any Nando's Store Nation wide**

- To redeem, the Participant should visit any Nando's outlet nationwide and present the voucher when paying.
- The voucher is valid for 1 month from receipt of pin.
- Partner terms and conditions apply, visit www.nandos.co.za
- Voucher is not redeemable for cash in part or wholly
- No change will be given
- Customer is responsible for any additional amounts that may arise when using this voucher.

7. General

- a. All REWARDS are only redeemable in **South Africa**.
- b. TLC partners' terms and conditions apply to each REWARD.
- c. The REWARDS are strictly subject to the availability of the participating TLC partner
- d. REWARDS cannot be redeemed for cash in part or whole and are non-refundable and non-exchangeable.
- e. Should the REWARD not be utilised for whatever reason, it will be forfeited. No negotiations will be entered into.
- f. All participants indemnify the promoter, their advertising agencies, advisors, suppliers, nominated agents and dealers against any and all claims arising however including wilful misconduct, negligent act or omission from their participation in the promotion.
- g. The promoter, its advertising agencies, advisors, suppliers, nominated agents and dealers accept no responsibility and will not in any circumstances be responsible or liable to compensate any participants, or accept any liability for:
 - i. any inability by a participant to correctly use or non-use of the TLC benefits;
 - or

- ii. The lack of quality of rewards or any other aspect of any service, which is or should be provided at any venue(s), nor will any of them be liable for any personal loss or injury occurring at any venue(s).
- h. The promoter, its advertising agencies, advisors, suppliers, nominated agents and dealers are not responsible for any REWARD misrepresentation (written or verbal) on warranties made by anyone/group.
- i. The promoter, its associate companies, agents, contractors, sponsors and distributors do not guarantee the quality and/or availability of the services/rewards offered by the TLC partners and assume no liability whether direct or indirect loss or damage arising from a participant's participation in the promotion, or of any loss howsoever arising.
- j. The promoter and/or its agent shall at any time have the discretion to alter or terminate any aspect of this REWARDS Promotion.
- k. 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, contractor and/or employees.
- l. The Promoter and/or its agent reserves the right to vary these terms should the need arise.

8. Exclusions and other important terms

- a. Nothing in these Terms and Conditions is intended to, or must be understood to, unlawfully restrict, limit or avoid any rights or obligations, as the case may be, created for either you or the Promoter and its agent in terms of the Consumer Protection Act, 68 of 2008 ("CPA").
- b. You access the REWARDS entirely at your own risk. By reading and accepting these Terms and Conditions, you give consent to these risks and hereby indemnify and hold harmless the promoter, their directors, employees and agents of any and all liability pertaining to any damage, cost, injuries and losses of whatever nature sustained as a result of your redemption of the benefits and related events and activities, save where such damage, cost, injuries and losses are sustained as a result of the gross negligence or willful misconduct of any of the indemnified parties.
- c. The Promoter and/or its agent reserves the right to terminate the benefits at any time. In the event of such termination, you agree to waive any rights that you may have in terms of the benefits and acknowledge that you will have no recourse against the promoter and/or TLC Marketing Worldwide, its advertising agencies, advisers, suppliers and nominated agents.
- d. By accessing these REWARDS in accordance with its terms, you acknowledge that the REWARD will be managed in accordance with the provisions of the CPA. You undertake to expeditiously do all things necessary to enable TLC Marketing Worldwide to comply with their obligations under the CPA including, but not limited to providing such personal information as may be required in order to facilitate handing over the REWARD.
- e. Any queries in this regard and a copy of these Terms and Conditions can be obtained by emailing us on africanbankrewards@tlcrewards.com or call 0116767768. Operating hours are from Monday to Friday 08:30 – 4:30pm, excluding weekends and Public Holidays.

- f. These Terms and Conditions shall be governed by the laws of the Republic of South Africa.