

**Commitment Campaign Competition Terms and Conditions
(Campaign period: 6 October - 30 November 2014)**

1. The promoter of the competition is African Bank Limited (“the promoter”).
2. Only persons who are 18 years or older and are resident within the Republic of South African may enter this competition.
3. Employees, directors, and agents of the promoter, their immediate families, life partners, business associates, any advertising agencies of the promoter, their printers, their marketing suppliers and their family members and any person directly involved with the deriving, production, management or marketing of this competition are not eligible to participate in or enter this competition.
4. The competition timelines are as follows:

Commencement Date	Completion	Draw Date
20 October 2014	30 November 2014	1 December 2014

5. Customers must complete the entry form, bring into an African Bank branch and upon a successful credit application (take up credit), will qualify to be entered into the draw.
6. An entry will not be accepted if it has not accurate and completed or has incorrect information about the customer. By entering the draw all participants and winner(s) agree to be bound by these rules which will be interpreted by the promoter and the promoters decision regarding, any disputes will be final and binding.
7. Winners will be selected by random draw and will be contacted telephonically and notified by SMS. Winners will be drawn as per African Bank’s regional area split.
8. The judge’s decision, in all matters relating to the competition, is final and no correspondence will be entered into. Entries which are unclear, illegible or contain errors or from disqualified persons will be declared invalid.
9. All participants and winners indemnify the promoter, their advertising agencies, advisors, suppliers, nominated agents and dealers against any and all claims arising however including willful misconduct, negligent act or omission from their participation in the promotion.
10. The promoter, its associate companies, agents, contractors and sponsors assume no liability whether direct or indirect loss or damage arising from a participants participation in the competition, or of any loss howsoever arising.

*T Winterboer was appointed as curator of African Bank Limited (the “Bank”) on 10 August 2014 by the Minister of Finance of the Republic of South Africa and pursuant to the Banks Act No. 94 of 1990 (as amended) to manage the affairs of the Bank subject to the supervision of the Registrar.
Please note, Mr Winterboer acts in the aforesaid capacity.*

African Bank Limited - Registration Number 1975/002526/06

Tel 011 256 9000 Address 59 16th Road, Midrand, South Africa Postal Private Bag X170, Midrand, 1685, South Africa

Non-executive Directors: M C Mogase (Chairman), N Adams, RJ Symmonds, Advocate MF Gumbi, JDMG Koolen (Dutch), N Langa-Royds, M Mthombeni

Executive Director: N Nalliah **Company Secretary:** LM Goliath

NCR Registration number: NCRCP5. African Bank is an Authorised Financial Services and Credit Provider

11. The promoter will obtain permission from the prize winners to use their names and photographs in any advertising, promotional, print, point of sale or public relations material, the nature and the manner of such releases to be determined within the sole discretion of the promoter.
12. The promoter is not liable for the failure of any technical element relating to this promotional competition that may result in any entry not being successfully submitted.
13. All information relating to this competition and published on any promotional material will form part of the terms and conditions of entry.
14. If the promoter is required by the Minister of Trade and Industry or the National Lotteries Board to alter any aspect of this competition or to terminate the competition as a result of changes in legislation, the promoter will have the right to terminate this competition with immediate effect and without notice of such termination. In such event, all participant hereby waiver any rights which they may have against the promoter, its agents, contractor and/or employees.
15. Participation of this promotion implies full knowledge and acceptance of the rules.
16. The Promoter reserves the right to substitute any prize with another prize of similar commercial value.
17. . In the event that any of the winners cannot be successfully contacted following all reasonable attempts to do so, the Promoter reserves the right to draw another winner in substitution.”

Prizes and Draw Allocation:

- Each prize winner will win 1 of 100 x R1500 Shoprite/Checkers grocery vouchers, total value of Grocery vouchers will be R150,000. The draw will take place on the 1st of December 2014.

*T Winterboer was appointed as curator of African Bank Limited (the "Bank") on 10 August 2014 by the Minister of Finance of the Republic of South Africa and pursuant to the Banks Act No. 94 of 1990 (as amended) to manage the affairs of the Bank subject to the supervision of the Registrar.
Please note, Mr Winterboer acts in the aforesaid capacity.*

African Bank Limited - Registration Number 1975/002526/06

Tel 011 256 9000 **Address** 59 16th Road, Midrand, South Africa **Postal** Private Bag X170, Midrand, 1685, South Africa

Non-executive Directors: M C Mogase (Chairman), N Adams, RJ Symmonds, Advocate MF Gumbi, JDMG Koolen (Dutch), N Langa-Royds, M Mthombeni

Executive Director: N Nalliah **Company Secretary:** LM Goliath

NCR Registration number: NCRCP5. African Bank is an Authorised Financial Services and Credit Provider