

Cards Campaign Competition

3 October 2022 – 31 March 2023

Terms & Conditions

1. Duration:

- The competition is open for entry from **1 October 2022 – 31 March 2023** and the competition will be running from the below periods
- **Competition running: Period 1 - 1st October 2022 – 30 November 2022**
- **Competition running: Period 2 - 1st December 2022 – 31 January 2023**
- **Competition running: Period 3 - 1st February 2023 – 31st March 2023**
- **Competition running: Grand Prize – 1st October 2022 until 10th April 2023**
- (Hereinafter referred to as the competition periods)

2. Eligibility:

- This competition is open to any individual who has a Bank Windhoek **Blue, Silver, Gold, and Platinum Visa Debit Card** or **Gold, Platinum Visa Credit Card** and uses it to **Swipe** for purchases during the specified periods.
- 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 **Blue, Silver, Gold, or Platinum Visa Debit Card** or **Gold, 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 can be to any value to qualify for entry into the draw. (The more you swipe the better your chances).
- 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:

All entries that qualify into the main draw automatically qualify for the Grand Prize: Toyota Corolla Cross 1.8 XS CVT Hybrid

Main Competition Prizes:

- **1 of 40 N\$ 1000 Petrol Voucher**

Note: Our winners will be given pre-funded fuel cards of N\$1000.00 that can be used at any fuel station with Point-of-sale machines available. *This card can only be used for fuel purchases and nothing outside of this scope.*

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:

Campaign Period 1:

Competition running: 1st October 2022 – 30 November 2022
The monthly winners will be announced on the following dates: 9th December 2022
15 lucky winners will win Petrol vouchers worth N\$1000.00 each

Campaign Period 2:

Competition running: 1st December 2022 – 31 January 2023
The monthly winners will be announced on the following dates: 10th February 2023
15 lucky winners will win petrol vouchers worth N\$1000.00 each

Campaign period 3:

Competition running: 1st February 2023 – 31st March 2023
The monthly winners will be announced on the following dates: 11th April 2023
10 lucky winners will win petrol vouchers worth N\$1000.00 each

Grand Prize:

Competition running: Grand Prize – 1st October 2022 until 10th April 2023
The monthly winners will be announced on the following dates: 17th April 2023
All entries that qualify into the main draw automatically qualify for the Grand Prize: Toyota Corolla Cross 1.8 XS CVT Hybrid

- 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. Thereafter winners will receive confirmation of their winnings via email for record.
- 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.
- No negotiation shall be entered into regarding winners and prizes.
- The results of the draw will be 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

- Entry constitutes full and unconditional 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.