



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 will run from from 14 July 2026 to 31 July 2026 (both dates inclusive). Entries received outside of this period will not be considered.
 - 11.1 The social media component of the competition will run from from 14 July 2026 to 31 July 2026 during which participants will stand a chance to win.
 - 11.2 The Competition will run on Absa's official Meta accounts: Instagram: @Absa.SouthAfrica and Facebook: @AbsaSouthAfrica.

- 11.3 Saving with purpose is all about the commitment to your future growth. This National Savings Month, we want to help you take that very first step, no matter how small it feels.
- 11.4 What is the best way to build a secure financial future? A) Waiting for a financial jackpot B) Starting immediately with whatever small amount you have
- 11.5 To enter: Reply with the correct letter (A or B) in the comments.
- 11.6 Finish this sentence: "Absa makes my savings journey rewarding by..."
- 11.7 Include the hashtag #JoysOfJuly

12. Method of entry:

12.1 Social Media Entry Requirements (Meta)

- 10.1 12.1.1 To validly enter the Competition on Facebook or Instagram, entrants must Reply with the correct letter (A or B) in the comments 12.1.2 Finish this sentence: "Absa makes my savings journey rewarding by..."
- 12.1.3 All entries must include the following mandatory hashtag: #JoysOfJuly
- 12.1.4 Entries must be publicly visible to be eligible
- 12.1.5. Entrants who comply with all requirements set out in clauses 12.1 to 12.3 will be eligible to stand a chance to win the prizes listed in Clause 13.

13. Prizes

13.1. Prize: Social Media

13.1.1. Four (4) winners will receive the following prize

13.1.1.2 Four (4) winners will be selected and each winner receive 1 (R 1000.00) One Thousand Rand and the total value of the prizes awarded will be an amount of Four Thousand Rand (R 4 000.00).

13.1.1.3. The Prize winners will be selected and announced on 4 August 2026, or as otherwise communicated on Absa's official platforms during the competition period.

13.1.1.4. The Prize will be fulfilled electronically using the winner's contact details, no later than 24 hours after the conclusion of the competition. Absa is not responsible for any failure of delivery due to incorrect, incomplete, or outdated contact information provided by the entrant.

13.1.5 Absa is not liable for any loss, delay, or damage arising directly or indirectly from the redemption or use of the Subsidiary Prize. Winners must refer to the applicable Puma terms and conditions for voucher use, validity, and restrictions.

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 winners for this Competition on Meta (Facebook and Instagram) will be selected from all valid entries received during the Competition Period, in accordance with the entry mechanics set out in Clause 12.

16 Winners for this Competition will be selected at random from all qualifying entrants by Absa's appointed Digital Agency through a virtual lucky draw conducted via Microsoft Teams.

16.1 The lucky draws for the four (4) winners will take place, following the closing date and time for the Joys of July Competition on July 31st 2026.

17 Only qualifying entrants with valid entries, as defined in Clause 12, will be included in the respective prize draws.

18 Winner Notification

18.1. The winner of the Prize will be notified via direct message on the applicable social media platform by an Absa Community Manager on 4 August 2026, following completion of the prize draw.

19 Absa will make at least three (3) attempts to contact each winner during the applicable notification period. If a winner does not respond within this period, Absa reserves the right to disqualify the winner and proceed with the selection of an alternate winner at its discretion.

- 20 If a prize is declined, unclaimed, or if the winner cannot be contacted after Absa's required attempts, a replacement winner will be selected at Absa's discretion. The replacement winner will be notified using the same contact procedure. If the replacement winner also fails to accept or claim the prize, Absa may repeat the process or withdraw the prize entirely.
- 21 When the winner(s) accept(s) their prize, Absa shall have 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.
- 22 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.
- 23 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.
- 24 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:
- 24.1 No winner/s has been determined; and
 - 24.2 Reasonable notice has been given beforehand to all entrants.
- 25 If the competition is ended as set out in 24 above, no entrant will have any claim of any nature whatsoever against Absa.
- 26 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.

27 The prize:

- 27.1 Cannot be transferred and will only be handed over if all details given are factually correct; and
- 27.2 Will not be exchanged for cash amounts or for any prize other than the prize offered in this competition.

28 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.

29 Amendments to the terms and conditions:

- 29.1 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.
- 29.2 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.
- 29.3 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
- 29.4 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.

30 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.

31 In the event, that the terms and conditions of this competition are amended in terms of clause 29, 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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