

## TERMS AND CONDITIONS OF 2022 NEDLOANS BACK-TO-SCHOOL COMPETITION

### 1 The promoter

Nedbank Namibia Limited ("we; us, our"), with reg no 73/04561 runs this competition and we reserve the right to make it available to a selected group of clients.

### 2 Competition period

The competition starts on 5 January 2022 and ends on 28 February 2022.

### 3 Who can participate in the competition

3.1 A participant (**you, your**) must:

3.1.1 be 21 years or older;

3.1.2 have a valid Namibian identity document;

3.1.3 ensure that your bank account is in good standing, which means it must not be in arrears or handed over for legal collection;

3.1.4 you have good conduct on record;

3.2 Our employees, including temporary and contract employees, associated companies, agents, contractors and sponsors may not participate in the competition.

### 4 How to enter

To stand a chance to win the prize, you must:

4.1 Apply for a NedLoan Loan in any amount as per set criteria, repayable over any of the periods set as per criteria;

4.2 Accept the approved loan amount; and

4.3 Receive the approved loan amount in your bank account.

during the competition period.

### 5 The prize

Two competition draws will take place of N\$15 000-00 each.

### 6 Selection of the winner

6.1 The random computer-generated draw to select the winner will take place by 31 March 2022 via Skype or Microsoft Teams, which will be recorded.

6.2 If you win, the following applies:

6.2.1 We will call you on the number we have on record for you within 30 business days of the draw date and/or email you at the email address we have on record for you to confirm your winning position.

6.2.2 You must then complete a Nedbank vendor information form, sign the payment terms, the confidentiality agreement and provide a letter from your bank confirming the bank details of the account in which you want to receive the cash prize.

6.2.3 You will receive the cash prize only once we have verified and confirmed your details, including your compliance with the rules of the competition. The payment of the cash prize may take up to 30 business days.

6.2.4 We will not be responsible for any technical failures affecting your participation in the competition or for any entry that has been left out from participation.

- 6.2.5 If a dispute arises, our decision will be final and binding in all aspects of the competition, and we will not negotiate the dispute further.
- 6.2.6 If you do not take up your prize, or if you reject it or forfeit it (where you are forced to give it up because you do not meet one of the completion requirements), we will have a separate draw to select another winner as at 29 April 2022.
- 6.2.7 All other costs or expenses relating to the prize that have not been mentioned here are excluded.
- 6.2.8 We will not be responsible for any delays in your taking up of the prize.
- 6.2.9 We will not be responsible for any additional conditions that third parties impose.
- 6.2.10 We will give the prize directly to you and not to anyone else.
- 6.2.11 We will not be liable for delays or failure to deliver any part of the prize resulting from acts beyond our reasonable control, including acts of God, strikes, lockouts, riots, acts of war, civil disorder, rebellions or revolutions in any country, epidemics, acts of terrorism, vandalism or sabotage, governmental regulations imposed after the fact, communication line failures, power and telecommunications failures, earthquakes, fire, floods or other disasters, and voucher expiry dates. We will let you know you as soon as reasonably possible if your prize is affected in this manner.
- 6.2.12 We reserve the right to replace the prize at any time with another of similar commercial value.

## **7 General**

- 7.1 All the information about the competition, including information that is published on any competition material, forms part of these terms and conditions.
- 7.2 You will be automatically entered into the competition when you apply for a Nedloan, accept the loan and receive the loan amount in your respective account.
- 7.3 By entering the competition, you agree to be bound by these terms and conditions. We have the right to update them and, if we do, we will post the updated terms and conditions on our website.
- 7.4 These terms and conditions are available on our website (<https://www.nedbank.com.na/content/nedbank-namibia/desktop/na/en/personal/borrow/personal-loans.html>) throughout the competition period.
- 7.5 If you win, we may ask you to consent in writing to endorsing, promoting and advertising any of our services at no fee. You may decline this request, but we will still give you the prize.
- 7.6 By entering the competition, you acknowledge that your personal information that we need for this competition will be shared with us and our agents. We will use your personal information only in line with Namibian data protection and legislation.
- 7.7 We may cancel the competition immediately and without notice if we must do so by law.
- 7.8 We and our directors, employees, agents and suppliers will not be responsible for any direct or indirect loss or damage resulting from your participation in the competition, or for any accident, injury, harm, damages, costs or death that you or any other person who participates in the prize sustains at any point during the fulfilment of the prize.

## **8 More information**

For more information about the competition call Helene Meintjes on 061-295 2129 or send an email to [heleneme@nedbank.com.na](mailto:heleneme@nedbank.com.na).