RYC COMPETITION TERMS AND CONDITIONS

General

1. All persons entering this competition (Entrants) agree to be bound by these terms and conditions (Rules). A copy of the Rules will be available throughout the Competition Period at Run Your City 2026 - Absa Group | Welcome to Absa Group Limited

2. The organiser of the Competition is Absa Bank Limited, registration number 1986/004794/06, with its registered address at Absa Towers West, 15 Troye Street, Johannesburg, 2001 (Absa or the Organiser).

3. Absa directors, employees, agents and consultants, suppliers directly associated with the Competition, and their spouses, life partners, business partners and immediate family members may not enter the Competition.

4. Entrants acknowledge that they have had a reasonable opportunity to read and understand these Rules before entering the Competition.

Personal information

5. Absa will process Entrants' personal information, including names, identity or age information, telephone numbers, email addresses, social media handles and any information reasonably required to verify eligibility, solely for administering the Competition, validating entries, selecting and contacting winners, fulfilling prizes, handling queries and complying with legal and regulatory obligations.

6. Entrants' personal information may be shared with Absa's authorised service providers, agents and their subcontractors only to the extent reasonably necessary to administer the Competition and fulfil the prizes. Such parties must process the information in accordance with applicable data-protection requirements and Absa's instructions.

7. Absa will not use or disclose Entrants' personal information for third-party direct marketing without the Entrant's consent. Entry into the Competition will not alter any existing marketing preferences registered with Absa.

8. Personal information will be retained only for as long as reasonably required for the purposes described in these Rules, any applicable legal or regulatory requirement, and the resolution of disputes, after which it will be securely deleted or de-identified in accordance with Absa's retention requirements.

9. Where Absa wishes to publish a winner's name, image, photograph, social media handle or other identifying information for promotional purposes, Absa will obtain the winner's consent where required by law. A winner may decline such promotional use without forfeiting the prize.

Eligibility

10. To qualify as an Entrant, a person must:

- be 18 years or older;
- be a South African citizen or lawful permanent resident and hold a valid South African identity document or other proof of lawful residence acceptable to Absa;
- reside in South Africa;
- provide complete and accurate contact information; and
- comply with the entry requirements in clause 12.

11. Absa may disqualify any Entrant who, acting reasonably, is suspected of manipulating, abusing or unfairly interfering with the Competition, using automated or bulk-entry methods, submitting unlawful or infringing content, or otherwise acting in breach of these Rules. Any disqualification must be applied consistently and on objectively supportable grounds.

Competition period and platforms

12. The Competition runs from 21 September 2026 to 22 September 2026, both dates inclusive (Competition Period). Entries received outside the Competition Period will not be considered.

13. The Competition will be conducted on Absa's official social media accounts, including Instagram @Absa.SouthAfrica, Facebook @AbsaSouthAfrica and TikTok @absa_group, and on any other official Absa account expressly identified in the relevant Competition post.

14. This Competition is not sponsored, endorsed, administered by or associated with Meta, Facebook, Instagram, TikTok or X. By entering, Entrants release those platforms from liability arising from or connected with the Competition to the fullest extent permitted by law. Entrants remain subject to the terms and policies of the platform used to enter.

Entry mechanic

15. To enter, an Entrant must follow the instructions in the relevant official Competition post and complete the story-based prompt or other engagement mechanic specified by Absa in that post during the Competition Period.

16. Entries must be publicly visible to Absa for verification and must remain visible until the winners have been selected and verified. Entrants are responsible for ensuring that their account and privacy settings permit Absa to view the entry.

17. Only complete, legible and original entries submitted by the Entrant will be eligible. Bulk entries, automated entries, entries submitted by third parties, and entries that do not comply with these Rules may be disqualified.

18. An Entrant warrants that their entry does not infringe any third-party intellectual property, privacy, personality or other rights, and does not contain unlawful, defamatory, discriminatory, offensive or harmful material. The Entrant grants Absa a non-exclusive, royalty-free licence to use and reproduce the entry only as reasonably required to administer and promote the Competition, subject to applicable law and any required consent.

Prize

19. Fifteen winners will each receive two tickets to the Absa Run Your City Race scheduled for 24 September 2026 (Prize).

