

Your story matters



Absa Brand Positioning Social Media Competition

Terms and conditions

- 1 All people entering this competition (the entrants) agree that the competition rules as set out in these terms and conditions are binding on them. A copy of these competition rules is available to all entrants and can be downloaded from <https://www.absa.africa/absa-g20-b20/>.
- 2 The Organiser of this competition is Absa. For purposes of this competition “Absa Bank Limited” means Absa with Registration number: 1986/004794/06 and “Absa Group Limited” means a public company with Registration number: 1986/003934/06 incorporated under the Laws of the Republic of South Africa, a public company duly registered as a bank and incorporated in accordance with the Laws of the Republic of South Africa with its registered address at Absa Towers West, 7th Floor, 15 Troye Street, Johannesburg, 2001.
- 3 Absa, its directors, members, partners, employees, agents or consultants, the suppliers of goods or services and their respective spouses, life partners, business partners or immediate family members are not permitted to participate in this competition.
- 4 The entrant acknowledges that he/she has been given enough time to read these terms and conditions before entering into this competition. The entrant is aware of all the terms printed in bold.

Personal Information:

- 5 Absa will only collect, store and use your personal information, such as name, age, telephone number and email address for the purposes of entering the entrant into the competition and for purpose of administering the draw as set out in these rules. This will not affect any existing marketing preferences that you have registered with Absa.
- 6 By entering the competition, your personal information may be transferred to our service providers and agents (including their sub-contractors) to store and use to administer the draw.

We will never pass your information to any third party for them to use in their own direct marketing, without your consent.

- 7 Your personal information will be held on record for a short period of time as necessary to administer the draw and then will be securely destroyed.
- 8 In order to qualify as an entrant, the entrant must –
 - 8.1 be a South African citizen and hold a valid South African Identity Document;
 - 8.2 provide correct and full personal contact details, as required;
 - 8.3 be 18 years and older;
 - 8.4 must have an open Facebook and or Instagram profile; and
 - 8.5 must not have made any public statements or comments on any online or digital platform that could reasonably be interpreted as disparaging, defamatory, or damaging to the reputation of Absa.

Rules of the competition

- 9 This competition will start on 18 November 2025 and end on 10 December 2025 (23:00pm) (the “Competition Period”).
 - 9.1 The Competition will run on @Absa.SouthAfrica Instagram page, @AbsaSouthAfrica on Facebook and @AbsaSouthAfrica. Social Media Channel – Meta and X (formerly Twitter) .
 - 9.2 By tagging @Absa.SouthAfrica or @AbsaSouthAfrica or @AbsaSouthAfrica, Absa has the right to use the content for the duration of the competition.
 - 9.3 Entrants’ stories will be amplified following submission, providing participants with a platform to elevate and share their voices more broadly.

Method of entry:

- 10.1. Facebook Entry:
 - 10.1.1. The entrant must express their ideas and vision of Africa’s future in the comments section of the competition-related post during the competition period. By doing so, entrants will be eligible to win a share of the total cash prize pool of R100 000.00 (One hundred thousand rand).
 - 10.1.2. Entrant must Include the hashtag #G20Plus and #YourStoryMatters

- 10.1.3. Follow the instructions above and entrants will be in the running to stand a chance to win the cash prize.
- 10.1.4. All entries for the three (3) week competition must be submitted exclusively in the comments section of the designated competition post corresponding to that specific week.
- 10.1.5. A total of six (6) winners will be selected and announced during the competition period. Winners will be announced on each of the following dates: 27th November 2025, 4th December 2025, and 11th December 2025.

10.2. Instagram Entry:

- 10.2.1 The entrant must express their ideas and vision of Africa's future in the comments section of the competition-related post during the competition period. By doing so, entrants will be eligible to win a share of the total cash prize pool of R100 000.00 (One hundred thousand rand).
- 10.2.2 Entrant must Include the hashtag #G20Plus and #YourStoryMatters
- 10.2.3 Follow the instructions above and entrants will be in the running to stand a chance to win one the cash prize.
- 10.2.4 All entries for the three (3) week competition must be submitted exclusively in the comments section of the designated competition post corresponding to that specific week.
- 10.2.5 A total of six (6) winners will be selected and announced during the competition period. Winners will be announced on each of the following dates: 27th November 2025, 4th December 2025, and 11th December 2025.

10.3. X Entry:

- 10.3.1. The entrant must express their ideas and vision of Africa's future in the comments section of the competition-related post during the competition period. By doing so, entrants will be eligible to win a share of the total cash prize pool of R100 000.00 (One hundred thousand rand).
- 10.3.2. Entrant must Include the hashtag #G20Plus and #YourStoryMatters
- 10.3.3. Follow the instructions above and entrants will be in the running to stand a chance to win one the cash prize.
- 10.3.4. All entries for the three (3) week competition must be submitted exclusively in the comments section of the designated competition post corresponding to that specific week.
- 10.3.5. A total of six (6) winners will be selected and announced during the competition period. Winners will be announced on each of the following dates: 27th November 2025, 4th December 2025, and 11th December 2025.

