



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/joys-of-absa/>
- 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.

- 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 Entrants that have won a prize in any competition, contest or promotion conducted by Absa in the last twelve (12) months are precluded from participating in this competition and any subsequent competition, contest and/or promotion within such twelve (12) month period. Absa will verify all entrants' details to establish this prior to announcing a winner.
- 9 Entrants must not have social media profiles that explicitly indicate that they are 'serial competition entrants', being profiles that primarily or predominantly feature posts, content, or activity centred on entering, promoting, or participating in competitions, giveaways, contests, or similar promotions.
- 10 To qualify as an entrant, the entrant must:
 - 10.1 Be a South African citizen and hold a South African identity document;
 - 10.2 Reside in South Africa;
 - 10.3 Provide correct and full personal contact details, as required; and
 - 10.4 Be 18 years and older.
 - 10.5 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

- 11 This competition starts on the 18 May 2026 and ends on 31 May 2026, both dates included ('the competition period').
 - 11.1 The Competition will run on @Absa_Group TikTok Page
 - 11.2 By tagging @Absa_Group, Absa has the right to use the content for the duration of the competition.
 - 11.3 Entrants entering must have an open TikTok profile.

Method of entry:

- 12 To enter the competition, participants must submit a comment in response to the post-related prompt published in the weekly competition posts during the competition period. Eligible entries will be entered into a draw to stand a chance to win a share of R10 000 (ten thousand rand) in cash prizes.
 - 12.1 To qualify for entry, participants must post a “then and now” image featuring their mother or maternal figure and complete the sentence in line with the post-related prompt provided in the applicable weekly competition post during the competition period.
 - 12.2 To successfully qualify, entrants must use the hashtags #AbsaJoysOfMay in their responses.
 - 12.3 Absa will have the right to reshare entrants’ content on Absa-owned social media platforms to further promote the competition.
 - 12.4 Absa will announce the winners by publishing the entrant’s winning post in an Absa-generated post and/or related post creative that communicates the winner’s name or social media handle and the prize awarded.
 - 12.5 The prize is intended and will be awarded to the chosen winners residing in South Africa only.

13 Prizes:

- 13.1 A total of two (2) winners will each receive a cash prize of R5,000.00 (Five Thousand Rand), amounting to a total value of R10 000.00.
 - 13.2 Prizes shall only be awarded to winners who are legal residents of the Republic of South Africa.
 - 13.3 Cash prizes will be paid to winners via a cash-send method, using the contact and payment details provided by the winner, subject to verification.
- 14 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.
 - 15 The (2) two winners from the final draws on TikTok 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 from

the Monday, 01 June 2026 to the Friday, 05 June 2026. The competition closes on Sunday, 31 May 2026.

- 16 The winner(s) will be contacted via direct message on relevant social platforms through an Absa Community Manager from the Monday, 01 June 2026 to the Friday, 05 June 2026. Should the winner not respond to the message, Absa will post an additional message on the winner's personal Instagram account. Absa shall try at least 3 times from the Monday, 01 June 2026 to the Friday, 05 June 2026, to notify the winners.
- 17 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.
- 18 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.
- 19 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.
- 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. No winner/s has been determined; and
 - 21.2 Reasonable notice has been given beforehand to all entrants.
- 22 If 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. 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.
- 24 The prize:
- 24.1 Cannot be transferred and will only be handed over if all details given are factually correct; and
 - 24.2 Will not be exchanged for cash amounts or for any prize other than the prize offered in this competition.
- 25 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.
- 26 Amendments to the terms and conditions:
- 26.1 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;
 - 26.2 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;
 - 26.3 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
 - 26.4 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.
- 27 In the event, that the terms and conditions of this competition are amended in terms of clause 26, 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.

- 28 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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