

1. This competition is organised by RCS Cards Proprietary Limited (“RCS”/ the “Promoter”), an authorized credit and financial services provider (NCRCP 38/FSP 44481).
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 competition commences on **Tuesday, 1 October 2024** and will terminate at **23h59 on Thursday, 31 October** (the “Competition period”).
4. **Prize Details:** Stand a chance to win an Apple iPhone 16 (the “Prize”).
5. **How to qualify:** All participants must abide by the below points to qualify:
  - 5.1. The participant must:
    - 5.1.1. be an RCS Store Card account holder; and
    - 5.1.2. spend R1 000 (one thousand rand) or more **online** using their RCS Store Card during the Competition Period.
  - 5.2. This competition applies only to participants using their RCS Store Card within the Republic of South Africa.
  - 5.3. All eligible participants who comply with the entry mechanism of this competition will automatically be entered into the draw. Each participant will only be entitled to 1 (one) valid entry. There will be a total of 1 (one) winner to this competition who will be selected from the draw.
  - 5.4. Should the qualifying transaction be declined, cancelled or refunded within the Competition Period or before the winner is drawn, the automatic entry will be deemed null and void.
6. **Selection of winners:** The winner will be chosen by **30 November 2024** and will be selected from the list of entrants **during the Competition Period**.
7. **Individuals ineligible to participate in the competition:** 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 promotion.
8. **Prize fulfilment:** The Apple iPhone 16 will be delivered via courier to an address specified by the winner.
9. **Competition notification:** The winner of the Prize will be notified by RCS via telephone or email using the contact details on the RCS database system recorded for the winner. Once selected and notified, the winner grants permission for their name to be announced on the Promoters’ social media channels.
10. **Participant’s Undertaking:**
  - 10.1. The Participant agrees that her/his participation in the competition means that the participant understands that he/she will only be entered into the draw if the obligations contained in clause 5 are fulfilled.

- 10.2. **A selected winner will be granted 3 (three) business days to make contact with the Promoter to claim the Prize. Should the winner fail to do so timeously, the Prize will be forfeited and an alternative winner will be selected.**
- 10.3. It is the participant's responsibility to ensure that the personal contact details captured on the RCS database system are complete, accurate and up to date.
- 10.4. If the winner fails to comply with any of these rules of the terms of acceptance of the Prize, or if they refuse to sign the Promoters' winner declaration or the Promoter's 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 Promoter and its associates may have, the winner will be automatically disqualified and will forfeit the Prize.
11. **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.
12. **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.
13. **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.
14. **Personal information:** 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 entrant's engagement by RCS, including all documents and information required to be furnished by the entrant to RCS from time to time. Such processing of information will be in line with the provisions of the Protection of Personal Information Act, 2013.
15. These competition rules are available on the RCS website, and any related queries may be directed to the RCS via the relevant customer service channels:
  - 15.1. Email: [rcscards@rcsgroup.co.za](mailto:rcscards@rcsgroup.co.za)
  - 15.2. Phone: 0861 729 727