

#### The Promoters

- HomeChoice (Pty) Limited (“HomeChoice”) is the promoter of this competition in conjunction with its FoneChoice division (“FoneChoice”), its FinChoice division and FinChoice Africa Limited (both referred to as “FinChoice”) (collectively referred to as “the Promoters”, “we”, “our” or “us”).
- HomeChoice owns and manages the website located at [www.homechoice.co.za](http://www.homechoice.co.za) (the “HomeChoice website”) and the mobi-page at [m.homechoice.co.za](http://m.homechoice.co.za) (“HomeChoice mobi-page”).
- FoneChoice manages the webpage located at [www.homechoice.co.za/Fonechoice](http://www.homechoice.co.za/Fonechoice).
- FinChoice owns and manages the website located at <https://www.finchoice.co.za/> (the “FinChoice website”) and the mobi-page at [www.finchoice.mobi](http://www.finchoice.mobi) (“FinChoice mobi-page”).
- By entering this competition, you agree that these competition rules will apply to you and bind you to the extent permitted in law. These rules, should they require interpretation, will be interpreted in accordance with applicable South African laws.
- You may obtain a copy of these competition rules as follows:
  - HomeChoice and FoneChoice customers: from [competitions@homechoice.co.za](mailto:competitions@homechoice.co.za) or from the HomeChoice website at [www.homechoice.co.za/official-rules](http://www.homechoice.co.za/official-rules)
  - FinChoice customers: from [competitions@finchoice.co.za](mailto:competitions@finchoice.co.za) or from the website at <https://www.finchoice.mobi/Home/Terms>

#### How to enter

- Subject to clause 9 below, you will be automatically entered into the competition as follows:
  - HomeChoice Customers:
    - You will receive 1 (one) entry for every successfully placed order during the competition period, provided that the order is subsequently successfully dispatched.
    - For orders successfully placed via the HomeChoice website or USSD during the competition period, you will receive (2) two entries, provided that the order is subsequently successfully dispatched.
  - FoneChoice Customers:
    - You will receive 1 (one) entry for every successfully placed order during the competition period, provided that the order is subsequently successfully dispatched.
    - For orders exceeding R5999.00 (five thousand nine-hundred and ninety-nine rands) successfully placed during the competition period, you will receive (2) two entries, provided that the order is subsequently successfully dispatched.
  - FinChoice Customers:
    - You will receive 1 (one) entry if you successfully take out a new loan during the competition period.
    - You will receive 1 (one) entry if you successfully obtain a re-loan during the competition period.
    - You will receive 1 (one) entry if you successfully open a new MobiMoney facility during the competition period.
    - You will receive 1 (one) entry if you successfully re-activate your MobiMoney facility during the competition period.
    - You will receive 1 (one) entry if you successfully withdraw from your MobiMoney account during the competition period.
    - You will receive 1 (one) entry for every successful purchase of airtime, data or electricity on the FinChoice mobi-site during the competition period.
- The competition runs from 28 February 2020 00:00:00 to 31 March 2020 23:59:59 on all HomeChoice, FoneChoice and FinChoice channels.
- Entry into the competition is limited to a maximum of 5 (five) entries per person.
- The Promoters reserve the right, in their sole discretion, to amend the rules relating to the number of entries per person depending on the channel of entry utilised.
- Your entries must reach us before the closing time of the competition specified in clause 8 above. Please note that entry may be through an electronic platform. Although the Promoters will take all reasonable steps, we will not be liable for any technical problems or any lost, delayed or incorrectly received entries.

#### The Prize

- There will be 1 (one) winner who will receive R1 000 000.00 (one million rands only) (“the Prize”).
- The Prize is not transferable, unless we agree otherwise in our discretion. We may in our discretion decide to substitute the Prize with goods of a similar value.
- The Prize will be handed over at HomeChoice’s head office in Wynberg, Cape Town (unless the Promoters, in our discretion, decide otherwise). The Prize will be paid out as follows:
  - the winner will receive an initial token payment of R2000.00 (two thousand rands only) in cash prior to the official Prize giving ceremony;
  - on the day of the Prize giving ceremony, the winner will receive a payment of R198 000.00 (one hundred and ninety-eight thousand rands only) by way of an electronic funds transfer (EFT) into the winner’s verified banking account; and
  - thereafter, the remainder of the Prize will be paid out in 4 (four) equal disbursements of R200 000.00 (two hundred thousand rands only) over a 4-year period. The Promoters reserve the right to request updated verified banking details from the winner before each annual disbursement is paid out.

#### The Draw

- The winner will be selected by random draw and the process will be overseen by an independent attorney or accountant who will also report on the competition in accordance with all relevant regulatory requirements.
- In order to qualify as a winner, you must:
  - be 18 years or older;
  - not be under debt review or in the process to apply for debt review;
  - not be a director, member, partner, agent, employee or consultant of the Promoters 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 Promoters;
  - not be the spouse, life partner, business partner or associate, or the natural or adopted parent, child, or sibling, of any of the persons specified in (c); and
  - be up to date with all accounts/credit agreements with HomeChoice, FinChoice and/or FoneChoice;.
- The prize draw will take place within 14 business days after the closing date of the competition. If the winner’s account is in default at any time from the time of entry to the time of the draw, the winner will immediately be disqualified, and the prize will be awarded to an alternative winner. If none of the winner(s) or alternative winners drawn qualify to receive the Prize, we may conduct a new draw in our discretion.
- The winner will be contacted via e-mail and/or sms and/or telephone at which point arrangements will be made for the winner to receive the Prize. If the Promoters are not able to contact the winner within 5 working days, despite reasonable attempts, we reserve the right to disqualify the winner and award the Prize to an alternative winner, in which event the initial winner will have no recourse against the Promoters. Winners, once successfully contacted, will also be announced on the HomeChoice and/or FinChoice websites and mobi-pages.

#### General

- The winner 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.
- The Promoters will use the winner’s name/s and/or photograph/s in any promotional and/or advertising material for the purposes of the Promoters’ marketing, unless the winner objects to such use in writing.
- The winner will be required to sign a winner’s declaration form and other related documentation as required by law and will also need to provide proof of identity before receiving the Prize. The winner may not receive the Prize if it is against the law for the winner to receive the Prize.
- We may require winners to provide us with such additional information that we may reasonably require in order to process and facilitate their acceptance and/or use of a prize.
- The Promoters reserve the right, in their sole discretion, to cancel or suspend any competition or change the rules if errors need to be corrected, or to prevent any party from being unduly prejudiced or favoured in the reasonable discretion of the Promoter.
- PLEASE NOTE THAT BY ENTERING INTO THE COMPETITION YOU MAY STAND A CHANCE TO WIN A PRIZE AND THERE ARE NO GUARANTEES.
- If a competition or promotion is cancelled or suspended due to any reasons, all participants or entrants agree to waive any rights that they may have in terms of the competition and acknowledge that they have no recourse against the Promoters, their employees, agents, partners, suppliers, sponsors or promoters.
- Any violation or attempt to violate any of the above rules will result in the immediate disqualification of the transgressor.
- The Prize is provided “as is” and the Promoters disclaim all liability however arising out of your use of the Prize.
- You hereby indemnify and hold harmless the Promoters (including their directors, employees, members, independent contractors, agents, 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 competition and/or the award of any prize.