



## Terms and conditions

- 1.1 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/cybersecurity-and-data-privacy/>
- 1 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.
  - 2 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.
  - 3 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:

- 4 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.
- 5 By entering the competition, your personal information may be transferred to our service providers and agents (including their sub-contractors) to store and use as necessary 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.
- 6 Your personal information will be held on record for a short period of time as necessary to administer the draw and then securely destroyed.

## Rules of the competition

- 1.2 This competition starts on Wednesday, 19 November 2025 at 12:00 am and ends on Monday, 24 November 2025 at 17:00, (“the competition period”).
- 7 The Competition will run on [@Absa.SouthAfrica](#) Instagram page and [@AbsaSouthAfrica](#) on

Internal Only

Facebook. Social Media Channel – Meta. Absa has the right to use the content for the duration of the competition.

**10. In order to qualify as an entrant, the entrant must –**

- 10.1. be a South African citizen and hold a South African Identity document;
- 10.2. provide correct and full personal contact details, as required;
- 10.3. be 18 years and older;
- 10.4. have an open Facebook and/or Instagram profile.

**11. Method of entry: During the competition ~~period~~ period Wednesday, Thursday, Friday and Monday.**

**11.1. To enter the competition on Facebook (@AbsaSouthAfrica page) the entrant must do the following:**

- Acknowledge that the purpose of this competition is to promote awareness of fraud prevention by sharing practical tips to identify and avoid fraudulent activity.
- By entering, participants agree to engage with the content and are encouraged to share these tips with friends and family
- Entrants must tag five (5) friends in the comments section of the designated post;
- All of the above steps must be followed and requirements met in order to qualify to enter.

**11.2. To enter the competition on Instagram (@Absa.SouthAfrica page) the entrant must do the following:**

- Acknowledge that the purpose of this competition is to promote awareness of fraud prevention by sharing practical tips to identify and avoid fraudulent activity.
- By entering, participants agree to engage with the content and are encouraged to share these tips with friends and family
- Entrants must tag five (5) friends in the comments section of the designated post;
- All of the above steps must be followed and requirements met in order to qualify to enter.

**12. Prizes**

**1.3 Prizes allocation for Facebook (@AbsaSouthAfrica page): for the competition period for the days Wednesday, Thursday, Friday and Monday (the winner to be announced the following business day at 14:00 pm )**

- Qualifying entrants will be randomly selected daily. Four (4) entrants will be selected from **Facebook platform** (@AbsaSouthAfrica page).
- There will be four (4) winners for the competition period of four (4) days.

- 1.4 Each winner will stand a chance of winning one (1) of four (4) cash prizes in the amount of R2500.00. (Two thousand five hundred rand).

Internal Only

- 1.5 Each day, the winner will win a cash prize of R2500.00 (Two thousand five hundred rand) which totals an amount of R 10 000.00 (Ten thousand rand) over the four (4) day competition.
- The prize is intended and will be awarded to the chosen winners residing in South Africa only.
  - The prizes will be distributed via Absa Cashsend directly to the winners of the competition
- 1.6 Prizes allocation for Instagram (@Absa.SouthAfrica page): for each day of the competition period, Tuesday, Wednesday, Thursday and Friday (the winners to be announced the following business day at 14:00 pm in stories)**
- 1.7 Qualifying entrants will be randomly selected daily. Four (4) entrants will be selected from **Instagram platform (@Absa.SouthAfrica page)**
- 1.8 There will be four (4) winners for the competition period of four (4) days.
- 1.9 The winner of day one will win a cash prize of R2000.00 (Two thousand rand) and the remaining three winners will win one (1) of three (3) cash prizes in the amounts of one thousand rand.
- 1.10 A total of R 5 000.00 (Five thousand rand) over the four (4) day competition.
- 1.11 The prize is intended and will be awarded to the chosen winners residing in South Africa only.
- The prizes will be distributed via Absa Cashsend directly to the winners of the competition
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.
- 1.12 The eight (8) winners from the daily draws four (4) on Facebook and four (4) on 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 Thursday, 20 November 2025 at 08:30am, Friday, 21 November 2025 at 08:30am, Monday, 24 November 2025 at 08:30am, Tuesday, 25 November 2025 at 08:30am
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 eight (8) randomly selected weekly winners will be contacted through the relevant Social Media Platform utilized to enter the competition. The winner(s) will be contacted via direct message by an Absa Community Manager within three (3) business day after the draw date noted in clause 13.
16. Absa will reserve the right to announce the winner on Absa's Facebook feed and Instagram stories which will include tagging the winner and positioning the name, surname and/or social media handle. By entering this competition you consent to Absa publicising this information solely for the purpose of announcing the winner and related promotional activities, in compliance with applicable privacy laws.

Internal Only

17. 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.
18. 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 price be unclaimed or the replacement winner cannot be contacted.

No prize/s will be transported and/or delivered to the winner's place of residence, and Absa will not be liable for any travel, transport, accommodation, or any other costs when the prize is handed over or received.

- 1.13 When the winner/s accepts 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.
- 1.14 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.
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 have 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.
- 1.15 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.
- 22. The prize –**
  - 22.1. cannot be transferred and will only be handed over if all details given are factually correct;

Internal Only

- 22.2. will not be exchanged for cash amounts or for any prize other than the prize offered in this competition;
23. 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.
24. Amendments to the Terms and Conditions:
- 24.1. 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;
- 24.1.1. 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;
- 24.1.2. 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;
- 24.1.3. 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.
25. In the event that the terms and conditions of this competition are amended in terms of clause 24, 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.
26. 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.

**END OF DOCUMENT**

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