



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 www.absa.africa
- 2 The organiser of this competition is Absa. For the 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 entrants acknowledge that they have 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 entrants' personal information, such as their names, ages, telephone numbers and email addresses for the purposes of entering the entrants into the competition and for administering the draw as set out in these rules. This will not affect any existing marketing preferences that they have registered with Absa.
- 6 By entering the competition, entrants' personal information may be transferred to our service providers and agents (including their subcontractors) to store and use as necessary to administer the draw. We will never pass entrants' information to any third party for them to use in their own direct marketing, without the entrant's consent.

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- 7 Entrants' personal information will be held on record for a short period of time as necessary to administer the draw and then securely destroyed.
- 8 To qualify as an entrant, the entrant must:
 - 8.1 Be a South African citizen and hold a South African identity document;
 - 8.2 Reside in South Africa;
 - 8.3 Provide correct and full personal contact details, as required;
 - 8.4 Be 18 years and older; and
 - 8.5 Be willing and able to arrange own transportation, accommodation and carry all other ancillary costs related to such attendance at the Absa Champagne in Africa Festival.

Rules of the competition

- 9 The Cape Town competition to attend the Absa Champagne in Africa Festival held at the Zeitz Museum of Contemporary Art Africa begins on 14 November 2025 and concludes on the 19 November 2025 ("the competition period for Cape Town").
- 10 Entrants entering must have an open Instagram, Facebook and X profile.

Method of entry:

- 11 The method of entry is via user-generated content (UGC) on social media.
 - 11.1 Entrants must comment on the official competition post on all mentioned social platforms, responding to the prompt *"To enter, simply comment on this post and answer the question below. If you win tickets, what major or quiet victory will you be toasting to at the festival?"*
 - 11.2 Use the hashtags **#YourStoryMatters #WeSeeYourStory #AbsaChampagneInAfrica**
 - 11.3 Tag **@AbsaSouthAfrica**.

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11.4 Absa will have the right to reshare entrants' content on Absa-owned social media platforms to further promote the competition.

11.5 Absa will announce the winner by using the entrant's winning post in an Absa-generated post and/or related post creative that announces the winner and that winner's celebratory moment.

12 Prizes:

12.1 There will be 1 double ticket winner selected for the event held on 22 of November 2025 with a value of R5 000.00 (Five thousand rand). (R2 500.00 per ticket X2 winners in total).

12.2 The prize mentioned above are intended for 2 (two) people for the event, so that the winners may invite a partner to accompany him/her when receiving the prize, however, if the winner elects not to invite a partner to accompany him/her on the applicable prize, he/she shall not be reimbursed for the costs of the partner. No minors are allowed to attend the event.

12.3 The winners waives any right that they may have to claim against Absa or its employees, directors, officers, subcontractors, consultants, agents, or other representatives in respect of any such loss or damages by taking up the prize, and or howsoever arising and whether as a result of negligence or otherwise, and the winner/s hereby expressly indemnifies and keeps them harmless against all such claims.

13 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.

14 The winners will be randomly chosen from all qualifying entrants by a registered auditor, chartered accountant, registered auditor, admitted attorney, commissioner of oaths or advocate and by means of a random draw to take place at the premises of Absa, on the 19th of November 2025, situated at 15 Troye Street, Marshalltown, Johannesburg, 2001.

Commented [NP1]: This competition only ends on the 19th of November, therefore this date should be amended.

15 The winner(s) will be contacted via direct message on relevant social platforms through an Absa Community Manager from 19 November 2025. Should the winner not respond to the message, Absa

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will post an additional message on the winner's personal Instagram account. Absa shall try at least 3 times after 19 November to notify the winners.

Commented [NP2]: See comment above which also applies here.

- 16 If the prize is declined or if the winner cannot be contacted from the details supplied on their submission within the mentioned 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 their personal Instagram account and the "winner contact" process will be followed. The same process will be followed if the replacement winner also declines or the prize is unclaimed or the replacement winner cannot be contacted.
- 17 When the winner(s) accept(s) their prize, Absa shall appreciate the right to identify the winner by taking their photograph (at no fee) and publishing this in the relevant media as decided by Absa. However, Absa acknowledges the winner's right to choose to not be identified and may refuse to have their photograph taken and published in printed media or to appear on radio and television.
- 18 If the winner has given their 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 12 (twelve) months from the date of the lucky draw.
- 19 **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.**
- 20 **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:**
 - 20.1 **No winner/s has been determined; and**
 - 20.2 **Reasonable notice has been given beforehand to all entrants.**
- 21 **If the competition is ended as set out in 20 above, no entrant will have any claim of any nature whatsoever against Absa.**

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- 22 Absa is not obliged to award more than the defined prize. If the prize is anything other than a cash award, Absa will not be liable for any defects or damage to the prize. The winner must refer to the applicable supplier/manufacturer warranty for the replacement or repair of the item.
- 23 **The prize:**
- 23.1 Cannot be transferred and will only be handed over if all details given are factually correct; and**
- 23.2 Will not be exchanged for cash amounts or for any prize other than the prize offered in this competition.**
- 24 **Once the prize has been handed over in terms of these rules, the results of the competition are final in all respect and no correspondence will be allowed.**
- 25 **Amendments to the terms and conditions:**
- 25.1 Absa is entitled to amend the terms and conditions hereof in so far as same is deemed necessary and such amendments may relate to any aspect of such competition;**
- 25.2 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 the cash prize of such competition;**
- 25.3 The proposed amendments may be effected before the start 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; and**
- 25.4 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.**
- 26 In the event, that the terms and conditions of this competition are amended in terms of clause 25, such amendments will become effective immediately or on such date as may be determined by Absa. However, all entrants who have received confirmation of the prize before such date 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.

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27 No entrant will 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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