



## Pay yourself 1<sup>st</sup> Campaign Terms and Conditions (Clients)

1. The Promoters are Ithala SOC Limited.
2. By entering into the Ithala SOC Limited Pay yourself 1<sup>st</sup> Campaign; entrants agree to the rules set out below.
3. This competition is open to all legal residents or citizens of South Africa with a valid residency and/or identification document over the age of eighteen (18) years (any persons under the age of eighteen (18) must have their parent/guardian's permission before entering).
4. Directors, members, partners, employees or agents, or consultants to the Ithala SOC Limited or any other person who directly or indirectly controls (Ithala Development Finance Corporation and EDTEA) or is controlled by, the promoter; or a supplier of goods or services are not eligible to enter the competition.
5. The competition will commence on Monday, 07 August 2023 and end on Wednesday 31, July 2024. No entries received after midnight on Wednesday 31, July 2024 will be considered.
6. To participate in the competition and stand a chance to win one's salary back\*participants must:
  - a. Open 32 Day or Target Save Account.
  - b. A minimum balance of R1 000 to open the either one of the account.
  - c. Make three monthly conservative deposits of no less then R1 000.
  - d. Max salary cap is R20 000
7. Draws will take place every four months at the end of the month in Durban provided there are no issues internally, otherwise it will be duly noted with the relevant structures.
8. All qualifying entrants (entry criteria set out above) will each be eligible for the draw and will stand a chance to **win back their salary or the max of R20 000** deposited into an Ithala account of their choice.
9. Winners will be asked to share their payslip as proof of income to determine how much is to be paid as prize money. R20 000 is the max that will be paid out, i.e:
  - a. If a winner earns R6 500, they will win R6 500
  - b. If a winner earns R28 000, they will win R20 000
  - c. If a winner earns R10 000, they will win R10 000
10. Ithala has always been committed to treating client information in an ethical manner and the Protection of Personal Information Act (POPIA) provides the legal framework and requirements for this treatment.
  - a. Customer gives consent to the processing of personal information by entering the competition.
  - b. Ithala is obliged by law to deal with client information with far more diligence than ever before as POPIA is now in effect - this includes how and why information is collected, how it is processed, shared and stored, as well as access to this information.
  - c. We wish to assure you that the information provided to Ithala will be treated with caution and all reasonable security measures have been implemented to protect your personal information.



- d. Ithala collects, processes, stores and utilises personal information, in order to perform our mandate as a Financial Service Provider.
  - e. Any recipient of your personal information is also required to take precautions to treat your personal information confidentially and with the required safety measures.
  - f. In terms of POPIA, the following rights are afforded to you:
  - g. Right to access Personal Information: You have the right to request access to the personal information that Ithala holds about you.
  - h. Right to rectify Personal Information: You have the right to request that your personal information must be corrected or deleted in instances where Ithala is no longer authorised to retain your personal information.
  - i. Right to object to the Processing of Personal Information: You have the right to object to the processing of your personal information and the request will be reviewed in accordance with the requirements of POPIA.
  - j. In the event that you have any complaint relating to the manner in which your personal information has been collected, processed, stored or utilised, please contact Ithala's Customer Contact Centre by sending an e-mail to [customerservice@ithala.co.za](mailto:customerservice@ithala.co.za) or contact us on 080 133 1130.
11. The prize winner will be chosen by the means of a draw done by an Independent Drawer.
  12. Winners will be contacted via telephone.
  13. Ithala SOC Limited's Internal Audit will oversee the conducting of all promotional competitions.
  14. The prize is not transferable. No substitution or assignment of prize is permitted.
  15. Failure to claim the prize or a refusal or inability to comply herewith will disqualify the winner and a new winner may be drawn in their place at the sole discretion of the Promoters.
  16. Ts & Cs available on the MyIthala website and all Ithala Branches
  17. Winners information (name and/or picture) may be required to appear on television or radio, in print publications, or online sites to endorse, promote or advertise unless the winner specifically declines this request in writing.
  18. The Promoters shall have the right to terminate the competition immediately and without notice for any reason beyond its control. In the event of such termination, all participants agree to waive any rights that they may have in terms of this promotion and acknowledge that they will have no recourse against the Promoters, its agents and staff.
  19. All entrants indemnify the Promoters, its advertising agencies, advisers, suppliers, and nominated agents against any and all claims, damages or losses resulting from their participation in this competition arising from negligent acts or omissions of the Promoters.
  20. The Promoters assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorised access to, or



alteration of entries. The Promoters are not responsible for any problems or technical malfunction of any telephone network or telephone lines, computer online systems, servers, or providers, computer equipment, software, failure of any e-mail or entry to be received by Promoters on account of technical problems, human error or traffic congestion on the internet or at any web site, or any combination thereof, including any injury or damage to Entrant's or any other person's computer relating to or resulting from participation in this competition or downloading any materials in this Competition.

21. Except in so far as is provided for in the Consumer Protection Act 68 of 2008, the judges' decision is final and no correspondence will be entered into.