

## **NEDBANK SWAZILAND TRANSACT AND STAND A CHANCE TO WIN PROMOTION TERMS & CONDITIONS, RULES AND REGULATIONS**

These Rules and Regulations ("Rules") for Nedbank Swaziland's (the Bank) Transact and stand a chance to win promotion (the "Promotion") are part of the Terms and Conditions of Use & Privacy Policy (the "Terms and Conditions") that govern the Promotion.

The Promotion is administered by Nedbank Swaziland, and is open to all Nedbank Swaziland clients aged 18 years and above. The Promotion will run from October 2020 and closes midnight 31 December 2020. Winners will be announced monthly

### **Eligibility Requirements**

1. The Promotion is open to all Nedbank Swaziland clients aged 18 and above (herein defined as "Participants") except for holders of free banking accounts.
2. To qualify, Participants must perform one of the following transactions ("Digital Transaction") on the Nedbank Money App or Nedbank Online Banking:
  - a. Make a payment or transfer
  - b. Send cash using Nedbank SendMoney
  - c. Buy prepaid electricity, airtime or data
3. Participants can transact on the Nedbank Money App and Nedbank Online Banking as many times as they want.
4. Each transaction is considered as an entry. The more a participant transact, the greater the chances of winning.
5. The Promotion is open to Eswatini citizens. Nedbank Swaziland staff and family members are not eligible to participate in the Promotion.

### **Submission Rules**

To participate in the Competition, Participants must make a Digital Transaction on the Nedbank Money App or Nedbank Online Banking as many times as possible. Each Digital Transaction is considered as an entry. The more times a Participant transacts, the greater the chances of winning.

Winners will be announce monthly at beginning of the next month

### **Permissions and Releases**

By making a Digital Transaction between the months of October 2020 and December 2020, Participants automatically enter into the Promotion.

### **Judging Process**

1. Winners will be selected based on the number of Digital Transactions
2. There will be six (6) winners per month
3. Where there is a tie, a random draw will be conducted to choose the winner
4. Decisions of the Nedbank Swaziland Judging Panel are final and not subject to negotiations, challenge, or appeal.

### **Judging Criteria**

The judging of the Promotion will be strictly based on the number of Digital Transactions

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### **Prizes**

Winners will receive E1000 (one thousand Emalangeni) deposited into a Nedbank Savings account opened in the winner's name.

Winners will have the choice to withdraw the funds or keep them in the Nedbank Savings account for a period of 6 months

Winners who choose to keep the funds in the Nedbank Savings account and make regular monthly deposits, will receive a 10% to-up (maximum E1000) on their balance from Nedbank Swaziland at the end of the 6 month period. Winners who choose to keep the funds in the Nedbank Savings account but do not make regular monthly deposits, do not qualify for the 10% top-up from Nedbank Swaziland

### **Intellectual Property**

By making a Digital Transaction between the months of October 2020 and December 2020, Participants automatically enter into the Promotion. Nedbank Swaziland will get participants' consent before sharing their identity with the public should they be winners. Nedbank Swaziland will not share Participants; personal banking information with anyone

### **Disclaimer and Release**

The Promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook, Twitter or any other platform where it is advertised. The Competition is administered by Nedbank Swaziland. Participant agrees to release Nedbank Swaziland and any platform where the Competition is advertised, from all claims, demands, and damages of every kind and nature, known and unknown, arising out of or in any way connected with the Promotion and the Participant's participation.

### **No Recourse to Judicial Procedures**

To the extent permitted by law, the rights to litigate, to seek injunctive relief or to any other recourse to judicial procedure in case of disputes or claims resulting from or in connection with this Promotion are hereby excluded, and Participant expressly waives any and all such rights.

### **Preservation of Immunities**

Nothing herein shall constitute or be considered to be a limitation upon or a waiver of the privileges and immunities of Nedbank Swaziland, or any member of the Bank, which are specifically reserved.

### **Competition Terms**

By making a Digital Transaction between the months of October 2020 and December 2020, every individual agrees and accepts that:

- The Promotion is open to Nedbank clients except for holders of free banking accounts. Participants entering the Promotion must be 18 years of age or older, on 1 October 2020
- The decisions of the Nedbank Swaziland Judging Panel are final and are not subject to any appeal;
- Participants agree that Nedbank Swaziland may publish information such as Participants' names and biographical information, videos and/or derived content on Nedbank Swaziland webpages and through blogposts, newsletters, articles, social media platforms and any other communication channels and public display;
- Participants agree that Nedbank Swaziland may publish information such as Participants' names and biographical information and/or videos with partners and partner organizations only for the purpose of those individuals and organizations to publicly display and broadcast this information/content;
- Participants waive all claims against the Bank, its personnel and agents arising out of any oral or written publication or republication of any statement made in connection with the Promotion, their person or entry to the Promotion, or video;
- Participants agree to indemnify and hold the Bank, its personnel and agents, harmless from any third-party claims for loss, damage, prejudice, liability or expense suffered as a result of or in any manner in connection with their entry to the Promotion, video or any other acts or omissions or any information which they provided.

### **Conduct**

Failure to comply with these Rules may result in disqualification from the Competition. Participant agrees to comply with and be bound by the decisions of Nedbank Swaziland, which are final and binding on all matters pertaining to this Promotion. Nedbank Swaziland is not responsible for any typographical or other error in the printing of the offer, administration of the Competition or in the announcement of the prizes. Nedbank Swaziland may update and/or modify these Rules in its sole discretion, and Participant agrees to accept and be bound by any updates and/or modifications.

### **TERMS AND CONDITIONS OF USE & PRIVACY POLICY**

Nedbank Swaziland maintains the Transact and stand a chance to win Promotion and all its content, material and pages as a courtesy to those who may choose to access them ("Users"). These Terms and Conditions of Use & Privacy Policy, including any guidelines and future modifications (collectively the "Terms and Conditions" or "Agreement") govern the use of this content, material and pages and is a legal contract between Users and Nedbank Swaziland. User is fully able and competent to enter into these Terms and Conditions.

This Promotion is not directed to Nedbank Swaziland clients younger than 18 years and holders of free banking accounts, and is open only to Nedbank Swaziland clients 18 years of age or older.

### **Privacy Policy**

All Nedbank client information will be handled in line with Nedbank Swaziland's Privacy Policy

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