



Competition
Win your share of R10 000 in Foschini
Vouchers
Terms and Conditions



1. Competition Period:

- 1.1 The competition opens on 4 August 2021, 13:00.
- 1.2 The competition closes on 31 August 2021, 23:59.

2. How to enter:

- 2.1 Stand a chance to WIN by purchasing any Edgars, Woolworths, TFG, Dis-Chem or Shoprite/Checkers voucher in-App for a minimum of R100 or more during the month of August and gain an entry into the draw. The purchase of the Vouchers must be made in-App. The competition ends midnight 31 August 2021. 5 Winners will be chosen via a random draw and will each receive a R2000 Foschini Group (TFG) Gift voucher.

You will be entered into a competition for a R2000 Foschini Group (TFG) Gift voucher if you:

- (i) Are a client with an active insurance policy, or IFA Rewards product with Clientèle Life Assurance Company Limited, Clientèle General Insurance Company Limited, or CBC Rewards (Pty) Ltd (“the Promoters”); and
 - (ii) Have purchased any Edgars, Woolworths, TFG, Dis-Chem or Shoprite/Checkers voucher in-App with a minimum of R100 or more during the month of August. Entries will be based on the criteria explained above;
- 2.2 You are allowed to enter multiple times during the competition period. Additional entries will be at the discretion of IFA and will be communicated where applicable;
 - 2.3 The winners will be randomly chosen via random draw;
 - 2.4 The results will be verified by the Promoter’s internal auditing department;
 - 2.5 By entering this competition you are indicating your agreement to be bound by these terms and conditions.

3. Prizes & winners:

- 3.1 Kindly take note that the following prizes are available across Clientèle platforms 5 x R2000 (TFG) Foschini Group Gift voucher.
- 3.2 Prizes will be issued within 15 business days after the draw and all vouchers will be delivered to the winners via the IFA App.
- 3.3 Prizes can only be redeemed through the IFA App;
- 3.4 Prizes are not transferable;



- 3.5 The Promoter's decision in respect of all matters pertaining to the competition will be final and no correspondence will be entered into;
- 3.6 The Promoter reserves the right to alter or cancel the competition at its discretion, without recourse.

4. Promoters:

- 4.1 This competition is conducted by Clientèle Life Assurance Company Limited (Registration Number: 1973/016606/06), and Clientèle General Insurance Limited (Registration Number: 2007/023821/06), (collectively known as Clientèle), in conjunction with CBC Rewards (PTY) (LTD) (Registration Number 2016/195909/07). Their registered offices are at Clientèle Office Park, Corner Rivonia and Alon Road, Morningside, 2196 (collectively referred to as "the Promoter").
- 4.2 The Promoter is responsible for the administering of the competition, choosing the winners and delivering the prizes to the winners through the IFA App.
- 4.3 These competition rules ("rules") are the official rules. These rules (together with any official competition communications) will govern and apply to the competition. Please take a moment to review these rules.
- 4.4 By your participation, you agree that these rules will govern all aspects of your relationship with the competition and competition-related agents, and the Promoter. These rules can only be modified (or superseded) by the Promoter (in their reasonable discretion), in the form of a written revision posted on the competition website or (at the Promoter's sole discretion) any other potential official competition communication method reasonably calculated to reach a majority of potential participants.

General Terms and Conditions- In addition to the terms stated in clauses 1-4 above

1. Who can enter:

You are entitled to participate in this competition if you (i) are a natural person who is at least 18 years old and has a South African ID document (ii) have valid contact details (iii) downloaded the Clientèle/IFA App. You may NOT participate if you are a supplier of goods or services in connection with this competition, or if you are a director, member, partner, employee, agent of Clientèle Limited or its subsidiaries, or consultant to any of the Promoters or any other entity which directly or indirectly controls or is controlled by the Promoters, or if you are any of the aforementioned persons' spouse, life partner, parent, child, brother, sister or business partner.

2. Use of participant and winner information:

- 2.1. By participating in this competition, you agree to subscribe to and receive newsletters from the Promoters. Any marketing material sent to you will have a clear opt-out option should you wish to unsubscribe.
- 2.2. Winners will allow promoters, and their associated companies to use their (i) photographs, and (ii) to be involved in any marketing of the Promoters or the competition, and have freely elected to allow the Promoters to (a) take photographs of them, and (b) publish their names



on the Promoters' marketing platforms including app, websites, newsletters and social media accounts.

2.3. Winners acknowledge that they will be given the opportunity to refuse any of the options stated in 2.2 above.

3. Unforeseen events:

3.1. The Promoters, and their associated companies, agents and contractors assume no liability whatsoever for any direct or indirect loss, damage, death, personal injuries, defamation, invasion of privacy or claims based on publicity rights arising in connection with this competition and/or promotional offer.

3.2. No member of the Promoter is responsible for lost, delayed, misdirected, internet or computer malfunctions, errors in transmission or any condition beyond the control of the Promoters which may cause the competition to be disrupted or corrupted.

4. Limitation of liability:

To the fullest extent permitted by applicable law (but not otherwise) the Promoters, their agents responsible for administering the competition, as well as the prize sponsors assume no responsibility and are not liable for (i) the accuracy or otherwise of the prize description or illustration, (ii) the non-availability, loss, interception or interference with, late receipt or damage of or to any prize, notification or other communication, or (iii) any representation, warranty, condition or guarantee in respect of any prize.

5. General Rules:

5.1. By participating in this competition, you agree to all the competition rules set out above, without exception.

5.2. The Promoters decision is final and binding and no correspondence or negotiations will be entered into, with the exception of the notification of the winners through the in App notification.

5.3. If a participant contravenes these rules, the participant may, in the Promoter's discretion, be disqualified from the competition.

5.4. Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners.

5.5. The laws of the Republic of South Africa govern this competition.

5.6. Promoter reserves the right to cancel or alter any aspect of the competition at any time at its sole discretion without liability.

5.7. Participants in the competition understand and agree that in order to offer the competition; the Promoter must collect and use personal information about participants. This competition is conducted under the terms of applicable privacy statements.

5.8. These terms and conditions are subject to change according to the promoter's discretion.