

TERMS AND CONDITIONS: Money Account Swipe and Win

1. By entering the competition, all participants and winners agree to be bound by these competition rules and agree that their personal information may be used by the organiser and shared with the organiser's service providers for purposes of the competition and related identification.
2. The competition runs from 1 October 2016 to 31 December 2016.
3. The prize winners will be chosen from a random draw of entries and contacted telephonically. The winners will be announced on a monthly basis.
4. To be eligible to win, a participant must have an Old Mutual Money Account, and swipe their Old Mutual Money Account card to pay for goods or services at least **5 times during the competition period**, commencing 1 October and ending 31 December 2016
5. Every 5 swipes successfully debited to a participant's Old Mutual Money Account will earn a participant one entry into the draw. Participants may enter as many times as they like.
6. The transactions that will be classified as a "swipe" are:
 - i. All transactions where you use your card to pay for goods and/or services (excluding if you are only withdrawing cash);
 - ii. Online purchases;
 - iii. App purchases – Snap, Zapper, and Uber; and
 - iv. Airtime and electricity purchases.
7. Transactions that will not qualify are:
 - i. Inter-account transfers;
 - ii. Deposits;
 - iii. QuickPay;
 - iv. ATM or Point of sale withdrawals (without valid purchase);
 - v. Debit and stop orders; and
 - vi. Reversed and unsuccessful transactions.
8. Each participant will only be eligible to win one prize.
9. Employees, directors and their immediate families, employees who are directly involved in organising this competition and their immediate families, agents, contractors and consultants of the Old Mutual Group, any of its associates, merchandisers, advertising, promotional and PR agencies, associates or business partners are not permitted to participate in this competition.

General rules

10. The right of admission into this promotion lies solely with the organiser and is non-negotiable.
11. Old Mutual, its directors, affiliates, members, partners, employees, agents, consultants, suppliers, contractors and sponsors against any loss or damages, either direct, indirect, consequential or otherwise, arising from its participation in this competition. Prior to awarding the prize, the organiser may require you to sign such an indemnity.
12. The organiser may amend, modify or change these terms and conditions in its sole and absolute discretion without notice. These changes will take effect from the date of publication on the website.

13. The organiser's decision will be final and binding, and no correspondence will be entered into. The organiser reserves the right to substitute the prize with something else of the same value.
14. The prizes cannot be sold or transferred to any person other than the winner.
15. The organiser is not responsible for any costs the winner may have when claiming or using the prize.
16. Should the winner be found not to have complied with these competition rules, the prize winner will automatically be disqualified and any prize may be retracted. The organiser reserves the right to then award the prize to the next randomly drawn participant.