

**Competition terms and conditions:
Win your share of R50,000 with Mukuru and Money Market**

1. The “Promoters” are Shoprite Checkers (Pty) Ltd (“Shoprite”) and Mukuru Financial Services (Pty) Ltd (“Mukuru”).
2. This promotional competition (“Competition”) is open to all legal residents of South Africa who are 18 years and older and are in possession of a valid identity document, passport, work permit or other documentary proof of South African residency. Any director, member, partner, employee, agent or consultant of the Promoters, the marketing service providers, suppliers, distributors or any person who directly or indirectly controls or is controlled by these entities, including their spouses, life partners, business partners or immediate family members may not enter or participate in the Competition and will be disqualified from receiving a prize.
3. This Competition will start on 23 September 2024 (“start date”) and end on 3 November 2024 (“end date”). The start date to end date is referred to as the “Campaign Period”. Any entries received outside the Campaign Period will not be considered as valid.
4. To enter the Competition (entry is automatic), participants must send money from South Africa to a recipient in a foreign country in which Mukuru operates by using Mukuru, and pay their Mukuru order or transaction fee at the till points or Money Market counters in a participating Shoprite, Checkers or Usave store in South Africa during the Campaign Period.
5. There will be 50 (fifty) winners in total, who will each win a shopping voucher to the value of R1,000 (one thousand Rand) each, to redeem in a Shoprite, Checkers or Usave store. The prize vouchers will be loaded into their Money Market Account voucher wallet. Winners must have an active, valid Money Market account, or register a Money Market account upon being notified that they won a prize, to redeem their prize vouchers. Prize vouchers will be valid until 31 December 2024, after which they will expire.
6. Participants understand and agree that they may win a prize, but there is no guarantee that they will win a prize.
7. Each winner will only be entitled to one prize each.
8. The details and conditions of the prize (for example the voucher expiry date) will be entirely at the Promoters’ discretion – the winners will not be entitled to choose their prize.
9. The winners will be randomly drawn from valid entries by a Promoter’s representatives by 18 October 2024.
10. Winners will be notified by SMS within 2 (Two) weeks after their names were drawn. The notification SMS will contain a Money Market Account link to redeem the voucher. If an SMS cannot be delivered within 2 (two) days after a winner’s name was drawn, the prize will be deemed forfeited and a new winner will be drawn.
11. Winners’ names will be announced within 2 (Two) weeks of the draw.
12. A copy of these rules can be requested by phoning 080 001 0709 during the Campaign Period.
13. By entering this Competition and as a condition to receive a prize, participants:
 - 13.1 Consent to the processing of their personal information by the Promoters and their service providers, insofar that it is necessary to give effect to the Competition, for example to view the entries, select and announce the winners publicly and deliver the prizes. Winners will be given the opportunity to consent to further processing of their personal information;
 - 13.2 If requested to do so, sign an *acknowledgment of receipt* and provide all relevant information requested by the Promoters’ representatives, including but not limited to the winner’s full names, and where applicable their ID numbers, contact details and delivery address; and
 - 13.3 If they win a prize, agree that their names may be announced publicly by the Promoters on any platform that they deem fit, including but not limited to social media, on condition that their express consent is obtained before any such public announcement is made.
14. Neither the Promoters nor their agents or suppliers will be liable for the failure of any technical element relating to this Competition that may result in an entry not being successfully submitted, or for prizes that are lost, damaged or delayed.
15. The winners will not be entitled to payment, credit or otherwise if they do not fully receive or utilise the prize. Any item or value unused will be deemed waived by the winners.
16. The Promoters in their sole discretion are entitled to disqualify any winner:
 - 16.1 Who has won a prize in a competition conducted by a Promoter during the last 3 months before the winners of this Competition is drawn; or
 - 16.2 Who at any time does not act in accordance with the spirit of the Competition, or if fraud or cheating is suspected, including without limitation, through the manipulation of code or falsifying of data.
17. No applications from agents, third parties, organised groups or applications automatically generated by computer will be accepted. No incomplete or corrupted entries will be accepted. Entries will only be accepted if they comply with all entry instructions.
18. Prizes are not transferable and may not be deferred or exchanged for cash, credit or otherwise.

19. The Promoters are entitled to change or terminate the Competition and/or prizes immediately and without notice, if deemed necessary in its sole discretion. In the event of such change or termination, participants agree to waive any rights that they have in respect of this Competition and acknowledge that they will have no recourse against the Promoters, their suppliers or agents.
20. If the prize is not available despite the Promoters' reasonable endeavours to procure the prize, the Promoters reserve the right to substitute prizes of equal value.
21. The Promoters, their agents, service providers, suppliers, associated companies, nor any directors, officers or employees of such, shall be liable for any loss or damage, whether direct, indirect, consequential or otherwise arising from any cause whatsoever, which may be suffered by the participant.
22. The judges' decision is final and no correspondence will be entered into.
23. Participation in this Competition constitutes acceptance of, and an agreement to comply with these terms and conditions.
24. The winners may be requested to endorse, promote and advertise any of the goods and services of the Promoters and will not unreasonably withhold their consent.
25. Protecting participants' personal information is important to the Promoters. For more information, please refer to their respective data privacy statements on <https://www.shopriteholdings.co.za> and <https://www.mukuru.com/sa/legal/privacy-notice/>.
26. This promotion is in no way sponsored, endorsed, or administered by, or associated with any social media channel and participants acknowledge that they are providing information to the Promoters and their agents only.

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