



NEDBANK LESOTHO DIGITAL TRANSACT AND WIN COMPETITION 2021 TERMS & CONDITIONS, RULES AND REGULATIONS

These Rules and Regulations (“Rules”) for Nedbank Lesotho’s (the Bank) **Digital Transact and Win Competition 2021** (the Competition) are part of the Terms and Conditions of Use & Privacy Policy (the “Terms and Conditions”) that govern the competition. The Competition is administered by Nedbank Lesotho and is open to all Nedbank Lesotho clients with active accounts, who are aged 18 years and above at the time of entering the Competition. The Competition will run from 15 October 2021 and close at 12:00 midnight on 20 December 2021 (“the Campaign period”). Winners will be announced regularly through various Nedbank communication channels.

Eligibility Requirements

1. The Competition is open to all Nedbank Lesotho clients with active accounts, who are aged 18 and above at the time of entering the Competition (herein defined as “Participants”).
2. To qualify, Participants must perform any one of the following transactions (“Digital Transaction”) on the Nedbank Money App (Africa) or Nedbank Online Banking, within the campaign period:
 - a. Make a Payment (Nedbank to Nedbank, Nedbank to other bank, Transfers **do not** qualify)
 - b. Send cash using Nedbank SendMoney
 - c. Buy Prepaid airtime or electricity.
3. Participants can transact on the Nedbank Money App (Africa) and Nedbank Online Banking as many times as they want.
4. Each transaction is considered as a single entry. The more a participant transacts, the greater their chances of winning.
5. Nedbank Lesotho staff members including temporary staff and agencies are **not** eligible to participate in the Competition.

Permissions and Releases

By making a Digital Transaction between the months of 15 October 2021 to 20 December 2021, participants are automatically entered into the Competition.

Judging Process

1. Winners will be selected based on a weekly random draw and on the number of Digital Transactions
2. There will be two (2) winners per week
3. The Lucky Draw will be a random draw from a selection of all clients who have done any qualifying digital transaction during the Competition week. The higher the number of transactions a client does, the higher their chances of winning in any particular week.
4. The decisions of the Nedbank Lesotho Judging Panel are final.



Judging Criteria

The judging of the Competition will be based on a random draw of the Digital Transactions done by clients during every week.

Prizes

The 2 winners will each receive M1,000.00 (One Thousand Maloti only) deposited into their active Nedbank account opened in the winner's name.

Prizes are not transferable and cannot be traded in and must be received on an "as-is-basis".

Intellectual Property

By making a Digital Transaction between the months of 15 October 2021 and 20 December 2021, Participants automatically get entered into the Competition. Nedbank Lesotho will get participants' consent before sharing their identity with the public should they be winners in the Competition. Nedbank Lesotho will not share Participants' personal banking information with anyone.

Disclaimer and Release

1. The Competition is in no way sponsored, endorsed or administered by, or associated with, Facebook, Twitter or any other platform where it is advertised. The Competition is administered by Nedbank Lesotho.
2. Participants agree to release Nedbank Lesotho and any platform where the Competition is advertised, from all claims, demands, and damages of every kind and nature, known and unknown, arising out of or in any way connected with the Competition and the Participant's participation.

Preservation of Immunities

Nothing herein shall constitute or be considered to be a limitation upon or a waiver of the privileges and immunities of Nedbank Lesotho, or any member of the Bank, which are specifically reserved.

Competition Terms

By making a Digital Transaction between the months of 15 October 2021 and 20 December 2021, every Participant agrees and accepts that:

1. The Competition is open only to Nedbank clients with active accounts;
2. Participants entering the Competition must be 18 years of age or older;
3. The decisions of the Nedbank Lesotho Judging Panel are final. Participants agree that Nedbank Lesotho may publish information after obtaining consent, such as Participants' names and biographical information, videos and/or derived content on Nedbank Lesotho webpages and through blogposts, newsletters, articles, social media platforms and any other communication channels and public display;
4. Participants agree that Nedbank Lesotho may publish information such as Participants' names and biographical information and/or videos with partners and partner organisations only for the purpose of those individuals and organisations to publicly display and broadcast this information/content;



5. Participants waive all claims against the Bank, its personnel and agents arising out of any oral or written publication or republication of any statement made in connection with the Competition, their person or entry to the Competition, or video;
6. Participants agree to indemnify and hold the Bank, its personnel and agents, harmless from any third-party claims for loss, damage, prejudice, liability or expense suffered as a result of or in any manner in connection with their entry to the Competition, video or any other acts or omissions or any information which they provided.

Conduct

Failure to comply with these Rules may result in disqualification from the Competition. Participants agree to comply with and be bound by the decisions of Nedbank Lesotho, which are final and binding on all matters pertaining to this Competition. Nedbank Lesotho is not responsible for any typographical or other error in the printing of the offer, administration of the Competition or in the announcement of the prizes. Nedbank Lesotho may update and/or modify these Rules in its sole discretion, and Participants agree to accept and be bound by any updates and/or modifications.

TERMS AND CONDITIONS OF USE & PRIVACY POLICY

These Terms and Conditions of Use & Privacy Policy, including any guidelines and future modifications (collectively the "Terms and Conditions" or "Agreement") govern the use of content, material and pages related to the Competition and is a legal contract between Participants and Nedbank Lesotho. Participants acknowledge that they are fully able and competent to enter into these Terms and Conditions. This Competition is not directed to Nedbank Lesotho clients younger than 18 years, and is open only to Nedbank Lesotho clients with active accounts, who are 18 years of age or older at the time of entering the competition.

Privacy Policy

All Nedbank client information will be handled in line with Nedbank Lesotho's Privacy Policy.

Preservation of Immunities

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The Terms and Conditions of the Competition can be viewed on www.nedbank.co.ls