

Cards Competition

2 November 2020 - 31 January 2021

Terms & Conditions

1. Duration:

- The competition is open for entry from **2 November 2020 - 31 January 2021** (hereinafter referred to as the competition period)

2. Eligibility:

- This competition is open to any individual who has a Bank Windhoek **Silver or Gold Visa Debit Card or Gold or Platinum Visa Credit Card (“Cardholder”)** and uses it to **Swipe** for purchases during the specified period. Lawful Cardholders are automatically entered into the completion when swiping for any transaction to the value of N\$250 as set out further below.
- The direct families (spouse & children) and employees of Bank Windhoek Ltd, Capricorn Investment Holdings (CIH), and its subsidiaries, any company within the CIH Group Companies, and its subsidiaries, may not participate in this competition.
- All entrants will be required to comply with all product application requirements, with emphasis that the prize may only be awarded to a winner if he or she is FIA compliant.
- Should an entrant not be able to comply with FIA requirements they shall forfeit entry into the competition.
- The standard terms and conditions of the selected card types shall apply.

3. How to enter the competition?

- Participation in the competition is automatic for any individual who uses either their Bank Windhoek **Silver or Gold Visa Debit Card or Gold or Platinum Visa Credit Card to Swipe** (make payments via any Point of Sale machine, across Namibian Retail Shops & Merchants) during the competition period.
- Each Swipe transaction must be to the value of **N\$ 250** or more, to qualify for entry into the draw.
- Only one entry into the competition will be allowed per swipe, regardless of the value of the transaction.

4. Competition Prizes

- Entrants stand a chance to win:
 - 1 of 10 N\$2,500 Cash Prizes (conditional upon a donation of 10% prize money to a charity)
 - 1 of 10 N\$5,000 Cash Prizes (conditional upon a donation of 10% prize money to a charity)
 - 1 of 10 N\$10,000 Cash Prizes(conditional upon a donation of 10% prize money to a charity)

Important Notice: *The acceptance of any cash prize is conditional upon the requirement that all winners will be required to donate 10% of their winnings to a charity of their choice from a list, which will be provided by Bank Windhoek. In other words, a N\$10,000 cash prize winner will be required to donate N\$1,000 of their winnings to a charity of their choice, leaving the winner a cash prize of N\$9,000 and the same conditions would apply to a NS5,000 cash prize winner and /or a N\$2,500 cash prize winner. This initiative will allow winners to be part of spirit of uplifting fellow Namibians.*

5. Winners Selection

- All qualifying entries will be collated into a database and the winning entries will be selected monthly by a random draw on the following dates:
 1. **7 December 2020**
 2. **11 January 2021**
 3. **08 February 2021**
- The monthly winners will be announced on the following dates:
 1. **11 December 2020**
 2. **15 January 2021**
 3. **12 February 2021**
- All winners will be required to share a copy of their Identity Document (ID) and their Bank Account details within 5 working days after the first contact has been made with them.
- The funds will be transferred to winners' bank accounts **within 20 working days from receipt of winners' documents.**
- The first entry and corresponding Debit/Credit Card drawn will represent the first winner. The second entry drawn will represent the second winner; the third entry drawn will represent the third winner, and so on.

- Three extra entries will be drawn and will represent the alternative winners. The alternative winners will be made use of if an initial winner is not reachable for 5 calendar days after the first attempt to make contact or forfeits the prize according to any of the clauses mentioned in this Terms and Conditions document. The first entry will be utilized first as an alternative winner.
- The draw proceedings will be overseen by an Auditor/ Legal advisor to ensure that the draw is conducted in a fair and non-biased manner.
- The winners will be notified telephonically to verify their identity and contact details.
- All winners' accounts will go through a verification process with the Bank Windhoek Legal & Credit department to ensure that they are not a reputational risk to the bank.
- Once all winners are confirmed as valid, the winners will be required to report to their nearest branch to sign for the acceptance of the prize and its terms and conditions including the confirmation of the charity of their choice, which will receive the 10% donation from their winnings.
- The deduction of the 10% donation from winners' cash prizes will be made on their behalf, before transferring the winners' remaining cash prizes.
- No negotiation shall be entered into regarding winners and prizes.
- The judges' decision is final.
- The winners' consent to be photographed and their names and surnames being made public via various media channels.
- Any tax liability as a result of accepting the prize is the responsibility of the winner.

6. Other

- Acceptance of any prize money constitutes acceptance of these Terms and Conditions. Bank Windhoek reserves the right to disqualify any individual in breach of these Terms and Conditions. Bank Windhoek reserves the right to verify the validity of all entries and claims and to disqualify any entrants who tampers with the entry process, or who submits an entry/claim not following these conditions of entry.
- Bank Windhoek and its associated agencies are not responsible for any incorrect or inaccurate information, or for any technical error, or any combination thereof that may occur in the course of the administration of this competition.
- Bank Windhoek reserves the right in its sole discretion to disqualify any individual who Bank Windhoek has reason to believe has breached any of these conditions or engaged in any unlawful or other improper misconduct calculated to jeopardize the fair and proper conduct

of the competition. Bank Windhoek's legal rights to recover damages or other compensation from such an offender are reserved.

- All entries become the property of Bank Windhoek. Bank Windhoek collects personal Information about the entrants to conduct the competition and to enable them to participate in this competition, but no further use of this information will be made without the permission of the entrants unless the information is a basic requirement to provide the service linked to the Bank Windhoek Card Account. If the information requested is not provided, the entrant may not participate in the competition.
- If for any reason this competition is not capable of running as planned, including disruptions due to infection by a computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Bank Windhoek, which corrupt or affect the administration security, fairness or integrity or proper conduct of this competition, Bank Windhoek reserves the right in its sole discretion to modify the terms of the competition including these terms and conditions, and/or to cancel the competition and recommence it from the start on the same conditions.