

MyWORLD targeted Direct Marketing campaign: Reward of up to R4 000 for customers in campaign population that open a MyWORLD bank account and switch their salary before 30 November 2020.

PROMOTION TERMS AND CONDITIONS

1. The promoter of the campaign 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. Only persons, upon being marketed to in the targeted campaign file, who are existing credit customers of the promoter and do not have an African Bank MyWORLD account, qualify for this reward;
4. The promotion timelines are as follows:

| Commencement Date | End date |
|-------------------|------------------|
| 1 November 2020 | 30 November 2020 |

5. Customers, following receiving a marketing SMS must open a MyWORLD Account and switch their salary to qualify for a reward;
6. Each participant will be entitled to a reward of up to R4000.00 (four thousand rand) in cash paid into their MyWORLD account;
7. The rewards received by the participants may vary and may be paid over an extended period of up to 4 months;
8. The participants will receive an SMS once the reward has been paid into the MyWorld account;
9. Rewards may take 3-5 working days to be processed;
10. The promoter does not accept any liability for any incorrect contact details received from the customer.
11. All participants of the campaign indemnify the promoter, their advertising agencies, advisors, suppliers, nominated agents and dealers against any or all claims arising however including willful misconduct, negligent act or omission from their participation in the campaign;
12. The promoter will obtain permission from the participants to use their names and photographs 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;
13. All information relating to this campaign and published on any promotional material will form part of the terms and conditions;

14. The promoter, its associate companies, agents, contractors and sponsors assume no liability whether direct or indirect loss or damage arising from a participant's participation in the campaign, or of any loss howsoever arising;
15. 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 waive any rights which they may have against the promoter, its agents, contractor and/or employees;
16. Participation of this campaign implies full knowledge and acceptance of the terms and conditions;
17. The promoter reserves the right to substitute any reward with another redeemable reward;
18. Participants accept all responsibilities, risk and liability arising from possession of any rewards 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.
19. Each participant by participating in this campaign expressly releases the promoter, its affiliates, agents, employees and directors from any claim, action or demand arising out of or in connection with the campaign or their reward.
20. The promoter and its representatives reserve the right to alter any aspect of or terminate this campaign at any time with no liability to the customer and/or any third parties;
21. Customer queries may be resolved through the Customer Service Call Centre at 0861123456.