Prizes Allocation

11. Qualifying entrants will be randomly selected. Six entrants will be selected from Meta and X platforms.
 - 11.1. There will be Six (6) winners in total for the Competition Period.
 - 11.2. Entrants will have the opportunity to win one (1) of six (6) cash prizes, allocated as follows:
 - 11.2.1. Week 1: Two (2) winners will each receive a prize of R10,000.00 (Ten Thousand Rand) for the competition period commencing 18 November 2025 and ending 24 November 2025.
 - 11.2.2. Week 2: Three (3) winners will each receive a prize of R10,000.00 (Ten Thousand Rand) for the competition period commencing 25 November 2025 and ending 1 December 2025.
 - 11.2.3. Week 3: One (1) winner will receive a prize of R50,000.00 (Fifty Thousand Rand) for the competition period commencing 2 December 2025 and ending 10 December 2025.
 - 11.3. The total prize value for the Competition Period is R100,000.00 (One Hundred Thousand Rand).
 - 11.4. The prize is intended and will be awarded to the chosen winners residing in South Africa only.
 - 11.5. Competition winners will receive their cash prizes through method of electronic payment into their Absa bank account or preferred bank account.
12. Incomplete or illegible entries, bulk entries, entries from third parties and entries which do not satisfy the requirements of these terms and conditions in full will be disqualified and will not be considered.
13. The six (6) winners from the final draws on Facebook and Instagram will be selected randomly from all qualifying entrants by Absa's Digital Agency by means of a lucky draw to take place virtually via MS Teams Meeting on the 27th of November 2025; 4th December 2025 and the 11th of December 2025.
14. In order to participate in the competition, entrants will be required to attend to the reasonable cost for their entry (this includes but is not limited to postage, entry through internet facilities, short message service (sms), multimedia messaging service (mms) and/or any similar media or device). Such cost will not exceed what is reasonable for the method of entry (i.e. postage stamp, normal sms rates and the like).

15. The six (6) randomly selected winners will be contacted through the relevant Social Media Platform that was utilized to enter the competition. The winners will be contacted via direct message by an Absa Community Manager within three (3) business day after the draw dates noted in clause 13.
16. If the prize is declined or if the winner cannot be contacted via Direct Message through the channel used on their submission. Absa undertakes to try at least three (3) times on three (3) consecutive business days to notify the winner.
17. If the prize is declined or if the winner cannot be contacted via Direct Message through the channel used on their submission within three (3) days of the draw date, a replacement winner will be drawn at Absa's discretion and the replacement winner will be notified by Absa via Direct Message and the "winner contact" process will be followed. The same process will be followed should the replacement winner also decline, or the prize be unclaimed or the replacement winner cannot be contacted.
18. When the winners accept his/her prize, Absa would appreciate the right to identify the winner by taking his/her photograph (at no fee) and publishing this in the relevant media as decided by Absa. Absa does however acknowledge the winner's right to choose not to be identified and may refuse to have his/her photograph taken and published in printed media or to appear on radio and television.
19. If the winner has given his/her written consent, Absa has the right to publish the winner's name and photographs (at no fee) in any advertising, promotional, print, point-of-sale or public relations material. The nature of these publications will be determined at the sole discretion of Absa, for a period of twelve (12) months from the date of the lucky draw.
20. Absa is not liable in any way for any direct or indirect loss or damage because of an entrant or winner's participation in the competition.
21. If Absa cannot continue with the competition for any reason beyond its reasonable control or if it is required by any regulatory terms or applicable law, Absa may end or alter the terms of the competition on condition that—
 - 21.1. winner must be determined.
 - 21.2. reasonable notice has been given beforehand to all entrants.
22. The competition is ended as set out in 21 above, no entrant will have any claim of any nature whatsoever against Absa.

23. Absa is not obliged to award more than the defined prize.
24. The prize –
- 24.1. cannot be transferred and will only be handed over if all details given are factually correct;
 - 24.2. will not be exchanged for any prize other than the prize offered in this competition;
25. All winners are only eligible to one prize and cannot win more than once in this competition.
26. Once the prize has been handed over in terms of these rules, the results of the promotion are final in all respects and no correspondence will be allowed.
27. Amendments to the Terms and Conditions:
- 27.1 Absa is entitled to amend the terms and conditions thereof in so far as same is deemed necessary and such amendments may relate to any aspect of such competition;
 - 27.1.1 is entitled to amend the terms and conditions thereof in so far as same is deemed necessary and such amendments may relate to any aspect of such competition;
 - 27.1.2 the amendments may include the addition and or deletion of any existing and or proposed terms and conditions of the competition, which amendments may also affect the identified prize including but not limited to cash prize of such competition;
 - 27.1.3 the proposed amendments may be effected prior to the starting date of the competition and during the Competition Period, which amendments may result in the Competition Period being reduced and or extended as deemed necessary;
 - 27.1.4 it is the entrant's responsibility to regularly check the website where the competition rules are made available as per clause 1 for any amendments
28. In the event, that the terms and conditions of this competition are amended in terms of clause 27 above, such amendments shall become effective immediately or on such date as may be determined by Absa. However, all entrants who have received confirmation of the prize prior to such will remain eligible to receive the prize that has been awarded to them in accordance with the terms and conditions in force when they were selected as winners.
29. No entrant shall have any recourse or claim against Absa as a result of any amendment to these terms and conditions or as a result of Absa's cancellation, termination or suspension of the competition in line with these terms and conditions.

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