

**Terms and conditions:**  
**Pay It Off store card new year competition**

1. The “**Promoters**” are Shoprite Checkers (Pty) Ltd (“**Shoprite**”) and RCS Cards (Pty) Ltd (“**RCS**”).
2. This promotional competition (“**Competition**”) is open to all legal residents of South Africa who are 18 years and older and are in possession of a valid identity document, passport, work permit or other documentary proof of South African residency. Any director, member, partner, employee, agent or consultant of the Promoters, the marketing service providers, suppliers, distributors or any person who directly or indirectly controls or is controlled by these entities, including their spouses, life partners, business partners or immediate family members may not enter or participate in the Competition and will be disqualified from receiving a prize.
3. This Competition will start on 27 December 2024 (“**start date**”) and end on 31 January 2025 (“**end date**”). The start date to end date is referred to as the “**Campaign Period**”. Any entries received outside the Campaign Period will not be considered as valid.
4. To enter the Competition (entry is automatic), participants must have an active Pay It Off store card (in good standing), spend R500 per purchase in a Checkers, Checkers Hyper, Checkers Little Me, Checkers Outdoor or Uniq store in South Africa, and pay with their Pay It Off store card during the Campaign Period.
5. There will be only 1 (one) winner, who will win an amount of R25,000 (twenty-five thousand Rand), deposited into the winner’s South African personal bank account via electronic funds transfer (EFT) as soon as practically possible after the winner’s details are successfully verified.
6. Participants understand and agree that they may win a prize, but there is no guarantee that they will win a prize.
7. The details and conditions of the prize (for example the payment date of the prize money) will be entirely at the Promoters’ discretion – the winner will not be entitled to choose the elements of the prize.
8. A provisional winner (“**preliminary winner**”) will be randomly drawn from valid entries by a Promoter’s representatives after the Competition end date, by 9 February 2025.
9. The preliminary winner will be contacted telephonically within a week after their name is drawn when they will be required to provide and verify their details. The Promoter (or their agent) will try to contact the preliminary winner once a day for 2 working days after their name is drawn. If the preliminary winner cannot be contacted, or their details cannot be confirmed during this period, the prize will be deemed forfeited and another preliminary winner will be drawn.
10. The prize will only be awarded to a “**verified winner**” after the winner verification is successfully completed by a Promoter. Failing successful verification, the preliminary winner will be disqualified and a substitute preliminary winner may be drawn at the discretion of the Promoter.
11. The winner will need to provide a copy of their ID and a Bank confirmation letter within 2 weeks of being contacted. If the prize money cannot be deposited within 2 weeks of the prize draw due to reasons attributable to the winner, the prize will be deemed forfeited in the Promoter’s sole discretion.
12. Neither the Promoter nor its agents or suppliers will be held responsible or liable for the failure of any technical element relating to this Competition that may result in an entry not being successfully submitted, or for prize money paid into the wrong account. The winner must ensure (and take full responsibility) that the correct banking details are provided to the Promoter. The Promoter will not under any circumstances resubmit the prize for payment.
13. The verified winner’s name will be announced within 2 (Two) weeks of the draw.
14. A copy of these rules can be requested by phoning 080 001 0709 during the Campaign Period.
15. By entering this Competition and as a condition to receive a prize, participants:
  - 15.1 Consent to the processing of their personal information by the Promoters and their service providers, insofar that it is necessary to give effect to the Competition, for example to view the entries, select and announce the winner publicly and deposit the prize money. The winner will be given the opportunity to consent to further processing of their personal information;
  - 15.2 If requested to do so, sign an *acknowledgment of receipt* and provide all relevant information requested by the Promoters’ representatives, including but not limited to the winner’s full names, and where applicable their ID numbers, contact details, bank details and address; and
  - 15.3 If they win a prize, agree that their names may be announced publicly by the Promoters on any platform that they deem fit, including but not limited to social media, on condition that their express consent is obtained before any such public announcement is made.
16. The Promoters in their sole discretion are entitled to disqualify any preliminary winner:
  - 16.1 Who has won a prize in a competition conducted by a Promoter during the last 3 months before the winners of this Competition is drawn; or
  - 16.2 Who at any time does not act in accordance with the spirit of the Competition, or if fraud or cheating is suspected, including without limitation, through the manipulation of code or falsifying of data.

17. No applications from agents, third parties, organised groups or applications automatically generated by computer will be accepted. No incomplete or corrupted entries will be accepted. Entries will only be accepted if they comply with all entry instructions.
18. Prizes are not transferable and may not be deferred or exchanged for credit or anything else.
19. The Promoters are entitled to change or terminate the Competition and/or prizes immediately and without notice, if deemed necessary in its sole discretion. In the event of such change or termination, participants agree to waive any rights that they have in respect of this Competition and acknowledge that they will have no recourse against the Promoters, their suppliers or agents.
20. If the prize is not available despite the Promoters' reasonable endeavours to procure the prize, the Promoters reserve the right to substitute prizes of equal value.
21. The Promoters, their agents, service providers, suppliers, associated companies, nor any directors, officers or 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.
22. The judges' decision is final and no correspondence will be entered into.
23. Participation in this Competition constitutes acceptance of, and an agreement to comply with these terms and conditions.
24. The winners may be requested to endorse, promote and advertise any of the goods and services of the Promoters and will not unreasonably withhold their consent.
25. Protecting participants' personal information is important to the Promoters. For more information, please refer to their respective data privacy statements on <https://www.shopriteholdings.co.za> and <https://www.mukuru.com/sa/legal/privacy-notice/>.
26. This promotion is in no way sponsored, endorsed, or administered by, or associated with any social media channel.

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