

**TERMS AND CONDITIONS OF THE
METRO FM FINANCIAL EDUCATION FEATURE #Making Cents
30 AUGUST 2019**



086000 8322 ubank.co.za

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TERMS AND CONDITIONS OF THE METRO FM FINANCIAL EDUCATION FEATURE #Making Cents BROUGHT TO YOU BY UBANK, SOCIAL MEDIA COMPETITION – September 2019 to February 2020

1. GENERAL

- 1.1 The organiser of this Competition is Ubank Limited, a company duly registered in South Africa with registration number 2000/013541/06.
- 1.2 By entering this competition, entrant(s) accept these Terms and Conditions of entry and warrant that they have read, understood and agree to be bound by same.
- 1.3 A copy of these Terms and Conditions is available at Ubank's offices as well as on the Ubank Twitter and Facebook @ubankSA.

2. ENTRY TO THE COMPETITION AND ELIGIBILITY

- 2.1 This competition starts on 3 September 2019 and ends on 11 February 2020.
- 2.2 In order to qualify as an entrant(s):
 - 2.2.1 the entrant(s) must be eighteen years of age and/or above;
 - 2.2.2 the entrant(s) must post a comment on Ubank Facebook or Twitter pages @ubankSA, related to the topic of the week;
 - 2.2.3 the above post should be made in response to the question or comment posted by Ubank.
- 2.3 The entrant(s) who meet the above criteria will automatically be entered into the competition.
- 2.4 Ubank's shareholders, directors, associate employees, agents, consultants, suppliers of goods or services in connection with this competition and their respective spouses, life partners, business associates or immediate family members are not permitted to participate in this competition.

3. PRIZE

- 3.1 One (1) voucher to the value of R1000 will be available for winning every two weeks from 3 September 2019 to 11 February 2020.
- 3.2 Prizes are not transferrable, exchangeable or redeemable for cash.
- 3.3 Prizes cannot be transferred and will only be handed over if all details given by the entrant(s) are factually correct.
- 3.4 Prizes will not be exchanged for any prize other than the prize offered in this competition.
- 3.5 Once the prize has been handed over in terms of these terms and conditions, the results of the competition are final in all respects.
- 3.6 The voucher is provided through Innervation Rewards with the following instructions:
 - 3.6.1 View your card balance before using your card to ensure that it is active and loaded with funds
 - 3.6.2 Balance enquiries can be made by:
 - Visiting inrewards.co.za and selecting "Card balance"
 - Sending an SMS with your 16 digit card number to **34417***
 - By calling **083 918 7700** OR **086 11 222 67** (Between 08h00-17h00)
 - USSD* ***120*8013#**

- Visiting whatsonmycard.com or download the **whatsonmycard app**
*VAS rates apply

3.6.3 Your card can ONLY be used at point-of-sale terminals within South Africa, where MasterCard is accepted

3.6.4 You are responsible for the safekeeping of your card. If your card is stolen or lost and used by someone else, you will lose the funds on your card.

3.6.5 Innervation Rewards may change the Terms and Conditions without giving prior notice

3.6.6 Please visit www.inrewards.co.za for the latest Terms and Conditions

4. DRAW AND METHOD OF DRAW

- 4.1 The winner(s) will be drawn randomly from all posts that meet the criteria. One winner will be announced every two weeks from the beginning until the end of the competition.
- 4.2 The draw will be done by a Customer Solutions Manager (not directly linked to the campaign) and overseen by Ubank Internal Audit. The draw will take place at Ubank Ltd, New Road Corner Office Park, 10 Matuka Close, Erand Gardens, Extension 49, Midrand.
- 4.3 Arrangements will be made with the winner(s), to deliver the prize to an address of their choice.
- 4.4 The winner(s) will be contacted telephonically during the week. If the winner does not answer his/her landline and/or mobile phone, Ubank will leave a message on the winners' landline or mobile phone (if possible). Ubank undertakes to try at least 3 (three) times on 3 (three) consecutive days to notify the winners. If Ubank cannot get hold of the winner(s) telephonically or cannot leave a message telephonically, Ubank will send a notice to the contact details (i.e. via sms, e-mail or social media) provided by the entrant(s).
- 4.5 If the winner(s) does not provide their delivery details for (one) month after having been informed as set out in paragraph 4.3 above, the prize shall be forfeited and Ubank shall have the right to do with the prize, whatever it deems reasonably fair. The prize may also be used in a separate draw and shall then be given away in terms of the competition, if unclaimed within the specified time frames.

5. EXEMPTIONS

- 5.1 To the extent permissible in law, Ubank, its shareholders, directors, employees, associates, agents and consultants shall not be held liable in any way for any direct or indirect loss or damage entrant(s) or winner(s) may suffer as result of participation in this competition or,
- 5.2 If Ubank is unable to continue with this competition for any reason beyond its reasonable control or if it is required by any applicable regulation or law,
- 5.3 Ubank may at its sole discretion end this competition on condition that:
 - 5.3.1 no winners have been selected; and
 - 5.3.2 reasonable notice has been given beforehand to all entrants.
- 5.4 If this competition is withdrawn due to the aforementioned instances no entrant will have any claim of any nature whatsoever against Ubank.

6. PRIVACY & USE OF ENTRANTS' PERSONAL INFORMATION

- 6.1 When the winner accepts his/her prize, they reserve the right not to be identified

and may refuse to have their photograph taken and published in printed media, online media or to appear on radio and television.

- 6.2 The winners' consent will be sought before Ubank uses his/her details in any advertising, promotional, print, point-of-sale, digital or public relations material at no fee.