

1. This competition is organised by RCS Cards Proprietary Limited (“RCS”) (NCRCP 38/FSP 44481) and Spot Money SA (Pty) Ltd (NCRCP17/FSP 25466), (the “Promoter”).
2. **Participation in this competition constitutes an agreement to abide by the rules herein and you further bind yourself to the extent lawfully permissible.**
3. **Competition Period:** The promotion commences on **Wednesday, 24 April 2024** and will terminate at **23h59 on] Wednesday, 15 May 2024** (the “Competition Period”).
4. **Prize Details:** Stand a chance to win 1 of 10 prizes of Spot Money credit in your Spot Money account to the value of one thousand rand (the “Prize”). Limited to 1 prize per person.
5. **How to qualify:** All customers must abide by the below points to qualify:
 - **Have a Spot Money Account**
 - **Have an RCS Store Card (any on the RCS Network)**
 - Load your RCS Store Card on your Spot Money account during the Competition Period you will be entered into a lucky draw.
6. All eligible participants who comply with the entry mechanism of this competition will automatically be entered into the draw and **stand a chance** to win 1 of 10 prizes of Spot Money credit to the value of R1000.00 (one thousand rand each). There will be a total of 10 (ten) winners to this competition.
7. **Selection of winners:** The three winners are to be chosen by 20 **May 2024** and will be selected by Spot Money after **the** competition **Period**.
8. **Individuals ineligible to participate in the:** RCS Group employees, partners, directors, members, agents and consultants of RCS, as well as their spouses, life partners, children, siblings, business partners and associates, will not be eligible to participate in this competition.

Prize fulfilment: Spot Money will be responsible for conducting the draw, and ensuring all eligible customers receive their Prizes. Prizes are not transferable and cannot be exchanged for cash or any other consideration.

9. **Competition notification:** **The winners of the Prize will be notified by Spot Money & RCS via social media.**
 - If a winner does not respond to the notification of the Prize, after which the selection will become void and a new winner will be drawn.
10. **Customer Undertaking:** Customer agrees that her/his participation in the competition means that the customer understands that he/she will only be entered into the draw if the obligations contained in clause 5 are fulfilled.

11. It is the customer's responsibility to ensure that the personal contact details captured on their Social Media, accurate and up to date.
12. If the winner fails to comply with any of these rules of the terms of acceptance of the Prizes, or if they refuse to sign the Promoters' winner declaration or the Promoters; winner's Prize acceptance form, this will be construed as a rejection of the Prize and then, without prejudice to any other remedy which the Promotor and its associates may have, the winner will be automatically disqualified and will forfeit the Prize.
13. **Disclaimer:** RCS, its associated companies, agents and service providers/co-promoters involved in the competition assumes no liability whatsoever for any direct or indirect loss, damage, death, personal injuries, defamation, and/or any other claims arising in connection with this competition.
14. **System Failure:** RCS will not be responsible for lost, delayed and/or misdirected electronic messages, internet or computer malfunctions, errors in transmission or any condition beyond control of RCS which may cause the entry into the competition to be disrupted or corrupted.
15. **Cancellation:** RCS reserves the right to, in its sole discretion, to cancel, extend or suspend this competition. If so, and to the extent permitted by law, all entrants agree to waive any rights that they may have in terms of this competition and acknowledge that they have no recourse in such event against RCS, its associated companies, employees, agents, partners, suppliers, sponsors and/or co-promoter.
16. The participant understands and accepts that, during its engagement with RCS, RCS may collect and process personally identifiable information about the entrant to allow the entrant to enter the competition, or in relation to, the entrants engagement by RCS, including all documents and information required to be furnished by the entrant and RCS from time to time. Such processing of information will be in line with the provisions of the Protection of Personal Information Act ("POPI").
17. The competition Terms and Conditions are available for download on the RCS website.