



Clientèle

BENEFICIARY UPDATE CAMPAIGN

TERMS & CONDITIONS

BENEFICIARY UPDATE: Ts&Cs

Campaign Period: The campaign is ongoing

Qualifying Criteria:

- All products which require updating of a beneficiary will qualify
- All products which currently have a beneficiary but require updating of ID

Business Rules:

- Staff policies will be included in the campaign
- The policy holder will receive 1 free spin within 2 business days of updating of beneficiary details.

How to Participate:

- You will be allocated 1 free Royalty spins in the Clientele App if you provide valid beneficiary information to be used to update your policy.
- Kindly take note, there is no entry fee or purchase necessary to benefit from this campaign.
- The policy holder will not be able to transfer spins.
- Additional spin will expire after 30 days of allocation.

By participating in this campaign, you are indicating your agreement to be bound by these terms and conditions.

You are entitled to participate in this campaign if you are a natural person who is at least 18 years old and has a South African ID document.

- Have an active Clientèle Life policy
- Have valid contact details.
- Clientèle staff who have a personal policy.

By participating in this campaign, you agree to subscribe to and receive newsletters from the Promoters. Any marketing material sent to you will have a clear opt-out option should you wish to unsubscribe.

Unforeseen events:

- The Promoters, and their associated companies, agents and contractors assume no liability whatsoever for any direct or indirect loss, damage, death, personal injuries, defamation, invasion of privacy or claims based on publicity rights arising in connection with this campaign and/or campaigner offer.
- No member of the Promoter is responsible for lost, delayed, misdirected, internet or computer malfunctions, errors in transmission or any condition beyond the control of the Promoters which may cause the campaign to be disrupted or corrupted.

Limitation of liability:

- To the fullest extent permitted by applicable law (but not otherwise) the Promoters, their agents responsible for administering the campaign, as well as the prize sponsors assume no responsibility and are not liable for (i) the accuracy or otherwise of the prize description or illustration, (ii) the non-availability, loss, interception or interference with, late receipt or damage of or to any prize, notification or other communication, or (iii) any representation, warranty, condition or guarantee in respect of any prize.

General Rules:

By participating in this campaign, you agree to all the campaign rules set out above, without exception.

- The Promoter's decision is final, and binding and no correspondence or negotiations will be entered, with the exception of the notification of the winners through the Website notification.
- If a participant contravenes these rules, the participant may, in the Promoter's discretion, be disqualified from the campaign.
- Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners.
- The laws of the Republic of South Africa govern this campaign.
- The Promoter reserves the right to cancel or alter any aspect of the campaign at any time at its sole discretion without liability.
- Participants in the campaign understand and agree that to offer the campaign; the Promoter must collect and use personal information about participants. This campaign is conducted under the terms of applicable privacy statements.
- These terms and conditions are subject to change according to the promoter's discretion.