FinChoice



Mobi Reloan & Win Terms & Conditions November/December 2016

FinChoice is an authorised financial services provider (FSP no. 46142), Guardrisk Life Limited (FSP no. 76) is an authorised financial services provider. FinChoice is a registered credit provider (NCRCP 434),

Win a TV, tablet or smart phone

- 1. The promoter is FinChoice (Proprietary) Limited ("Promoter").
- 2. The following persons are excluded from this promotion: (i) any director, member, partner, employee, agent or consultant of the Promoter, the marketing service providers or any other person who directly or indirectly controls or is controlled by the Promoter; (ii) a supplier of goods or services in connection with this promotion and (iii) spouses, life partners, business partners or immediate family members of the parties referred to in (i) and (ii).
- 3. This promotion only applies to selected customers who have received relevant marketing communication in this regard, and whose current loan instalments are fully up to date.
- 4. An entrant may be required to provide or verify their name, surname, identity number, telephone number and physical address with a representative of the Promoter. An entrant will only be entered into the competition upon his or her submission being validated and satisfying the qualifying criterion set by the Promoter.
- 5. Customers will receive one entry only for one loan taken out during the course of this promotion. This means even if a customer takes out more than one loan during the time of the promotion, he or she will only qualify for 1 entry into the Reloan and Win promotion.
- 6. All participants indemnify the company against any and all claims of any nature whatsoever arising out of and/or from their participation in this promotion.
- 7. Customers who take out a loan on www.finchoice.mobi will get an entry into the Mobi Reloan and Win Competition. 3 customers will either win 1x 40" Hisense LED TV, 1x Proline 7" Tablet or 1x Hisense Infinity smartphone. Prize will be delivered to your door.
- 8. This promotion starts on 15 November 2016 and ends on 31 December 2016. Only customers who have successfully completed their loan application during this period will qualify for the promotion.
- 9. The company will use reasonable efforts to contact prize winners during working hours (between 8am and 5pm) either telephonically or via e-mail on the contact number or e-mail address provided by the winners. The Promoter will endeavour to contact the potential prize winner a minimum of three times and if we are unable to contact and notify a winner, or should a winner not claim and collect the prize within two weeks from the date of notification, or if a prize is not handed over due to insufficient identity verification, the winner may forfeit the prize and the Promoter reserve the right to award the prize to the next eligible winner under the same conditions.
- 10. Proof of identity will be required to collect any prize and a valid TV licence will need to be supplied to be eligible to win the 40" Hisense TV. Should the winner not have a valid TV licence, FinChoice can assist the winner in obtaining one, using their own details. We reserve the right to refuse payment or handing over of a prize to any potential winner who refuses to, or cannot provide sufficient documentation to verify their identification or valid TV licence.
- 11. As a FinChoice customer, the winner's account has to be up to date at the time of the draw. If the account is in arrears or the winner is under debt review, they will automatically be disqualified and another winner will be drawn.
- 12. The Promoter shall not be responsible for any loss, damage or delay in receipt of entries, regardless of the reason. Proof of sending will not be accepted as proof of receipt.
- 13. You agree that the Promoter may publish your name in its printed or electronic media should you be a winner of the competition. We may request you to participate in marketing activities but you may decline such invitation. An affidavit may need to be signed in this regard.
- 14. In the event of unforeseen circumstances or causes beyond its reasonable control, the Promoter reserves the right to terminate this promotion, or to change the rules at its discretion or to change the prize at any time and without notice to you.
- 15. Neither the Promoter, its agents, its associated companies, nor any directors, officers nor employees of such, shall be liable for any loss or damage, whether direct, indirect, consequential or otherwise arising from any cause whatsoever, which may be suffered by the participant.
- 16. Participation in this promotion constitutes acceptance of these rules and participants agree to abide by the rules.
- 17. This promotion is run in accordance with the Consumer Protection Act.