

FinChoice Africa Limited is an authorised financial services provider (FSP no. 46962). FinChoice SA (Pty) Ltd is an authorised financial services provider (FSP no. 52725). Underwritten by Guardrisk Life Limited, a licensed life insurer in terms of the Insurance Act 18 of 2017 and an authorised financial services provider (Registration Number 1999/013922/06 and FSP No 76)

### R150 Takealot or R200 Takealot voucher when you, our customer, activate or R150 Or R200 MRD/ Takealot voucher when you withdraw from MobiMoney marketing promotion Terms & Conditions

1. FinChoice Africa Ltd (“FinChoice”, “we”, “our” or “us”) is the promoter of this marketing promotion (“promotion”).
2. By withdrawing or activating your MobiMoney these terms and conditions (“T&C”) will apply to you and bind you to the extent permitted by law. These T&C, should they require interpretation, will be interpreted in accordance with applicable South African legislation.
3. You may obtain a copy of the promotion T&C from [www.finchoice.mobi](http://www.finchoice.mobi). 3.1 The collection of all personal information during this promotion will be dealt with as per the FinChoice Privacy Policy, which is available on <https://www.finchoice.co.za/privacy-policy/>.
4. You will be automatically entered into the promotion if: 4.1. a) you activate a MobiMoney account b) you withdraw from a MobiMoney account during the promotional period specified in clause 5.
5. The promotion will run from Monday 01 July 2024 8:30 AM to Wednesday 30 July 2024 23:59 PM (“promotional period”).
6. You can enter the promotion by activating a/ withdrawing from a MobiMoney account during the promotional period specified in clause 5, provided you meet the criteria stipulated in point 4.1 above.
7. Entry into the promotion is limited to one entry per person.
8. Your approved activation/ withdrawal must reach us before the closing time of the promotional period 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 activations/ withdrawals.
9. Customers who activate/ withdraw within the promotional period as stipulated in clause 5 above will qualify for a R150 Takealot or a R200 Takealot voucher (“voucher”) or R150 Or R200 MRD/ Takealot voucher depending on which segment they fall into. A voucher redemption pin will be sent to a qualifying customer whereby the voucher can be redeemed via an online platform.
10. In order to qualify, 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 HomeChoice International 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).
11. The voucher pins will be sent to customers the week after activation of/ withdrawal from your MobiMoney account. Vouchers are valid for up to a year from date of activating pin subject to the Takealot voucher rules
12. Qualifying customers 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.
13. FinChoice may use qualifying customer names and photographs in any promotional and/or advertising material for the purposes of FinChoice marketing, unless the winner objects to such use in writing in advance – there will be no remuneration to the qualifying customer or their family for these marketing initiatives.
14. We may require qualifying customers to provide us with such additional information that we may reasonably require in order to process and facilitate their acceptance and/or use of vouchers.
15. The promoter reserves the right, in its sole discretion, to cancel or suspend any promotion or change the T&C if errors need to be corrected, or to prevent any party from being unduly prejudiced or favoured.
16. PLEASE NOTE THAT BY ENTERING INTO THE PROMOTION BY ACTIVATING OR WITHDRAWING FROM YOUR MOBIMONEY WITHIN THE PROMOTIONAL PERIOD SPECIFIED IN CLAUSE 5 YOU MAY QUALIFY FOR A VOUCHER AND THERE ARE NO GUARANTEES.
17. If a competition or promotion is cancelled or suspended due to any reasons, all participants or qualifying customers agree to waive any rights that they may have in terms of the competition/ promotion and acknowledge that they have no recourse against FinChoice, their directors, management, employees, agents, partners, suppliers, sponsors, independent contractors, consultants, sub-contractors and other representatives.
18. Any violation or attempt to violate any of the above T&C will result in the immediate disqualification of the transgressor.
19. The voucher is provided “as is” and FinChoice, in its sole discretion, disclaims liability however arising out of your use of the voucher.
20. You hereby indemnify and hold harmless FinChoice (including its directors, management, employees, agents, partners, suppliers, sponsors, independent contractors, 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 promotion and/or the award of any voucher.