

## **VIRGIN MONEY FATHER'S DAY CAMPAIGN**

### **TERMS AND CONDITIONS – 2018**

- 1 Our Father's Day social media campaign invites you to post great stories on Virgin Money's Facebook and Twitter accounts about when your Dad "spotted" you. Virgin Money will then choose our favourite stories in order to select 10 (ten) qualifying winners to each receive R250 in a winner's Virgin Money Spot account. The winners will be chosen in Virgin Money's sole and unfettered discretion.
- 2 By participating in this campaign and posting your story on one of our social media platforms, you agree to be bound by these terms and conditions.
- 3 To qualify to participate in this campaign you must:
  - 3.1 Live in the Republic of South Africa;
  - 3.2 Be 18 (eighteen) years of age or older;
  - 3.3 Either already have the Virgin Money *Spot* app or download the Virgin Money *Spot* app from the Apple or Google Play stores. You will need to install the Virgin Money *Spot* app, verify your mobile number, complete the registration process and link an internet enabled credit or debit card that is 3D secure, in order to receive your R250 (two hundred and fifty Rand). You will need to have the Virgin Money *Spot* app in order to be able to receive your R250 (two hundred and fifty Rand) prize; and
  - 3.4 If nominated as one of the 10 (ten) winners by Virgin Money, direct message your mobile number to Virgin Money, when requested to do so by Virgin Money on the applicable social media site, so that Virgin Money can contact you if required. Your mobile number will not be shared publicly by Virgin Money.
- 4 An amount of R250 (two hundred and fifty Rand) will be sent to all qualifying winner's Virgin Money *Spot* accounts within 48 (forty eight) hours of the winners being announced by Virgin Money and the qualifying winner direct messaging Virgin Money, if requested to do so by Virgin Money and downloading the Virgin Money *Spot* app.
- 5 If these criteria are not met, you will unfortunately not be entitled to receive the R250 (two hundred and fifty Rand).
- 6 This offer is limited to only one payment of R250 (two hundred and fifty Rand) per qualifying winner. For the sake of clarity, only one R250 (two hundred and fifty Rand) amount will be given to each of the 10 (ten) qualifying winners, who will be selected in the sole discretion of Virgin Money
- 7 Qualifying winners will receive an in-app notification once the R250 (two hundred and fifty Rand) is loaded.

- 8 This campaign will commence on 10.00am on 13 June 2018 and will end at 5.00pm on 15 June 2018.
- 9 This campaign is being run by Virgin Money South Africa (Pty) Ltd (registration number 2005/016196/07), an authorised financial services provider (FSP 31730).
- 10 Virgin Money reserves the right to determine the final number of winners, which shall not be more than 10 (ten).
- 11 If you are lucky enough to be an employee or director of Virgin Money (or one of their shareholders, any of their subsidiaries or any company affiliated to its shareholders), you are unfortunately not eligible to participate in this campaign.
- 12 We reserve the right to change the terms of the campaign at any time by updating this posting. You are bound by any such revisions and should periodically visit these terms to review the then-current conditions to which you are bound.
- 13 By participating in this campaign, you consent to your social media posts being re-posted and/or published by Virgin Money and if you are nominated as one of the 10 (ten) winners, to your name and winning status being published by Virgin Money.
- 14 To the fullest extent permissible pursuant to applicable law, under no circumstances, including but not limited to negligence, shall Virgin Money South Africa or any party involved in creating, producing, or delivering this campaign ("we") be liable to you for any direct, incidental, consequential, indirect, or punitive damages that result from the use of, or the inability to use, the Virgin Money Spot app, even if we have been advised of the possibility of such damages. We also assume no responsibility, and shall not be liable for, any damages to, or viruses that may infect, your computer equipment or other similar property as a result of your access to, use of, or browsing of or your downloading of the Virgin Money Spot app. We do not warrant that the functions contained in the materials will be uninterrupted or error-free, that defects will be corrected.
- 15 We are not responsible and will not be liable to compensate you if any mistake is made by any of our employees or agents in the running of this campaign. We are also not responsible for circumstances beyond our control, or for errors or disruptions in any communication systems that prevent you from participating. We are also not liable in any way for any direct or indirect loss or damage because of your participation in this campaign, unless we have been negligent or intended to act in a fraudulent way.
- 16 To find out more, please go to <https://virginmoney.co.za>