

Grand Prize Draw Competition

1. FinChoice, a division of HomeChoice (Pty) Limited ("FinChoice", "we", "our" or "us") is the promoter of this competition in conjunction with HomeChoice.
2. FinChoice owns and manages the website located at www.finchoice.co.za ("website") and the mobi-site at www.finchoice.mobi ("mobi-site").
3. 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.
4. You may obtain a copy of the competition rules from the website at <https://www.finchoice.co.za/tcs>
5. You can enter and will receive entries into the Win R1 000 000 competition based on the following criteria:
 - 5.1. 1x entry if you successfully take out a new or reloan application in the Call centre or on the USSD platform KwikServe; or
 - 5.2. 2x entries if you successfully take out a new or reloan application on the mobi-site; and
 - 5.3. An additional entry if you successfully activate your MobiMoney account during the month of March
 - 5.4. The maximum entries a single customer can receive is 3.
6. The competition runs from 28 February 2018 00:00:00 to 31 March 2018 23:59:59.
7. Your entries must reach us before the closing time of the competition specified in clause 6 above. Please note that entry may be through an electronic platform. Although FinChoice will take all reasonable steps, it will not be liable for any technical problems or any lost, delayed or incorrectly received entries.
8. There will be 1 winner who will receive a R1 000 000 via EFT (split into 10 instalments of R100 000 paid once every year for 10 years. The prize shall not be redeemable for cash and is not transferable, unless we agree otherwise in our discretion. We may in our discretion decide to substitute the prize with similar goods with a similar value.
9. 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.
10. In order to qualify as a winner, you may not be (a) under debt review or in the process to apply for debt review; or (b) a director, member, partner, agent, employee or consultant of the promoter 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 promoter; and/or (c) the spouse, life partner, business partner or associate, or the natural or adopted parent, child, or sibling, of any of the persons specified in (b).
11. The prize draw will take place within fourteen 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 another winner will be selected.
12. 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 their prizes. If FinChoice is not able to contact the winner despite reasonable attempts within a reasonable time, it reserves the right to disqualify the winner and select an alternative winner, in which event the initial winner will have no recourse against FinChoice. Winners, once successfully contacted, will also be announced on the FinChoice and HomeChoice websites and mobi-pages.
13. 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.
14. FinChoice will use the winner's name and/or photograph in any promotional and/or advertising material for the purposes of FinChoice marketing, unless the winner objects to such use in writing.
15. 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. The winner may not receive a prize if it is against the law for the winner to receive the prize.
16. 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.
17. The promoter reserves the right, in its 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.
18. PLEASE NOTE THAT BY ENTERING INTO THE COMPETITION YOU MAY STAND A CHANCE TO WIN A PRIZE AND THERE ARE NO GUARANTEES.
19. 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 FinChoice, their employees, agents, partners, suppliers, sponsors or promoters.
20. Any violation or attempt to violate any of the above rules will result in the immediate disqualification of the transgressor.
21. The prize is provided "as is" and FinChoice disclaims liability however arising out of your use of the prize.
22. You hereby indemnify and hold harmless FinChoice (including its 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.