

Terms & Conditions

March 2021 – Grand Prize Draw: Win R1 000 000
Competition Rules

FinChoice a division of HomeChoice (Pty) Ltd is an authorised financial services provider (FSP no. 48448). Guardrisk Life is an authorised financial services provider. FinChoice a division of HomeChoice is a registered credit provider (NCRCP 454). FinChoice advocates responsible lending, therefore the granting of loans is at the sole discretion of FinChoice and the amount you qualify for depends on your individual circumstances.

The Promoters

1. HomeChoice (Pty) Limited (“HomeChoice”) is the promoter of this competition in conjunction with FinChoice Africa Limited (both referred to as “FinChoice”) (collectively referred to as “the Promoters”, “we”, “our” or “us”).
2. HomeChoice owns and manages the website located at www.homechoice.co.za (“website”) and the mobi-site at m.homechoice.co.za (“mobi-site”).
3. FinChoice owns and manages the website located at www.finchoice.co.za (“website”) and the mobi-site at www.finchoice.mobi (“mobi-site”).
4. 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.
5. You may obtain a copy of these competition rules as follows:
 - a. HomeChoice customers: from competitions@homechoice.co.za or from the website at www.homechoice.co.za/official-rules.
 - b. FinChoice customers: from the mobi-site www.finchoice.mobi/Home/Terms section Grand Prize Draw.

How to enter

6. To be automatically entered into the competition:

HomeChoice Customers:

 - a. You will receive 1 (one) entry for every successfully placed order during the competition period, provided that the order is subsequently successfully dispatched.
 - b. For orders successfully placed via the HomeChoice website you will receive 2 (two) entries, provided that the order is subsequently successfully dispatched.
 - c. Pay an extra instalment on your account during the competition period and you will receive 5 (five) entries to the draw, provided that your account is up to date and not in arrears.
 - d. If your account has been in arrears for 1 (one) month or less, and you settle the full arrears amount during the competition period, you will receive 1 (one) entry into the draw.

FinChoice Customers (including Botswana customers) who:

 - a. Successfully take a New Loan or Reloan
 - b. Successfully activate a MobiMoney facility
 - c. Successfully withdraw from your MobiMoney facility.
 The competition runs from 01 March 2021 00:00:00 to 31 March 2021 23:59:59 on all HomeChoice and FinChoice channels.

Entry into the competition:

 - a. HomeChoice Customers are limited to 5 entries per person unless entries are received via the website or mobi-site in which case a maximum of 10 entries per person are allowed.
 - b. FinChoice Customers are limited to 5 entries

per person unless entries are received via the website or mobi-site in which case a maximum of 10 entries per person are allowed.

7. 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.
8. Your entries must reach us before the closing time of the competition specified in clause 7 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

9. There will be 1 (one) winner who will receive R1 000 000 (one million rand only) (“the Prize”) which will be paid out in five equal disbursements of R200,000 (two hundred thousand rand) over a 5-year period (the “Prize”), the first payment to be made in April 2021 and annually thereafter.
10. The Prize shall not be redeemable for any other item and 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 Draw

11. 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.
12. In order to qualify as a winner, you must:
 - a. be 18 years or older
 - b. not be under debt review or in the process of applying for debt review;
 - c. 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;
 - d. 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);
 - e. be up to date with all accounts/credit agreements with HomeChoice and FinChoice
13. 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 at our discretion.
14. 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 his/her Prize. If the Promoters are not able to contact the winner within 5 (five) 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. The winner, once successfully contacted, will also be announced on the HomeChoice and/or FinChoice websites and mobi-sites.

General

15. 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.
16. The Promoters will use the winner’s name 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.
17. 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.
18. We may require the winner to provide us with such additional information that we may reasonably require in order to process and facilitate their acceptance and/or use of the Prize.
19. 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 Promoters.
20. PLEASE NOTE THAT BY ENTERING INTO THE COMPETITION YOU MAY STAND A CHANCE TO WIN A PRIZE AND THERE ARE NO GUARANTEES.
21. 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.
22. Any violation or attempt to violate any of the above rules will result in the immediate disqualification of the transgressor.
23. The Prize is provided “as is” and the Promoters disclaim liability, however, arising out of your use of the Prize.
24. 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 the Prize.