

1. This promotional competition is organised by RCS Cards Proprietary Limited (“RCS”) (NCRCP 38/FSP 44481).
2. **Participation in this promotional competition constitutes an agreement to abide by the rules herein and you further bind yourself to the extent lawfully permissible.**
3. **Promotion period:** The promotional competition commences on **Friday, 1 November 2024** and will terminate at **23h59 on Saturday, 30 November 2024** (the “Promotion period”).
4. **Promotion Details:** Apply and take up a RCS Cash Loan any time during the Promotion period to gain an entry into a lucky draw. 20 (twenty) Winners will be randomly selected and awarded R5000 (five thousand rand) cash paid into their bank account (the “Prize”).
5. **How to qualify:** All customers must abide by the below points to qualify:
  - Must apply for a RCS Cash Loan during the Promotional period;
  - Must be approved for the RCS Cash Loan and accept their Pre-agreement during the Promotional period (the “Participants”);
6. All eligible Participants who comply with the entry mechanism of this promotion will be automatically entered into a draw.
7. **Selection of Participants:** The winners will be selected within seven working days after the end of the promotion period from the list of RCS Cash Loan customers fitting the qualifications specified in clause 5 above.
8. **Individuals ineligible to participate in the promotion:** 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.
9. **Winner Selection:** 20 winners will be selected randomly from the Participants and the winner will receive a R5000 cash paid into the bank account provided to RCS on their RCS Cash Loan application.
10. **Prize fulfilment:** The prize will be in the form of a cash payment directly into the customer bank account. RCS will be responsible for ensuring selection of the winners, RCS are responsible for making the payment into the customer’s bank account. The prize is not transferable and cannot be exchanged for any other consideration. The prize will be paid to the customer by 20 December 2024.
11. **Winner notification:** winners will be notified by SMS of their prize, using the details provided when the Participant applied for their RCS Cash Loan.

**12. Customer Undertaking:**

Customer agrees that her/his participation in the promotion means that the customer understands that he/she will only be eligible if the obligations contained in clause 5 are fulfilled.

**13.** It is the customer's responsibility to ensure that the personal contact details and banking details captured on the RCS database system are complete, accurate and up to date.

**14.** If the eligible Participant fails to comply with any of these rules of the terms of acceptance of the prize, this will be construed as a rejection of the prize and then, without prejudice to any other remedy which RCS and its associates may have, the eligible Participant will be automatically disqualified and will forfeit the prize.

**15. Disclaimer:** RCS and its associated companies, agents and service providers/co-promoters involved in the promotion 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.

**16. 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 promotion to be disrupted or corrupted.

**17. 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.

**18. Protection of Personal Information Act Consent:** By participating in this promotion you explicitly consent to your personal information, such as your name and contact number, being shared by RCS with required third parties in order to carry out the promotion and/or awarding of the prize.

**19.** 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 promotion, 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 ("POPI").

**20.** The competition Terms and Conditions are available for download on the RCS website, and any related queries may be directed to the RCS via the relevant customer service channels:

**RCS CASH LOANS 20 X R5000 CASH PAID INTO CUSTOMERS BANK ACCOUNT: 1 NOVEMBER 2024 – 30 NOVEMBER 2024**

Email: [LoansCustomerService@rcsgroup.co.za](mailto:LoansCustomerService@rcsgroup.co.za)

Phone: 0861 729 727