

Scan to Pay:
Black Friday Consumer Giveaway Terms and Conditions

By entering for the Scan to Pay Black Friday Giveaway (hereinafter referred to as the “Giveaway”), You agree to the following terms and conditions:

Eligibility:

1. The Black Friday Giveaway ("Giveaway") is open to:
 - 1.1. legal residents or citizens of Republic of South Africa who must be in possession of a valid RSA identity document, or a valid passport endorsed with “permanent resident” status;
 - 1.2. aged 18 years or older;
 - 1.3. who are not employees whether permanent or contracted to work for Scan to Pay powered by Ukheshe. Family members of those directly involved in the Giveaway execution or fulfilment, production, management or marketing of the Giveaway are also not eligible to participate in or enter the Giveaway.

Giveaway Period:

- 2.1 The Giveaway begins at 12:00AM SAST on 24 November and ends at 11:59PM SAST on 27 November ("Giveaway Period").
- 2.2 Twenty (20) winners will be announced on 28 November 2023 (before 17:00).

How to Enter:

3. To enter, participants must:
 - 3.1. Pay by scanning a Scan to Pay QR code or make an online payment using your Scan to Pay app or any affiliated Scan to Pay banking applications.
 - 3.2. A minimum purchase amount of R500-00 has to be made in order for you to get an entry into the Giveaway.

- 3.3. One qualifying payment of R500-00 will count as one entry.
- 3.4. Only one entry per person will be accepted during the Giveaway Period.

Qualifying Payments:

- 4. Any payment that is made using the Scan to Pay app or paid using your Scan to Pay-enabled banking app.

Prize:

- 5.1 Each Scan to Pay customer that is successfully entered into the Giveaway and passes the selection process stands a chance to win only one of the twenty R1000-00 Scan to Pay Voucher prizes.
- 5.2 Twenty (20) winners will be selected to each receive a R1000-00 Scan to Pay Voucher, which will be automatically loaded into the winners' Scan to Pay application.
- 5.3 The Scan to Pay voucher prize can be utilised through any of the 600,000 merchants within the Scan to Pay ecosystem.

Winner Selection:

- 6. Winners will be chosen randomly by computer-programmed algorithms from all eligible entries received during the Giveaway Period.

Company information:

- 7.1 The brand Scan to Pay is powered and owned by Ukheshe, Scan to Pay is the promoter of the Giveaway.
- 7.2 Ukheshe is a leading fintech enablement partner. With a legacy in enterprise platform delivery of embedded finance it connects businesses with payment technology that changes lives and uplifts emerging markets.

Notification and Claiming Prize:

8.1 Winners will be notified via SMS notification within 3 business days after the selection.

8.2 Winners must respond within 5 business days of notification. Failure to respond within this timeframe will result in forfeiture of the prize, and an alternate winner will be selected.

Disqualification:

9. Ukheshe reserves the right to disqualify any entrant found tampering with the entry process or violating these terms and conditions.

General Conditions:

10.1 Ukheshe reserves the right to cancel, suspend, or modify the Giveaway if any fraud or technical failure compromises the integrity of the Giveaway.

10.2 By participating, entrants agree to release and hold harmless Ukheshe and its affiliates, employees, advertising agencies and suppliers from any and all liability, injury, loss, or damage arising from participation in the Giveaway.

10.3 The Giveaway is subject to all applicable laws and regulations and is void where prohibited.

10.4 Ukheshe and its affiliates, employees, advertising agencies and suppliers will not be liable for the failure of any technical element relating to the Giveaway that may result in any entry not being successfully submitted.

10.5 Ukheshe and its affiliates, employees, advertising agencies and suppliers will not be responsible, and hereby disclaim all liability, for any loss, injury or death, expense or damage (whether direct, indirect, incidental, punitive or consequential) of any nature, whether arising from negligence or any other cause, which is suffered by your participation in the competition or the acceptance and/or use by you, of any prize, or by any action taken by the promoter or any of its affiliates, employees, advertising agencies and suppliers in accordance with the Giveaway terms and conditions.

- 10.6 Your entry and/or participation in the Giveaway and/or your acceptance of the prize (in the event that you win a prize) constitutes your binding acceptance of the Giveaway terms and conditions.
- 10.7 You may not win a prize if it is unlawful for us to supply such a prize to you. You must be eligible to win the prize.
- 10.8 Any documents, permissions and/or any legal or regulatory requirements that may be required by the Giveaway terms and conditions or any other applicable law in order to accept and use a prize, shall remain your responsibility to obtain and/or observe at your own cost, and which documents and permissions must remain valid in such minimum form required by the Giveaway terms and conditions or any other applicable law.
- 10.9 If you fail to comply with any of the Giveaway terms and conditions, then without prejudice to any other remedy which we may have, you will be automatically disqualified and you will forfeit the prize(s) (in the event that you have already won a prize).
- 10.10 Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners. Should any dispute arise in relation to the interpretation of these Giveaway terms and conditions, Ukheshe's decision shall be final, and no correspondence shall be entered into.
- 10.11 These Giveaway terms and conditions will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa.

Consent for Marketing Material:

- 11.1 By entering the Giveaway, winners consent to have their name used in marketing materials related to this Giveaway without any additional compensation.
- 11.2 No other information will be shared without your consent.

Privacy:

- 12.1 All personal information collected will be used solely for the purpose of administering this Giveaway and subject to clause 11.1 herein above no other information will be shared with third parties unless required by law.
- 12.2 Personal information collected will be processed in accordance with Ukheshe's Privacy Policies, you furthermore understand and agree that in order to offer the Giveaway, Ukheshe must collect and use personal information about the participants. This Giveaway is conducted subject to the terms of the applicable privacy laws.
- 12.3 Ukheshe reserves the right to amend or modify these terms and conditions at any time.