

## Bidvest Bank Grow Account™ competition (“the Competition”)

1. By entering the Competition, you agree to be bound by the following rules (“the Competition rules”), which constitute a binding agreement between you and Bidvest Bank Limited (“the Bank”). The Competition rules apply only to the Competition and not to any other contest or competition run by the Bank.

2. Eligibility: The Competition is open only to South African citizens, eighteen (18) years or older, who hold a green bar-coded ID (“Entrants”). Employees of the Bank and their immediate families (spouses, parents, children, siblings, and their respective spouses and household members) are not eligible to enter the Competition. The Bank reserves the right to verify eligibility of any winner. The Competition is governed by the laws of the Republic of South Africa.

3. How to enter: The Competition begins at 12:00pm on Monday, 13 May 2019 and ends at 12:00pm on Wednesday, 31 July 2019 (“the Competition period”). Entry is automatic when a Bidvest Bank Grow Account™ is opened between 13 May and 31 July 2019.

Step 1: Open a Bidvest Bank Grow Account™ online at [www.bidvestbank.co.za](http://www.bidvestbank.co.za), via the Bidvest Bank app or in branch.

Step 2:

Complete 3 point of sale transactions in May, June and/or July and you will automatically be entered into the draw. One winner will be drawn each month from May to July. The month in which you open your Bidvest Bank Grow Account determines the draw that you will be part of, provided you have completed three POS transactions with your Bidvest Bank Grow Account™ with 30 days of opening the account. Withdrawals and EFTs do not qualify as point of sale transactions.

Step 3: The winners will be drawn by Friday, 30 August 2019.

4. The Bank reserves the right to change, suspend or terminate the Competition and/or Competition rules at any time without prior notice. In the event that the Competition and/or Competition rules are changed, suspended or terminated, the prize will, nevertheless, be awarded to an eligible Entrant whose entry has already been received and selected by the Bank in accordance with the Competition rules. Any potential winner may be required to provide identification sufficient to prove that he/she is the registered holder of the account.

5. Determination of the winner: The winner will be randomly selected from among all eligible entries. Selection of the winner shall be conducted under the supervision of the Bank. The Bank will notify the winner by email or telephone. In the event of any dispute relating to the Competition, the decision of the Bank shall be final and binding, and no correspondence will be entered into. At the sole discretion of the Bank, disqualification, forfeiture and the selection of an alternate winner may result from any of the following

events: [1] the winner's failure to respond to the email or telephonic notification within three (3) days after transmission of the winner notification; [2] the return of an email notification as undeliverable after three (3) attempts by the Bank; [3] the return of any other notification sent by the Bank; [4] the winner's failure to provide the Bank with satisfactory proof that he or she is the registered holder of the account used to submit the winning entry; [5] the winner's failure to provide the Bank with satisfactory proof of identity, age and South African citizenship; and [6] any other non-compliance with the Competition rules. If the prize is forfeited, the Bank may, in its sole discretion, award or not award the forfeited prize to an alternate winner.

6. Prize: R50 000 will be awarded per month for May, June and July 2019. These funds will be transferred into the winner's Bidvest Bank Grow Account™. The Bank shall not replace the prize should it be lost or stolen.

7. General conditions: The winner will be required to sign and return all documentation required by the Bank within three (3) days of notification, and failure to do so will result in disqualification from the Competition and forfeiture of the Prize. Where permitted by law, the winner will grant the Bank and the Bank's licensees, affiliates and assigns, the right to print, publish, broadcast and use, worldwide, in any media, including the world wide web, at any time, the winner's name, picture, voice, likeness and biographical information as news or information and for advertising and promotional purposes without additional consideration; and further without additional compensation, appear for, or provide biographical information for use in, any presentation or other activity which may include filming/audio/video/electronic or other recordings and interviews as may be determined by the Bank. The unreasonable failure to make such appearances or grant such rights may result in disqualification with an alternate winner selected from eligible entries previously received and in accordance with these Competition rules; and while not obliged to do so, the Bank may in its sole discretion, bear such reasonable costs and expenses which it deems appropriate for the winner to appear for a presentation or other activity.

8. Collection of information: The Bank will not sell or otherwise transfer any information submitted by an Entrant to any third party, nor will the Bank use information for marketing purposes without an Entrant's consent. The Bank shall at all times comply with the Protection of Personal Information Act, 4 of 2013.

9. Disputes: Should any dispute or cause of action arise as a result of the Competition, the Entrant hereby consents and submits to the non-exclusive jurisdiction of the High Court of the Republic of South Africa, Gauteng Local Division. The Entrant hereby agrees that the Bank may institute legal proceedings in the Magistrate's Court, despite the claim exceeding the jurisdiction of the Magistrate's Court.

10. By participating in the Competition, the Entrant agrees to be bound by these rules.

11. Bidvest Bank: 1 Park Lane, Wierda Valley, Sandton, 2196.