

TERMS AND CONDITIONS OF THE CABS REWARDS MERCHANT PROMOTION WITH N RICHARDS WHOLESALERS

1. It is important, if you choose to participate in this promotion that you understand and agree to these terms and conditions.
2. This competition is organised jointly by Central Africa Building Society ("CABS"), registration number 239/1949) and N Richards Wholesalers.
3. This competition is open to all persons who are CABS individual transactional account holders.
4. The competition period will run 1 August until 9 September 2017 ("**the promotion period**").
5. All information (including these terms and conditions) relating to this promotion published on any promotional or advertising material or on the CABS website or Facebook page at any time before or during the promotion period will form part of the terms and conditions of entry.
6. CABS has the right to withdraw from this competition at any time.
7. CABS may amend, modify or otherwise change these terms and conditions in its sole and absolute discretion without notice to you without any obligation to compensate any damages to the participants and the amended version will be displayed in the same media as these terms and conditions.
8. By participating or continuing to participate in the promotion, you agree and understand that you will be bound by the amended terms and conditions.

PRIZES

1. The total value of the prizes to be won is \$10,000.00.
2. The prizes that can be won are 180 x cash prizes to the value of \$50.00 each and a grand prize of \$1,000.00.
3. Draws will take place every week over the promotion period. There will be one \$50.00 winner per week for each of the 30 N Richards outlets - amounting to a total of 30 winners of \$50.00 per week. .
4. The final draw will be for the grand prize of \$1,000.00 and will be drawn at the end of the promotion period.
5. If you are a winner of any of the weekly draws you are not eligible to win a subsequent weekly draw, but you will be eligible for the \$1,000.00 grand prize.
6. All cash prizes will be credited to the winners' CABS account.
7. CABS reserves the right to substitute or exchange any prize with another prize of similar commercial value without notice, in their sole discretion. You will not have a claim against CABS, if CABS does this.
8. CABS has the right at any time before any draw to change the dates or places of the draws. You will not have a claim against CABS in this event.

HOW TO ENTER

To participate in this competition, you must:

1. Be a legitimate holder of a CABS individual transactional account which has a CABS debit card attached.
2. Use your CABS debit card on a CABS Point of Sale (POS) machine to purchase goods at a participating N Richards store.
3. For every \$10.00 that you spend at participating store you receive ONE entry into the draw. For example if you spend \$100.00 you will receive 10 entries and therefore 10 chances to win.
4. The participant is obliged to provide accurate, current and complete information when participating in the competition.
5. Employees of the Old Mutual Group, subsidiaries and related companies are not eligible to enter this promotion.

IF YOU ARE A WINNER

1. You are only eligible to win if CABS has up to date KYC information for your account (ID, contact details, address)
2. You will be contacted by a CABS representative through one of the following means: SMS, phone, electronic media or via the print media.
3. You are eligible to win only ONCE in the weekly draws but will remain eligible for the grand prize.
4. Once you are contacted you may be required to provide proof of identity to CABS' satisfaction.
5. If you do not meet all the promotion conditions, you will not be entitled to the prize. You will have no claim against CABS in this event.
6. The judges' decision is final. CABS confirms that it will ensure that an independent CABS official or registered auditor, oversees the competition. If necessary any exceptions or findings will be reported on through CABS's internal audit reporting procedures.
7. Every winner of the prize gives CABS permission to use, free of charge, any received personal data, any photos or any contributions linked to the competition to be used in relation to the announcement of the winner through all media as CABS may deem necessary.
8. If you are a winner, CABS and/ or N Richards will ask you if they can publish your name and/ or photograph, at no cost to you, in any advertising, promotional, print, point of sale or public relations material for a period of 12 (twelve) months from the end of the competition period. You are entitled to say no to this request.
9. CABS or N Richards shall not be liable for any damages arising from your participation in the competition or for any technical malfunctions, failures or delays with respect to participation in the competition or the appointment of the winner.
10. It is important that you understand that all participants and winners indemnify and shall keep CABS, its directors, affiliates, members, partners, employees, agents, consultants, suppliers, contractors and sponsors indemnified against any loss or damages, either direct, indirect, consequential or otherwise, arising from participation in this competition. Prior to awarding your prize, CABS may require you to sign such an indemnity.
11. These terms and conditions shall be governed by and construed in accordance with the laws of Zimbabwe.