

EasyPay Loans Back to School Apply & Win

1. Terms and Conditions

- 1.1. If you choose to enter the **EasyPay Loans Back to School Apply & Win Competition** (the "**Competition**") you acknowledge and agree that the rules, as set out in these Terms and Conditions (the "**Terms and Conditions**"), are binding and enforceable on you.
- 1.2. EasyPay Financial Services Proprietary Limited will be referred to as the "**Promoter**" in respect of the Competition and in these Terms and Conditions.
- 1.3. The Competition will run from **1 December 2025** and ends at midnight (12am) on **16 January 2026**, both days inclusive (the "**Competition Period**").

2. The Prize

- 2.1. 10 (ten) qualifying winners will be randomly selected to win R1000.00 (one thousand Rand) cash prize paid into their EasyPay Everywhere account (the "**Cash Prize**"); and
- 2.2. 10 (ten) winners will be randomly selected to receive a PEP shopping voucher to the value of R1000.00 (one thousand Rand) (the "**Voucher Prize**"), collectively, (the "**Prize**").
- 2.3. The total Rand value of the Prize to be awarded throughout the Competition Period is R20 000.00 (twenty thousand Rand).

3. To qualify to enter the Competition

To be eligible to enter into the Competition, you must:

- 3.1. be a permanent resident and/ or citizen of the Republic of South Africa;
- 3.2. have a valid South African identity number;
- 3.3. be 18 (eighteen) years or older;
- 3.4. have an active EasyPay Everywhere account which is not in default;
- 3.5. apply for an EasyPay Loan using the *120*3737# USSD, in person at the EasyPay Everywhere branch or via our contact centre number during the Competition Period.

4. How the Competition will run

- 4.1. 10 (ten) Competition winners will be randomly selected based on all qualifying entries received over the period by the Promoter throughout South Africa
- 4.2. If you are a Competition winner:
 - 4.2.1. you will be contacted personally using your contact details that the Promoter has on record before the Competition winners are publicly announced. The Promoter will take all reasonable measure to contact you, however, if the Promoter is unable to contact you after 3 (three) attempts over 2 (two) days, a new Competition winner will be randomly selected. For the avoidance of doubt, missed calls and calls diverted to voice mails will not be considered as answered for purposes of this Competition;
 - 4.2.2. it is your responsibility to ensure that any information which you provide to us is accurate, complete, and up to date. Should any of the data provided by yourself in connection with this Competition prove to be invalid, inaccurate, false, or misleading, your entry shall be disregarded unless such data is updated prior to the end of the Competition Period;
 - 4.2.3. you will receive the Prize within 30 (thirty) days after the public announcement by the Promoter;

- 4.2.4. you must provide your proof of identity (original not copies) in person, which aligns with the information the Promoter has on record, in order to claim the Prize; and
- 4.2.5. you consent that your full name and photo may be used and published on all selected communications, media and social media platforms, unless you advise the Promoter in writing that you do not want to have your name and photo used and published on all social media platforms.

5. Prize Conditions and Restrictions

- 5.1. The Promoter does not make any representations or warranties to you, whether expressly or implicitly, that the Prize will meet your requirements, preferences, standards or expectations or be satisfactory.
- 5.2. You cannot transfer, defer, change or exchange the Voucher Prize for any other item or for cash.
- 5.3. If you do not meet all the requirements to be eligible to enter this Competition, then you will forfeit the Prize if you are selected as a Competition winner.
- 5.4. Failure to provide the necessary proof of identification will result in you forfeiting the Prize.

6. General terms

By entering this Competition or accepting the Prize, you understand that:

- 6.1. .
- 6.2. You consent to us sharing your personal data in accordance with the Protection of Personal Information Act, 4 of 2013 (“**POPI Act**”) with our affiliates in South Africa such as any entity controlling or controlled by the Promoter for purposes of the Competition.
- 6.3. You agree and consent that the Promoter may collect and process your personal information for purposes of this Competition in compliance with the POPI Act.
- 6.4. The Competition winners will be requested to be part of marketing and promotional activities, including social media posts, for which no fee, royalty or other compensation will be payable. Competition winners have the right to decline consent or participation in the marketing and promotional activities.
- 6.5. The Promoter, its directors, members, partners, employees, agents, consultants, suppliers, any other person or entity, who is directly or indirectly under its control, or any supplier of goods and services in connection with this Competition and their spouses, life partners, parents, children, siblings, business partners or associates are not eligible to participate in or enter this Competition.
- 6.6. EasyPay Everywhere accountholders who have been awarded a Prize for any Competition within the last 6 (six) months are not eligible to participate in or enter this Competition.
- 6.7. You irrevocably agree to indemnify, release and hold harmless the Promoter (including their subsidiaries, holding companies and affiliates), its directors, employees and agents from and against any legal actions, claims, costs and/ or liability for injury, all loss, damage or expenses of which you may suffer, resulting in whole or in part, directly or indirectly, from participating in the Competition, and/ or the use, acceptance or possession of the Prize.
- 6.8. The Promoter reserve the right to vary, postpone, suspend, or cancel the Competition and any Prize, or any aspect thereof, for any reason which we deem necessary, on reasonable notice to you, save where such changes are immaterial and of no effect to you. In the event of such variation, postponement, suspension, or cancellation, you agree to waive any

