

Apply now pay later (ANPL)

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 offer only applies to first time loan or targeted paid-up and near paid-up customers who have taken out a FinChoice loan during the months of November 2016 and December 2016.
4. Customers who take out a term loan between 1 November 2016 and 31 December 2016 will pay their first loan instalment on their respective payment date in February 2017.
5. On acceptance of the loan contract, the customer will be responsible to repay the total amount due to FinChoice in terms of their loan agreement, including all fees and interest. Failure to do so will result in FinChoice’s normal arrears process. Please refer to the terms and conditions of your loan agreement for more details.
6. Interest will accrue from the date of contract initiation for 12, 24 and 36-month loans. For 6-month loans interest will accrue from February 2016 onwards.
7. The ANPL promotion is not available on KwikAdvance® products.
8. The customer may be required to provide or verify their name, surname, identity number, telephone number and physical address with a representative of the Promoter.
9. 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.
10. Only customers who have successfully taken out a qualifying loan within this period will qualify for the ANPL promotion.
11. The customer’s FinChoice account has to be up to date at the time of the ANPL promotion. If the account is in arrears or the customer is under debt review, they will automatically be disqualified.
12. 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 at any time and without notice to you.
13. 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.
14. Participation in this promotion constitutes acceptance of these rules and participants agree to abide by the rules.
15. This promotion is run in accordance with the Consumer Protection Act.