

COMPETITION RULES:

Competition will be applicable to the African Bank Cresta branch

(Competition date: 23 July 2021 to 1 August 2021)

1. The promoter of the competition 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 enter this competition.
3. Employees, directors, 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 competition are not eligible to participate in or enter this competition.
4. The promotional competition will run from 23 July 2021 to 1 August 2021.
5. In order to qualify for the competition, participants must visit the Cresta mall African Bank branch between 23 July 2021 and 1 August 2021 and open a MyWorld account with a minimum funding of R10.00.
6. All qualifying participants will immediately receive a free shopper bag to the value of R75.00.
7. The shopper bags are available to participants while stocks last.
8. Any participant who is unable to fund the MyWorld account immediately upon opening the account will not be eligible for the shopper bag.
9. All participants indemnify the promoter, their advertising agencies, advisors, suppliers, nominated agents and dealers against any and all claims arising howsoever including wilful misconduct, negligent acts and/or omissions in respect of their participation in the competition.
10. By entering this competition all participants and winners agree to be bound by these rules which will be interpreted by the promoter and the promoter's decision regarding any disputes will be final and binding.
11. The promoter is not liable for the failure of any technical element relating to this competition that may result in any entry not being successfully submitted.
12. All information relating to this competition and published on any promotional material will form part of the terms and conditions of entry.
13. The promoter, its associate companies, agents, contractors and sponsors assume no liability whether direct or indirect loss or damage arising from a participants participation in the competition, or of any loss howsoever arising.
14. If the promoter is required by the Minister of Trade and Industry or the National Lotteries Board to alter any aspect of this competition or to terminate the competition as a result of changes in legislation, the promoter will have the right to terminate this competition 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.
15. The promoter reserves the right to substitute any gift with another gift of similar commercial value.
16. 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.

17. The promoter will be entitled to publish the receivers of gifts 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, for a period of 12 months from the date of contacting the winner and provided that the prize winner expressly consents to such.
18. Participation of this promotion implies full knowledge and acceptance of the rules.