20. The Prize comprises the race tickets only. Unless expressly confirmed otherwise in writing by Absa, transport, accommodation, meals, beverages, equipment, medical expenses and all other costs associated with accepting or using the Prize are excluded and are for the winner's own account.

21. The Prize is not transferable, exchangeable or redeemable for cash or any other prize. Absa is not obliged to award more than the Prize expressly described in these Rules.

22. The Prize is subject to the event organiser's entry, health, safety and participation requirements. Each winner is responsible for assessing their ability to participate and obtaining appropriate professional advice where necessary. Nothing in these Rules excludes liability that cannot lawfully be excluded.

Winner selection and verification

23. Fifteen winners will be selected at random from all valid entries received during the Competition Period by Absa or its appointed digital agency using a verifiable electronic draw process.

24. The draw will take place as soon as reasonably practicable after the Competition closes and sufficiently before the event to permit winner verification, notification and electronic fulfilment of the Prize. Absa will retain an appropriate record of the draw and verification process.

25. Only Entrants who satisfy all eligibility and entry requirements will be included in the draw. Selection is provisional until Absa has verified the winner's eligibility and compliance with these Rules.

26. Each provisional winner will be notified by direct message on the applicable social media platform and may be required to provide information reasonably necessary to verify eligibility and fulfil the Prize within the period specified by Absa.

27. Absa will make at least three reasonable attempts to contact a provisional winner. If the provisional winner does not respond within the period stated in the notification, cannot be verified, declines the Prize or fails to comply with these Rules, Absa may disqualify that person and select an alternate winner using the same draw methodology.

28. The Prize will be fulfilled electronically using the verified contact details provided by the winner as soon as reasonably practicable and before the event. Absa will not be responsible for failed or delayed delivery caused by incorrect, incomplete or outdated information supplied by the winner.

Publicity

29. A winner may be invited to participate in publicity relating to the Competition. Participation is voluntary and subject to the winner's written consent. A winner may refuse to be photographed, recorded or identified for promotional purposes without forfeiting the Prize.

30. Where written consent is provided, Absa may use the winner's approved name, image, photograph or recording in advertising, promotional, print, digital, point-of-sale and public-relations material for up to 12 months from the date of the draw, without payment, subject to applicable law and the scope of the consent provided.

Liability and third-party arrangements

31. To the fullest extent permitted by law, Absa will not be liable for indirect, consequential or special loss arising from an Entrant's participation in the Competition or a winner's acceptance or use of the Prize.

32. Absa does not exclude or limit any liability that cannot lawfully be excluded or limited, including any rights or remedies available under applicable consumer-protection legislation.

33. The Prize and event are supplied or operated by third parties. Any event-specific conditions, cancellations, postponements, safety requirements or supplier obligations will be governed by the applicable third-party terms, provided that this clause does not limit any liability imposed on Absa by law.

34. Absa is not responsible for entries that are lost, delayed, corrupted, misdirected or inaccessible due to platform outages, connectivity failures or other technical circumstances beyond Absa's reasonable control, provided that Absa will take reasonable steps to administer the Competition fairly.

Cancellation, amendment and force majeure

35. Absa may suspend, cancel, postpone or amend the Competition where reasonably necessary because of circumstances beyond its reasonable control, including cancellation or postponement of the event, government restrictions, public-health or safety requirements, platform outages, technical failures or legal and regulatory requirements.

36. Any material amendment will be published on the same page or platform on which these Rules are made available and will take effect on the stated effective date. Absa will not amend the Rules retrospectively in a manner that unfairly prejudices Entrants or a winner whose Prize has already been confirmed, except where required by law or circumstances beyond Absa's reasonable control.

37. If the Competition is cancelled before winners are confirmed, Absa will give reasonable notice through the relevant Competition platform. Entrants will have no claim arising solely from such cancellation, except for rights that cannot lawfully be excluded.

General

38. Absa's decisions regarding the administration of the Competition, validity of entries and selection of winners are final, subject to applicable law and any rights an Entrant may have to lodge a complaint or exercise a statutory remedy.

39. If any provision of these Rules is found to be unlawful, invalid or unenforceable, that provision will be treated as severable and the remaining provisions will continue to apply.

40. These Rules and the Competition are governed by the laws of the Republic of South Africa. Any dispute will be subject to the jurisdiction of the competent South African courts, without limiting any statutory dispute-resolution rights available to an Entrant.

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