rights, interests, and expectations that you may have in terms of this Competition and acknowledge that you will have no recourse against us.

- 6.9. The Promoter and its affiliates will not be responsible for any harm, damage, loss, or claim relating to the provision of any element of the Prize or any changes to the Prize that may be made at any time.
- 6.10. You agree that your participation in the competition, and your acceptance and/or use of the Prize, or any aspect thereof, is at your own risk.
- 6.11. These terms and conditions will be construed, interpreted, and enforced in accordance with the laws of contract and dispute resolution in the Republic of South Africa.
- 6.12. The Promoter is not liable for any technical failure that may result in you not being successfully entered into the Competition.
- 6.13. If the Promoter finds that you have acted unlawfully, fraudulently, dishonestly or in breach of these Terms and Conditions you will be disqualified from participating in the Competition and you will forfeit any Prize if you are a Competition winner.
- 6.14. The Promoter reserves the right to terminate the Competition at any time by giving 14 days' notice. If this is the case, the Promoter will provide a notice on the EasyPay Everywhere website as well as on its social media platforms and you are responsible to review the website in this respect. You also waive any rights which you may have against the Promoter and acknowledge that you will have no legal recourse and/ or claim of any nature against the Promoter in this regard.
- 6.15. The Competition period may also be extended or shortened at the discretion of the Promoter. If this is the case, the Promoter will provide notice of this on the EasyPay Everywhere website.
- 6.16. An independent registered auditor appointed by the Promoter will oversee and certify the manner in which the Competition is conducted.
- 6.17. The Competition will be managed in accordance with the provisions of the Consumer Protection Act, 68 of 2008 ("CPA") and nothing in these Terms and Conditions is intended to, or must be understood to, unlawfully restrict, limit or avoid your or the Promoter's rights or obligations under the CPA.
- 6.18. These Terms and Conditions shall be governed by the laws of the Republic of South Africa.
- 6.19. A copy of the Competition terms is available and can be downloaded in printable form at <http://www.epe-online.co.za>.

7. Contacting Us

- 7.1. For queries and complaints, you can contact the service contact centre during operating hours on 0860 994 162.
- 7.2. The Promoter's operating hours are:
Monday to Friday 7am to 9pm; and
Saturdays 8am to 1pm.
- 7.3. If you have a complaint about this Competition or any matter relating to your EasyPay Everywhere account is not resolved to your satisfaction, or you are not satisfied with the outcome, you may contact the National Financial Ombud (NFO) through any of the following channels:
 - 7.3.1. address: 110 Oxford Road, Houghton Estate, Johannesburg, Gauteng, 2198
 - 7.3.2. telephone: 0860 800 900;

- 7.3.3. WhatsApp: +27 (0)66 473 0157;
- 7.3.4. sharecall: +27 (0)86 080 0900;
- 7.3.5. e-mail: info@nfosa.co.za; and
- 7.3.6. . website: www.nfosa.co.za

7.4. The Promoter does not operate on Public Holidays and Sundays except for the first Sunday of grant payment week 8am to 1pm.

8. IMPORTANT NOTICE

Beware of fake notifications and calls that say you've won:

- 8.1. Competition winners will be announced in accordance with these Terms and Conditions not in any other manner or on any other platform.
- 8.2. Unless pre-arranged with you, we will NEVER come to your office or home to say you're a winner or to deliver the Prize.
- 8.3. If anyone contacts you in any way to say you have won the Prize in a competition, make sure you have entered or participated in this Competition.
- 8.4. If anyone calls to say you've won a competition you never entered, it is NOT one of our representatives.
- 8.5. Our representatives will be able to quote your ID number if you have an existing EasyPay Everywhere account with the Promoter.
- 8.6. If you are concerned that a caller has contacted you pretending to be from the Promoter, please store the number of the caller (if you have caller ID), email address or social media profile and contact us through the service contact centre during operating hours on 0860 994 162.