



Clientèle

**Debicheck Competition
Terms and Conditions**



1. Competition Period:

- 1.1 The competition runs monthly until the 31st of December 2020;
- 1.2 Competition draws will occur monthly before the 10th of the following month.

2. How to enter:

- 2.1 You will be entered into the October competition if you:
 - (i) Are a Clientèle policyholder;
 - (ii) Have DebiChecked through the following banks:(Hold an account with the following banks)
 - a. ABSA;
 - b. Standard Bank;
 - c. First National Bank;
 - d. Nedbank;
 - e. Capitec;
 - f. UBank;
 - g. Finbond;
 - h. Bidvest Bank;
 - i. Bank of Athens;
 - (iii) Have already DebiChecked by the last day of the month that the draw is for;
 - (iv) Successfully DebiChecked by responding to your bank's electronic request to authenticate your Clientèle/ Gold Rewards Loyalty programme debit order;
 - (v) Have an in-force Clientèle policy/ Gold Rewards Loyalty programme at the time of the competition draw;
 - (vi) Have successfully paid your last premium due;
- 2.2 Kindly take note, there is no entry fee or purchase necessary to enter this competition;
- 2.3 The winners will be randomly chosen via a certified method of selection;
- 2.4 The results will be verified by an auditor;
- 2.5 By entering this competition you are indicating your agreement to be bound by these terms and conditions.

3. Prizes & winners:

- 3.1 Kindly take note that the prize is across Clientèle and IFA platforms.

Competition Period	Prize	Prize Value	Number of Winners	Total Value
September 2020	Cash	R 2 500	2	R 5 000
October 2020	Cash	R 2 500	2	R 5 000
November 2020	Cash	R 2 500	2	R 5 000
December 2020	Cash	R 2 500	2	R 5 000
Total			8	R 20 000

- 3.2 Lucky winners will be randomly selected by the Audit team and announced through an in-App notification;
- 3.3 The winners will be announced monthly by no later than the 10th of each month;
- 3.4 The winners will be announced on the Clientèle App;
- 3.5 Prizes will be issued within 10 business days after the winners are announced;
- 3.6 Prizes are not transferable;
- 3.7 The Promoter's decision in respect of all matters pertaining to the competition will be final and no correspondence will be entered into;



3.8 The Promoter reserves the right to alter or cancel the competition at its discretion, without recourse.

4. Promoters:

- 4.1 This competition is conducted by Clientèle Life Assurance Company Limited (Registration Number: 1973/016606/06), and Clientèle General Insurance Limited (Registration Number: 2007/023821/06), (collectively known as Clientèle). Clientèle's registered office is at Clientèle Office Park, Corner Rivonia and Alon Road, Morningside, 2196.
- 4.2 Kindly take note that Clientèle is the Promoter of this competition and is responsible for the administering of the competition, choosing the winners and delivering the prizes to the winners.
- 4.3 These competition rules ("rules") are the official rules. These rules (together with any official competition communications) will govern and apply to the competition. Please take a moment to review these rules.
- 4.4 By your participation, you agree that these rules will govern all aspects of your relationship with the competition and competition-related agents, and the Promoter. These rules can only be modified (or superseded) by the Promoter (in their reasonable discretion), in the form of a written revision posted on the competition website or (at the Promoter's sole discretion) any other potential official competition communication method reasonably calculated to reach a majority of potential participants.

General Terms and Conditions- In addition to the terms stated in clauses 1-4 above

1. Who can enter:

You are entitled to participate in this competition if you (i) are a natural person who is at least 18 years old and has a South African ID document; (ii) have an active Clientèle Life and/or Clientèle Legal insurance policy, (iii) have valid contact details. You may NOT participate if you are a supplier of goods or services in connection with this competition, or if you are a director, member, partner, employee, agent of, IFA, or consultant to any of the Promoters or any other entity which directly or indirectly controls or is controlled by the Promoters, or if you are any of the aforementioned persons' spouse, life partner, parent, child, brother, sister or business partner (v) Clientèle staff who have a personal policy..

2. Use of participant and winner information:

- 2.1. By participating in this competition, you agree to subscribe to and receive newsletters from the Promoters. Any marketing material sent to you will have a clear opt-out option should you wish to unsubscribe.
- 2.2. Winners will allow promoters, and their associated companies to use their (i) photographs, and (ii) to be involved in any marketing of the Promoters or the competition, and have freely elected to allow the Promoters to (a) take photographs of them, and (b) publish their names on the Promoters' marketing platforms including websites, newsletters and social media accounts.
- 2.3. Winners acknowledge that they will be given the opportunity to refuse any of the options stated in 2.2 above.

3. Unforeseen events:

- 3.1. The Promoters, and their associated companies, agents and contractors assume no liability whatsoever for any direct or indirect loss, damage, death, personal injuries, defamation, invasion of privacy or claims based on publicity rights arising in connection with this competition and/or promotional offer.



3.2. No member of the Promoter is responsible for lost, delayed, misdirected, internet or computer malfunctions, errors in transmission or any condition beyond the control of the Promoters which may cause the competition to be disrupted or corrupted.

4. Limitation of liability:

To the fullest extent permitted by applicable law (but not otherwise) the Promoters, their agents responsible for administering the competition, as well as the prize sponsors assume no responsibility and are not liable for (i) the accuracy or otherwise of the prize description or illustration, (ii) the non-availability, loss, interception or interference with, late receipt or damage of or to any prize, notification or other communication, or (iii) any representation, warranty, condition or guarantee in respect of any prize.

5. General Rules:

- 5.1. By participating in this competition, you agree to all the competition rules set out above, without exception.
- 5.2. The Promoters decision is final and binding and no correspondence or negotiations will be entered into, with the exception of the notification of the winners through the in App notification.
- 5.3. If a participant contravenes these rules, the participant may, in the Promoter's discretion, be disqualified from the competition.
- 5.4. Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners.
- 5.5. The laws of the Republic of South Africa govern this competition.
- 5.6. Promoter reserves the right to cancel or alter any aspect of the competition at any time at its sole discretion without liability.
- 5.7. Participants in the competition understand and agree that in order to offer the competition; the Promoter must collect and use personal information about participants. This competition is conducted under the terms of applicable privacy statements.
- 5.8. These terms and conditions are subject to change according to the promoter's discretion.