



CUSTOMER 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 Old Mutual and shared with Old Mutual's service providers for purposes of the competition and related identification.
2. The competition runs from 25 August 2019 to 25 October 2019.
3. The prize winners will be chosen from a random draw of entries and contacted telephonically.
4. The winners will be announced weekly.
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 minimum value of R50 during the competition period.
6. For purposes of this competition, the following constitutes a swipe to be eligible as an entry when the transaction is equal to **R50 or more**:
 - **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).
7. Every swipe of R50 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 Old Mutual Limited, any of its associates, merchandisers, advertising, promotional and PR agencies, associates or business partners are not permitted to participate in this competition.

THE PRIZE

Your share of R100 000

9. Participants will stand a chance to win a share of R100 000. For the prize to be redeemed, participants must have a valid South African ID.
10. Old Mutual will endeavour to ensure details of the Prize are final, however Old Mutual reserves the right to amend the details and/or value of the prize.



A trip to A SURPRISE LIVE SHOW:

11. Participants will win a trip to **A SURPRISE LIVE SHOW with a partner**. For the prize to be redeemed participants must:
 - a. have a valid South African ID, including the person accompanying him or her on the trip. (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 your residential area.
12. The Prize includes return flights from your nearest airport to JHB, airport transfers to the hotel, hotel accommodation for 2 people sharing for 2 nights, all scheduled ground transportation, breakfast, access to event team support staff (English language support), tickets to the show, IDOLS themed merchandise.
13. The 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, IDOLS participant appearances, travel insurance, hotel incidentals (e.g. phone, mini-bar, laundry, etc.) and any applicable taxes.
14. The winner remains liable for any items or costs not included in the prize, including spending money, travel insurance and other items of a personal nature.
15. Health risk: Old Mutual, 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.

GENERAL RULES

16. The right of admission into this competition lies solely with Old Mutual and is non-negotiable.
17. The prize cannot be transferred to any person other than the winner.
18. The winner will accept the prize as is, at their own risk.
19. The participant will indemnify and not hold Old Mutual responsible for 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 not hold Old Mutual responsible 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, Old Mutual may require you to sign such an indemnity.
21. If Old Mutual is 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, 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



- Old Mutual and acknowledge that they will have no recourse or claim of any nature whatsoever against Old Mutual, its agents, contractors and/or sponsors.
22. Old Mutual 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. Old Mutual's decision will be final and binding, and no correspondence will be entered into.
 24. Old Mutual may refuse to award any prize to a participant if there is suspicion of any irregularities or fraudulent activities. Old Mutual reserves the right to then award the prize to the next randomly drawn participant.
 25. Old Mutual is not responsible for any costs the winner may have when claiming or using the prize.
 26. Old Mutual 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 Old Mutual or any of Old Mutual'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 Old Mutual'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 Old Mutual 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 Old Mutual.
 28. Old Mutual will use its reasonable efforts to contact the winner telephonically. If Old Mutual cannot contact a prize winner after these efforts, that person will lose his or her right to the prize and will forfeit the prize. Old Mutual 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. Old Mutual reserves the right to then award the prize to the next randomly drawn participant.
 30. Old Mutual assumes no responsibility whatsoever for any entry that has been left out from participation for any reason whatsoever.
 31. Old Mutual 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. Old Mutual reserves the right to then award the prize to the next randomly drawn participant.