

CLIENT TERMS AND CONDITIONS

1. By entering the competition, all participants and winners agree to be bound by these competition rules and agree that their personal information may be used by the organiser and shared with the organiser's service providers for purposes of the competition and related identification.
2. The competition runs from 17 April 2019 to 18 June 2019
3. The prize winner will be chosen from a random draw of entries and contacted telephonically.
4. The winner will be announced by 28 June 2019
5. To be eligible to win, a participant must have an Old Mutual Money Account, and swipe their Old Mutual Money Account card to pay for goods or services to the value of R100 during the competition period, commencing 17 April 2019 to 18 June 2019.
6. For purposes of this competition, the following constitutes a swipe to be eligible as an entry when the transaction satisfies the R100 threshold:
 - DOES count as a SWIPE:
 - point of sale card usage (swipe purchases at stores)
 - online purchases (i.e. internet payments)
 - international purchases (i.e. purchases outside South Africa)
 - Tap and Go purchases (if you have this functionality on your card at the time of the competition)
 - payments through cellphone apps (i.e. Snapscan)
 - goods purchases that are inclusive of cash withdrawals at retailers
 - DOES NOT count as a SWIPE:
 - reversed transactions
 - ATM cash withdrawals (local and international)
 - cash only retailer withdrawals
 - cash deposits at retailers
 - transfers from your Swipe account to your Save account
 - Quickpay
 - Airtime and electricity purchases through the Old Mutual Mobile App, internet banking and cellphone banking (USSD).
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7. Every swipe of R100 or more successfully debited to a participant's Old Mutual Money Account will earn a participant one entry into the draw. Participants may enter as many times as they like.
8. Employees, directors and their immediate families, employees who are directly involved in organising this competition and their immediate families, agents, contractors and consultants of the Old Mutual Group, any of its associates, merchandisers, advertising, promotional and PR agencies, associates or business partners are not permitted to participate in this competition.

Grand Prize

9. One participant will win the Grand Prize: A Trip to Egypt for two people to experience the 2019 Total AFCON Cup.

10. To be eligible for the Grand prize of a Trip to Egypt a participant must:
- a. have a valid South African passport, including the person accompanying him/her on the trip. Passports must be valid for at least 6 months at time of travel and contain at least 2 blank visa pages (children under 18 require unabridged birth certificates in order to travel as well as authority/affidavit from other parent if only travelling with 1 parent);
 - b. be able to travel during the times the prize specifies; and
 - c. not be prohibited by any laws, court order or for any other reason whatsoever from leaving the country.
11. The Grand Prize includes return flights from your nearest international airport to Egypt, airport transfers to the hotel, deluxe hotel accommodation for 2 people sharing for 4 nights, all scheduled ground transportation, daily breakfast, spending money (Visa Pre-paid Card), access to Visa event team support staff (English language support), Semi-final game tickets, AFCON Cup themed merchandise, group activity.
12. The Grand Prize excludes daily lunch and dinner, all domestic flights, transfers and travel costs not included in the prize and any transportation outside of scheduled events & activity, any meal, event and/or activity outside of program schedule, on-site translation services, athlete appearances, travel insurance, hotel incidentals (e.g. phone, mini-bar, laundry, etc.) and any applicable taxes.
13. The winner remains liable for any items or costs not included in the prize, including passports, spending money, travel insurance and other items of a personal nature.
14. Health risk: The organiser, all the rewards companies and its agents do not take responsibility for the winner and his/her guest's health or necessary health precautions and it will be the responsibility of the winner and his/her guest to consult his/her physician prior to undertaking the trip to the Egypt.
15. The organiser will endeavour to ensure details of the Grand Prize are final, however the organiser reserves the right to amend the details and/or value of the prize.

General rules

16. The right of admission into this competition lies solely with the organiser and is non-negotiable.
17. The prize cannot be sold or transferred to any person other than the winner.
18. The winner will accept the prize as is, at their own risk. The organiser reserves the right to substitute the prize with something else of the similar value.
19. The participant will indemnify and hold the organiser harmless in respect of any failure by it to comply with the Terms and Conditions. In the event of the participant being a winner, use the prize entirely at its own risk and will indemnify and hold the organiser harmless for any accident, injury, harm, death, damages, costs and/or loss sustained by a participant as a result of the possession or use of the prize won in the competition, for any loss, damage, harm or injury which the prize winner may sustain as a result of any claim which may be made against it by any third party, while participating in this competition.
20. The participant will indemnify Old Mutual, its directors, affiliates, members, partners, employees, agents, consultants, suppliers, contractors and sponsors

against any loss or damages, either direct, indirect, consequential or otherwise, arising from participation in this competition. Prior to awarding the prize, the organiser may require you to sign such an indemnity.

21. If the organisers are required by any legislation, the Minister of Trade and Industry, or the National Lotteries to alter any aspect of the competition or to terminate the competition as a result of changes in legislation, the organisers will have the right to terminate the 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 organisers and acknowledge that they will have no recourse or claim of any nature whatsoever against the organisers, its agents, contractors and/or sponsors.

22. The organiser may amend, modify or change these terms and conditions in its sole and absolute discretion without notice. These changes will take effect from the date of publication on the website. By participating or continuing to participate in the competition, you agree and understand that you will be bound by the amended terms and conditions.

23. The organiser's decision will be final and binding, and no correspondence will be entered into.

24. The organisers may refuse to award any prize to a participant if there is suspicion of any irregularities or fraudulent activities. The organiser reserves the right to then award the prize to the next randomly drawn participant.

25. The organiser is not responsible for any costs the winner may have when claiming or using the prize.

26. The organiser reserves the right to carry out reasonable due diligence to confirm eligibility and help ensure that the use of any such person in advertising or publicity for the competition will not bring the organiser or any of the organiser's brands into public disrepute, contempt, scandal or ridicule or reflect unfavourably on the competition as determined by organiser in its sole discretion.

27. At the organiser's request, winners will have the option of participating in all promotional activity (such as publicity and photography) surrounding the winning of the prize, free of charge, and they consent to the organiser using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in promotional material or in any media for an unlimited period without remuneration for the purpose of promoting this competition (including any outcome) and promoting any products manufactured, distributed and/or supplied by the organiser.

28. The organiser will use its reasonable efforts to contact the winner telephonically. If organiser cannot contact a prize winner after these efforts, that person will lose his or her right to the prize and will forfeit the prize. The organiser reserves the right to then award the prize to the next randomly drawn participant.

29. If for any reason any prize winner is not eligible to win the prize, that person will lose his or her right to the prize and will forfeit the prize. The organiser reserves the right to then award the prize to the next randomly drawn participant.

30. The organiser assumes no responsibility whatsoever for any entry that has been left out from participation for any reason whatsoever.

31. The organiser reserves the right to withhold any prize until it is entirely satisfied that the claimant of the prize is the bona fide winner.

32. Should the winner be found not to have complied with these competition rules, the prize winner will automatically be disqualified and any prize may be retracted. The organiser reserves the right to then award the prize to the next randomly drawn participant.