

The Nedbank Let's Get You Closer To Your Business Goal competition

Terms and conditions

1 PROMOTER

The Promoter of the competition is Nedbank Limited (**'Promoter'**).

2 PERIOD

- 2.1 The competition will start on 31 July 2019 and close at midnight on 16 August 2019 (**'Competition Period'**).
- 2.2 Group 1 potential winners will be notified on 22 August 2019 and group 1 final winners will be advised by email on 3 September 2019. Group 2 potential winners will be notified on 6 September 2019 and group 2 final winners will be advised by email on 20 September 2019.

3 WHO IS ELIGIBLE TO ENTER THE COMPETITION

- 3.1 To enter the competition participants must be:
Nedbank Small Business Services clients who have one of the following accounts: an active, FICA-verified Business Pay-as-you-use, Business Bundle, SBS Ordinary Account or Business Enabler Current Account.
 - 3.1.1 18 years and older; and
 - 3.1.2 South African citizens or permanent residents.
- 3.2 A Nedbank Small Business Services client can be defined as a business owner or sole proprietor that is in good standing, has an annual turnover of less than R30 million and falls within the small-business segment.
- 3.3 The following persons, although meeting the criteria above, are not permitted to enter the competition: the directors or members and employees of the Promoter or their business partners or immediate family members (spouse or life partner, parents, siblings and children, including adopted persons listed in this group but not half- or step-relations), the Promoter's agents, consultants or marketing service providers.

4 PRIZE

- 4.1 Stand a chance to win one of 40 prizes to the value of R25 000, each comprising R15 000 in cash, which will be deposited into a Nedbank Platinum Invest Account, a three-month personalised coaching programme through Be Your Legacy, valued at R4 000, an advertising starter kit worth R4 500, and social media marketing valued at R1 500.
- 4.2 Subject to final winners being FICA compliant, the prize of R15 000 will be deposited into a Nedbank Platinum Invest Account, to which the final winner will have access within 24 hours from account opening and funding, and after having given 24 hours' notice to the Promoter. Winners may change this investment type to another investment type of their choice after the expiry of the respective coaching periods in 4.6, subject to FAIS regulations.
- 4.3 Failure by a final winner to comply with FICA requirements will result in the funds, coaching programme and advertising prizes not being available for that final winner.
- 4.4 Fulfilment of the advertising starter kit and the social media marketing is conducted at sole discretion the promoter.
- 4.5 On successful completion of the business goals pack, cash prizes must be claimed between 2 September 2019 - 23 November 2019 (group 1 or 20 September 2019 – 09 December 2019 (group 2) as the case may be. Successful completion of the coaching pack is verified at the sole discretion of the coach and the promoter. Failure to complete the business goals pack will forfeit all prizes associated with this competition. ,
- 4.6 The investment account must be opened in the name of the small business, unless

the final winner is a sole proprietor.

1. The three-month coaching programme for group 1 starts on 23 August and ends on 23 November 2019 for winners, and for group 2 starts on 9 September and ends on 9 December 2019. Winners must complete their coaching programme within these dates, failing which the coaching programme will be forfeited. Once you've successfully completed your 3-months of coaching with Be Your Legacy, (according to the coach and promoter), you will receive your advertising starter kit and social media marketing campaign.
- 4.7 The advertising starter kit consists of the following options and includes delivery and installation, where applicable (winners to choose one option only and the selection is final and cannot be amended):
 - 4.7.1 Physical signage for a retail store (1 sign)
 - Size: up to W: 1000mm-2000mm X H: 500mm
 - Specifications: Full colour
 - Materials used: Chromadek board with steel frame, includes black etch primer for rust prevention. Clear vinyl laminate over face of sign as a protective layer; or
 - 4.7.2 Digital advertisements (package of four digital banners and advertisements for the winner to place consisting of):
 - Google
 - One Medium, Rectangle advert (300 x 250)
 - One Leaderboard advert (728 x 90)
 - Instagram
 - One Instagram advert (1080 x 1080)
 - LinkedIn
 - One LinkedIn advert (1200 x 628)
 - Specs:
 - Full colour
 - Supported file types: jpg and png
 - Image ratio: 16:9 to 9:16 (cropped to 1.91:1 if you include a link)
 - Amount of text allowed on image: no more than 20%
 - Image ratio: 1.91:1
 - Ad headline: 25 characters
 - Description text: 125 characters
 - Link description: 30 characters; or
 - 4.7.3 Decals for shop windows or motor vehicles
 - Shop window (pack of 5)
 - Size: A5
 - Specs: Full colour, gloss vinyl
 - Vehicle (pack of 2)
 - Sizes:
 - Back – W: 1000mm X H: 300mm
 - Driver door – W: 600mm X W: 600mm
 - Specs: Full colour, gloss vinyl
 - If passenger car, then no back decal but only one driver door and one passenger door decal
 - If bakkie, then one back decal and one driver door; or
 - 4.7.4 Leaflets and business cards
 - Leaflets (: 250 units)
 - Size: A5
 - Specs: printed single sided full colour on 128gsm Hi-Q gloss
 - Business cards (250 units)
 - Size: W: 90mm X H: 55mm
 - Specs: full colour, 350gsm matt; or
 - 4.7.5 Pull-up banner
 - Standard size: W: 850mm X H: 2000mm
 - Specs: Premium, deluxe base, full colour;

- 4.8 The social media marketing campaign consists of the creation of one FaceBook digital advert plus boosting.
- 4.8.1 FaceBook advert (1200 x 628)
- Specs:
 - Full colour
 - Supported file types: jpg and png
 - Image ratio: 16:9 to 9:16 (cropped to 1.91:1 if you include a link)
 - Amount of text allowed on image: no more than 20%
 - Image ratio: 1.91:1
 - Ad headline: 25 characters
 - Description text: 125 characters
 - Link description: 30 characters
- 4.9 The advertising starter kit and social media marketing campaign will be available for group 1 winners after 23 November 2019, upon successful completion of the coaching programme and feedback form, as verified and at the sole discretion of the coach and the promoter. For group 2 winners, these prizes will be available after 9 December 2019, upon successful completion of the coaching programme and feedback form, as verified and at the sole discretion of the coach and the promoter.coach.

