

FinChoice Africa Ltd ("FinChoice") is an authorised financial services provider (FSP no. 46962). FinChoice is a registered credit provider (NCRCP 8162). FinChoice advocates responsible lending, therefore the granting of loans is at the sole discretion of FinChoice and the amount you qualify for depends on your individual circumstances. Guardrisk Life is an authorised financial services provider (FSP no. 76).

1. FinChoice Africa Ltd ("FinChoice", "we", "our", "us" or "the promotor") is the promoter of this competition.
2. By entering into this competition, you agree that these competition rules will apply to you and bind you to the extent permitted by law. These rules, should they require interpretation, will be interpreted in accordance with applicable South African laws.
3. You may obtain a copy of the competition rules from www.finchoice.mobi.
 - 3.1 The collection of all personal information during this competition will be dealt with as per the Privacy Policy, which is available on <https://www.finchoice.mobi/Home/PrivacyPolicy>
4. You will be automatically entered into the competition if, between the dates **1 – 17 November 2023**:
 - 4.1. you become a new or are an existing FinChoice customer who:
 - a) have taken out a term new loan,
 - b) have activated a MobiMoney account,
 - c) have relaned on a term product,
 - d) have withdrawn from a Mobimoney account.
5. The competition will run from **Wednesday 01 November 2023 8:00 AM to Friday 17 November 2023 8:00 AM**.
6. You can enter the competition by activating a term product or MobiMoney facility in November 2023, provided you meet the criteria stipulated in point 4.1 above.
7. Entry into the competition is limited to one entry per person.
8. Your entries must reach us before the closing time of the competition specified in clause 5 above. Although FinChoice will take all reasonable steps, it will not be liable for any technical problems or any lost, delayed or incorrectly received entries.
9. There will be ten winners who will each receive a R10 000 cash prize, which will be paid directly into the winners' personal bank account. The winners will be required to provide FinChoice with their personal banking details – within 3 (three) business days from being contacted in terms of clause 13 – to receive the R10 000 cash prize. If a winner fails to provide their banking details within the specified period, they will forfeit the prize and a new winner will be chosen. The prize will only be paid out to a winner's personal bank account and will not be paid out in physical cash. The prize will not be transferrable to a third party or to a third party's bank account.
10. The winners will be selected by random draw and the process will be overseen by an attorney or accountant who will also report on the competition in accordance with all relevant regulatory requirements.
11. In order to qualify as a winner, you may not be
 - (a) under debt review or in the process to apply for debt review; or
 - (b) a director, member, partner, agent, employee or consultant of the HiL group of companies or any supplier of goods or services in connection with the competition, or any other person who directly or indirectly controls or is controlled by the promoter; and/or
 - (c) the spouse, life partner, business partner or associate, or the natural or adopted parent, child, or sibling, of any of the persons specified in (b).
12. The prize draw will take place **within 14 (fourteen) business days after the closing date** of the competition.
13. The winner will be contacted via e-mail and/or SMS and/or telephone at which point arrangements will be made for the winner to receive their prize. If FinChoice is not able to contact the winner, after 3 (three) unsuccessful attempts within a period of 3 (three) business days, it reserves the right to disqualify the winner and select an alternative winner – as per clause 10, in which event the initial winner will have no recourse against FinChoice. The winner will be announced via email and social media.
14. Winners may be taxed in terms of applicable tax legislation and participants who require clarity as to the tax implications hereof should seek a directive from the relevant revenue service/authority.
15. FinChoice will use the winners' names and photographs in any promotional and/or advertising material for the purposes of FinChoice marketing, unless a winner objects to such use in writing within 10 days of being notified – there will be no remuneration to a winner or their family for these marketing initiatives.
16. The winners will be required to sign a winner's declaration form and other related documentation as required by law and will also need to provide proof of identity. The winners may not receive a prize if it is against the law for the winners to receive the prize.
17. We may require winners to provide us with such additional information that we may reasonably require in order to process and facilitate their acceptance and/or use of a prize.
18. The promoter reserves the right, in its sole discretion, to cancel or suspend any competition or change the rules if errors need to be corrected, or to prevent any party from being unduly prejudiced or favoured.
19. If a competition or promotion is cancelled or suspended due to any reasons, all participants or entrants agree to waive any rights that they may have in terms of the competition and acknowledge that they have no recourse against FinChoice, its directors, employees, agents, partners, suppliers or sponsors.
20. PLEASE NOTE THAT BY ENTERING INTO THE COMPETITION YOU MAY STAND A CHANCE TO WIN A PRIZE AND THERE ARE NO GUARANTEES.
21. Any violation or attempt to violate any of the above rules will result in the immediate disqualification from the competition of the transgressor.
22. The prize is provided "as is" and FinChoice, in its sole discretion, disclaims liability however arising out of your use of the prize.
23. You hereby indemnify and hold harmless FinChoice (including its directors, employees, members, independent contractors, agents, consultants, sub-contractors and other representatives) from any and all direct, indirect or consequential loss or damages suffered as a result of any action or omission relating to this competition and/or the award of any prize.