

**FinChoice**

Birthday Offer Terms & Conditions

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).

Birthday Offer: Interest free 1 month loan

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 received relevant marketing communication in this regard.
4. Qualifying customers will be offered zero interest when taking out a 1 month (KwikAdvance) product.
5. All initiation fees will still apply.
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. This promotion only valid for the calendar month in which a customer's birthday falls. Only customers who have successfully taken out a qualifying loan within this period will receive the reduced rates.
8. 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.
9. 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.
10. Participation in this promotion constitutes acceptance of these rules and participants agree to abide by the rules.
11. This promotion is run in accordance with the Consumer Protection Act.