

Bidvest Bank Money Transfer 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, passport holders, Asylum Permit Holders and Refugee Permit Holders who are eighteen (18) years or older ("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 the 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 Friday 31 May 2019 ("the Competition period"). Entry is automatic when a MoneyGram or Western Union Money Transfer is sent from South Africa into Africa between 13 May and 30 May 2019.

Step 1: Visit a Bidvest Bank branch and send a MoneyGram or Western Union Money Transfer from South Africa into Africa.

Step 2: You will automatically be entered into the competition to be one of ten winners of R1000 each. The winners will be drawn on Friday 14 June 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: R1 000 will be awarded to 10 different winners. 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. Furthermore and without additional compensation the winner may be required to 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 and an alternate winner being selected from eligible entries previously received and in accordance with these Competition rules. While it is 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. Notwithstanding what is already stated, the Entrant hereby agrees that the Bank may institute legal proceedings in th 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.