

Terms and conditions

1. All Virgin Money Credit Card holders participating in this promotional campaign (“Cardholders”) agree that the promotional campaign rules as set out in these terms and conditions are binding on them. A copy of these terms and conditions is available on request.
2. The organiser of this promotional campaign (the “Promoter”) is Absa Bank Limited (registration number 1986/004794/06). (For purposes of this promotional campaign, “Absa” means Absa Bank Limited (registration number 1986/004794/06), all subsidiaries and associates of Absa Bank Limited and the ultimate holding company, being Barclays Africa Group Limited, its subsidiaries and associates).
3. Absa, Virgin Money South Africa (Pty) Ltd and its directors, members, partners, employees, agents or consultants, the suppliers of goods or services and their respective spouses, life partners, business partners or immediate family members are not permitted to participate in this promotional campaign.
4. The participant acknowledges that he/she has been given enough time to read these terms and conditions before participating in this promotional campaign.

5. Promotional campaign

Virgin Money Credit Card customers can register to participate in this promotional campaign where they can win a guaranteed prize if they spend the minimum amount specified in the promotional campaign over the campaign period. Participants should register for the promotional campaign before 31 January 2017 and use their Virgin Money Credit Cards for point-of-sale purchases (single or multiple purchases) to the total amount of R8 000 (eight thousand rand) over the promotional period of 1 December 2016 to 31 January 2017. The guaranteed prize consists of Woolworths vouchers.

6. Rules of the promotional campaign - Virgin Money Credit Card

- 6.1 The promotional campaign period starts on 1 December 2016 and ends on 31 January 2017 (both dates inclusive).
- 6.2 All customers who want to participate must register before 31 January 2017 by clicking on the link on the email or the campaign page on www.virginmoneycard.co.za. Customers who have provided marketing consent will automatically be registered for the campaign. Customers can still continue with individual registration, but only one (1) registration will apply to this promotional campaign. All Virgin Money Credit Card holders who have NOT provided marketing consent will have to register for the campaign.
- 6.3 Absa will track the registered participants' point-of-sale transactions from 1 December 2016 to 31 January 2017.
- 6.4 Only customers who have registered and spent at least R8 000 (eight thousand rand) over the campaign period will receive a prize. Registration can happen at any time during the promotional campaign period.
- 6.5 To qualify as a participant, the participant must:
 - live in the Republic of South Africa;
 - hold a valid Virgin Money Credit Card, which must be in good standing and remain so for the duration of the promotional campaign period. “Poor standing” means: All customers whose Virgin Money Credit Card Accounts are over the limit or in arrears (delinquent, for example, missed payments) and/or whose cards have been restructured or paid out as a result of Absa’s voluntary debt consolidation programme or not in good standing with Absa, will automatically be excluded from this promotional campaign.The customer must remain solvent. Failure to comply with the aforementioned will automatically nullify the participant’s eligibility for the promotional campaign from the date that one or both of the above instances occur.
- 6.6 The registered participants who achieve the minimum spend threshold will receive an electronic communication explaining how they can choose a mystery prize, which will consist of Woolworths vouchers ranging from R50 (fifty rand), R500 (five hundred rand), R1 000 (one thousand rand) to R10 000 (ten thousand rand). These vouchers cannot be exchanged and replaced with cash. The total amount for vouchers allocated as prizes is R2 000 000 (two million rand).

Note the following information in terms of Woolworths vouchers:

- The vouchers will be packaged in an email with visuals of balloons.
- The monetary value of the balloons will not be visible upfront.
- Each customer will only be able to redeem once by using their ID number.
- Vouchers will be sent to qualifying Virgin Money Credit Card holders via SMS. The customer must present the SMS to any Woolworths store, where the cashier will transfer the value of the voucher to a Woolworths gift card.
- Only one voucher will be sent per customer – only the first R8 000 (eight thousand rand) point-of-sale spend during the promotional campaign period will qualify for a voucher code.
- Every voucher code will only be valid for one opportunity to pop one Virgin balloon.
- The redemption will only take place at the end of the campaign period, from February 2017.
- The redemption site will close on 31 March 2017.

Terms and conditions for the Woolworths gift cards:

- The card has no value unless money is loaded onto the card and activated by Woolworths.
- Participants must present this card as payment for their Woolworths purchases.
- Purchases will be deducted from the card amount until the value reaches zero.
- Participants can add to the value of the gift card at any time at any tillpoint in Woolworths.
- Participants can check their remaining balance at any tillpoint in Woolworths.
- The balance reflected on the Woolworths system is binding.

The use of the Woolworths gift card constitutes acceptance of the following terms and conditions:

- This card is only exchangeable for merchandise and may not be refunded or redeemed for cash.
- No cash change will be given.
- This card may not be redeemed against purchases made at Engen or Woolworths stores outside the Republic of South Africa.
- This card is valid for 36 months from the date of receipt.
- This card may not be used to make payments into any Woolworths account, Woolworths loan, Visa account or utilities account.

- 6.7 The campaign information will be displayed on www.virginmoneycard.co.za, as well as electronic communication channels.
- 6.8 By participating in this promotional campaign, cardholders acknowledge that they accept the prize that appears under the balloon chosen on their first attempt. All prize values are allocated randomly in the balloons. All codes will only be valid for one “balloon pop” attempt per customer.
- 6.9 Excluded from the offer are:
 - Cash withdrawals, casino transactions, tollgate and Garage Card transactions.
 - Cash and other funds transfers.

7. Competition methodology

All Virgin Money Credit Card holders who have given marketing consent for campaign communication:

- will receive an email detailing the competition mechanics, including the prizes to be won.
- will receive an email at the end of the campaign period, once the R8 000 point-of-sale spend has been achieved over the campaign period, congratulating them for meeting the spend criteria and confirming that they now qualify for the guaranteed prize. In this email, the participant will access a secure site to redeem the once-off prize. The secure site will be accessed via a link, which will also be included in the email. The link will be in a secure environment, which will take them to a secure site. On the secure site the customer will be requested to complete his/her ID number details. The customer will see a screen with moving balloons and must select one balloon (“pop” one). Once the balloon is popped, the value of the prize will be displayed. The last step of the process is for the customer to receive an SMS. The SMS will include the Woolworths voucher information that consists of the monetary value, gift card number and CVV (Card Verification Value) number. The customer can visit any Woolworths store, where the virtual gift card information will be transferred onto a physical Woolworths gift card to be used in store.

8. The promotional campaign and terms and conditions will be governed by the laws of the Republic of South Africa.
9. In the event of a dispute in respect of any aspect of the promotional campaign, the decision of Absa will be final and binding on all participants and no correspondence will be entered into.
10. The Promoter may at its option discontinue or terminate this promotional campaign, extend the promotional campaign, or alter the prize structure or other promotional rules, and will not be liable in respect of any claims made by participants in respect hereof.
11. All participants and winners indemnify Absa against any claims of any nature whatsoever arising out of their participation in any way in the promotional campaign (including, without limitation, any wilful misconduct or negligent act or omission on the part of Absa).