

# **COMPETITION – TERMS AND CONDITIONS**

## **1. Introduction**

- 1.1. These Terms and Conditions govern your participation in the Lucky Draw Competition (“the Competition”) conducted by FDC Group (Pty) Ltd to promote education regarding the management of consumers personal finances in South Africa, hereinafter referred to as “FDC Group.”
- 1.2. By entering the Competition, all participants agree to be bound by these Terms and Conditions.

## **2. Eligibility**

- 2.1. The Competition is open to all South African residents aged 18 years or older.
- 2.2. Employees, directors, agents, or affiliates of FDC Group and their immediate family members are not eligible to enter.
- 2.3. Entry to this Competition is free.

## **3. Competition Rules**

- 3.1. FDC Group will publish 4 different financial educational videos each week during the month of August 2025, providing tips and advice on managing one’s personal finances and credit. Every month thereafter a new competition compiled of 4 new episodes will start until the end of the year so you have many chances to win!
- 3.2. To qualify for an entry into the draw, participants must accumulate at least four points.
- 3.3. An additional entry into the Competition will be awarded to participants who like, share, and subscribe to each video on all major social media platforms (Facebook, Instagram, TikTok, and YouTube).
- 3.4. Each weekly question may only be answered once per participant.

## **4. Entry Mechanism**

- 4.1. To enter, participants must meet the criteria as set out in the Competition Rules above and have earned at least four points.
- 4.2. Entries will close at midnight on 28 August 2025. The final draw will take place on 29 August 2025.
- 4.3. Each month will be a completely separate competition and previous months competitions will have expired by the end of each months draw. Previous videos can be watched on our Youtube channel or our website: <https://fdcgroupp.co.za/education/>

## **5. Prize Details**

- 5.1. The prize is R5,000.00, to be deposited directly into the winner’s nominated bank account.

## **6. Draw and Winner Selection**

- 6.1. The winner will be selected at random in a draw conducted on 29 August 2025.
- 6.2. The winner will be contacted via phone and/or email, and their name will be published on all FDC Group social media platforms on the same day.
- 6.3. If a winner cannot be successfully contacted within 3 business days a runner up will be selected. FDC Group will attempt to contact the winner each day to claim their prize.

6.4. The winners bank account must be a South African bank account in the winner's name.

## **7. Publicity**

- 7.1. By entering, participants agree that FDC Group may publish on its social media platforms, the winner's name and/or photograph for marketing and promotional purposes, subject to the winner's consent.
- 7.2. No remuneration will be paid for such usage.

## **8. Disqualification**

- 8.1. FDC Group reserves the right to disqualify any participant suspected of fraud, cheating, or tampering with the entry process.
- 8.2. Incomplete, inaccurate, or illegible entries will be deemed invalid.

## **9. Liability**

- 9.1. FDC Group shall not be held liable for any loss, damage, or injury suffered or sustained, except where such liability cannot be excluded by law.
- 9.2. FDC Group accepts no responsibility for any technical issues that may prevent entry.

## **10. Data Protection**

- 10.1. Personal information collected through the Competition will be used solely for administering the Competition and in accordance with FDC Group's privacy policy.

## **11. General**

- 11.1. FDC Group reserves the right to amend these Terms and Conditions at any time without prior notice.
- 11.2. If changes occur, changes will be communicated through the same platforms as the competition is running.
- 11.3. This Competition and these Terms and Conditions are governed by the laws of South Africa. Any disputes will be subject to the jurisdiction of South African courts.
- 11.4. The competition is in no way sponsored, endorsed, administered by, or associated with Facebook, Instagram, TikTok, YouTube, or any other social media platform used for promotion.