

Nedbank 'Get financially healthy!' competition

Terms and conditions

1 Promoter

Nedbank Limited, registration number 1951/000009/06 (**we, our, us**), runs this competition and we reserve the right to make it available to a select group of clients.

2 Competition period

The competition starts on 30 September and ends at midnight on 9 October 2022 (**competition period**).

3 Who may enter the competition?

3.1 Nedbank Small Business Services (SBS) clients (**you, your**) may enter the competition. An SBS client is a small-business owner or sole proprietor with an active, FICA-verified account (in good standing) and an annual turnover of R5 to R30 million.

3.2 To qualify, you must:

3.2.1 have one of the following active, FICA-verified accounts: a Business Pay-as-you-use, a Business Bundle, an SBS Ordinary, a Business Enabler Current or a Startup Bundle Account;

3.2.2 have been working in your business full time for at least three years;

3.2.3 be 18 years or older;

3.2.4 live in South Africa;

3.2.5 be a registered member of SimplyBiz;

3.2.6 be a mandated and an authorised representative of the small business;

3.2.7 have completed all questions on the online entry form, which you can find at <https://www.simplybiz.co.za>; and

3.2.8 be available to attend the 'Get financially healthy' workshop on 25 October 2022 and online coaching sessions between 25 October and 12 December 2022.

3.3 Although meeting the criteria above, the following people may not enter the competition:

3.3.1 our directors, employees or their spouses, life partners or immediate family, including adopted persons, but not half- or step-relations);

3.3.2 our suppliers and contractors involved in this competition; and

3.3.3 previous competition winners who have won a SimplyBiz competition in the 12 months before the start date of this competition.

4 How to enter the competition

4.1 Log in to or register for SimplyBiz if you are not already a member.

4.2 Complete and submit the online entry form by midnight on 9 October 2022.

4.3 Accept these terms and conditions.

4.4 Consent to our sharing your contact details with Future Capital and the marketing service providers responsible for the prize.

5 The prize

5.1 If you meet the qualifying criteria in 3 and enter the competition, you stand a chance to win one of 10 prizes to the value of R20 000, which includes attending the live 'Get financially healthy' workshop presented online by Future Capital as well as coaching sessions.

6 Selection of winners

- 6.1 Ten winners will be chosen via an electronic draw on 13 October 2022. The winners will be announced on 14 October 2022 via email.
- 6.2 All completed entries received during the competition period that meet the competition requirements will be eligible for entry in the selection.
- 6.3 If there is a dispute, our decision will be final and binding on all aspects of the competition and we will not discuss the matter further.
- 6.4 You cannot transfer the prize or opt for certain elements of the prize. If you do not accept your prize for any reason, we will choose another winner, subject to the same terms and conditions at our discretion.
- 6.5 All other costs or expenses relating to the prize that have not been mentioned in these terms and conditions are excluded from the prize and you cannot claim them.
- 6.6 If you have won and we cannot get hold of you within five calendar days following the draw, you will forfeit the prize and we will choose another winner, subject to the same terms and conditions.
- 6.7 SimplyBiz, we and our designated marketing agencies and partnerships:
 - 6.7.1 will contact the winners via email using the email addresses that they have used to register for SimplyBiz;
 - 6.7.2 will announce the winners and prizes on social media and via other media partnerships; and
 - 6.7.3 may feature all comments and advertisements on social-media pages or through any digital or print advertising at the discretion of the SimplyBiz Team to promote the competition and the winners.
- 6.8 If you have won and you reject your prize or if it becomes impossible for you to proceed, it will be accepted that you have given up the prize and we will choose another winner, subject to the same terms and conditions.
- 6.9 We will not be responsible for any delays in the delivery of the prize or for any additional conditions that third parties impose.
- 6.10 We will not give the prize to a third party. Only verified winners will receive their prizes.
- 6.11 We will not be liable for delays or failure to deliver any part of the prize resulting from acts beyond our reasonable control. These acts include acts of God, strikes, lockouts, riots, acts of war, civil disorder, rebellions or revolutions in any country, epidemics, acts of terrorism, vandalism or sabotage, governmental regulations imposed after the fact, communication line failures, power and telecommunications failures, earthquakes, fire, floods or other disasters. If you have won, we will let you know as soon as reasonably possible if your prize is affected in this manner.
- 6.12 We reserve the right to replace the prize with another of similar commercial value at any time.
- 6.13 If you win, you must complete a confirmation form that includes your cellphone number so that we can contact you. The completed and signed form will be proof that you are the correct recipient of the prize, and all prize deliveries will be made via email or courier. You must return the form to us within five calendar days after you have been announced a winner.

7 General

- 7.1 All information about this competition, including information that is published on any promotional material, is part of these terms and conditions. The additional terms and conditions of Future Capital that apply are available here: <https://futurecapital.global/wp-content/uploads/2022/09/FCT-SME-Workshop-TCs.pdf>
- 7.2 We, our associated companies, agents, contractors and sponsors will not be liable for any direct or indirect loss or damage resulting from your participation in the competition or for any other loss or damage.
- 7.3 If you enter this competition and you win, we may ask you to consent to endorsing, promoting and advertising any of our and our partners' services without compensation.
- 7.4 These terms and conditions are available on the SimplyBiz website.
- 7.5 By entering this competition, you agree to be bound by these terms and conditions and the terms and conditions of SimplyBiz.
- 7.6 We will not be liable for any accident, injury, harm, death, damages, costs or loss that you or any other person who participates in the competition sustain or suffer at any point.

8 More information

For more information about this competition, email us at contactus@simplybiz.co.za or visit simplybiz.co.za.