5 HOW TO ENTER THE COMPETITION

- 5.1 A participant must:
- 5.1.1 complete the entry form in its entirety and submit it;
 - 5.1.2 accept these terms and conditions;
 - 5.1.3 be a duly mandated and authorised representative of the small business;
 - 5.1.4 Work in their business on a full time basis; and
 - 5.1.5 have an active Nedbank account as stipulated in 3.1.1, which is FICA compliant.
- 5.2 Potential winners must complete the business goals pack as per 6.1.
- 5.3 Final winners must commit to the personalised three-month coaching programme and will be subject to business monitoring and tracking for six months thereafter.
- 5.4 Each final winner must open a Nedbank Platinum Invest Account once notified of being a final winner in the competition. This process will be initiated by the winner's relationship banker and the winner will be contacted to sign the application form for the account to be successfully opened and funded.
- 5.5 FAIS requirements have not been included in the opening of the Nedbank Platinum Invest Account, which was opened to facilitate the receipt of the R15 000 prize money and to encourage ongoing savings for the business in an accessible short-term investment vehicle. This is agreed to by the participant on acceptance of these terms and conditions.
- 5.6 A winner must be willing to participate in the media and advertising campaigns that endorse the Promoter and the winner's business at no fee.
- 5.7 Potential and final winners must be willing to complete the coaching tasks and business goals pack as per 6.1, for Nedbank to ascertain the growth experienced in the business after the competition.

6 SELECTION OF PRIZEWINNER

- 6.1 Potential winners will be selected at the first draw to be held on 20 August 2019 at the Promoter's head-office at Nedbank 135 Rivonia Campus, 135 Rivonia Road, Sandown, Sandton. To become a final winner the potential winners must complete an online coaching task, in the template to be provided by Nedbank, and submit a business story on the business goals and how the potential winner plans to use the funds. These requirements are referred to as the business goals pack. A coach from the coaching programme will assist the potential winners with the completion of these documents. The coach will submit the successfully completed business goals pack to the Promoter within 10 days. The measure of a successfully completed business goals pack will be at the discretion of the coach. The complete business goals pack must be returned to the Promoter no later than 2 September 2019. Potential winners in this draw set are referred to as group 1.

- 6.2 Insofar as potential winners fail to comply with 6.1, a subsequent draw will be held on 3 September 2019 from the existing pool of participants to determine new potential winners. Potential winners need to meet the requirements stipulated in 6.1 no later than 19 September 2019. Potential winners in this draw set are referred to as group 2. At the coaches' discretion, and in consultation with the Promoter, coaches may motivate to include in group 2 those potential winners from group 1 that had not met the stipulated requirements in 6.1 within the required timeline. Discretionary potential winners will be required to meet the requirements stipulated in 6.2.
- 6.3 The prize money will be paid into a Nedbank Platinum Invest Account, details of which can be obtained from the final winners' relationship banker or on Nedbank.co.za. Payment to group 1 winners will be made no later than 20 September 2019, and they will be able to access the funds by providing 24 hours' notice through their Small Business Services personal banker at the Promoter. Payment to group 2 winners will be made no later than 11 October 2019 and they will be able to access the funds by providing 24 hours' notice through their Small-Business Services personal banker at the Promoter. Interest will be calculated from the date the account is opened and funded, and will not be retrospective from the date of the announcement.
- 6.4 Potential winners will be selected following a light screening to ensure these terms and conditions are met. They will be placed into a random draw that will take place on 20 August 2019.
- 6.5 The Promoter's decision will be final and binding on all aspects of the competition and no correspondence will be entered into.
- 6.6 Final winners qualify to receive ownership of the prizes only once all his/her details have been verified and confirmed, including compliance with these terms and conditions and satisfying the qualifying criteria set by the Promoter.
- 6.7 The prizes are not transferable. The coaching programme will be conducted at the sole discretion of the Promoter and the coach.
- 6.8 The prizes will under no circumstances be provided to a third party and will be provided directly to verified winners only.
- 6.9 The Promoter will not be liable for delays or failure to deliver any part of the prizes resulting from acts beyond the reasonable control of the Promoter. Such acts include, without limitation, acts of God, strikes, lockouts, riots, acts of war, civil disorder, rebellions or revolutions in any country, epidemics, acts of terrorism, vandalism or sabotage, governmental regulations imposed after the fact, communication line failures, power and telecommunications failures, earthquakes, fire, floods or other disasters ('**Force Majeure Event**').
- 6.10 The Promoter will notify the final winners as soon as reasonably possible if the prizes are affected by a Force Majeure Event.

7 EXCLUSION OF LIABILITY

The Promoter is not liable for any accident, injury, harm, death, damage, costs and/or loss sustained by a final winner and/or any other person who participates in the prizes with final winners at any point during the fulfilment of the prize.

8 GENERAL

- 8.1 All information relating to this competition and published on any promotional material forms part of the terms and conditions. The terms and conditions will also be hosted on the Nedbank website through the competition banner and a copy can be emailed to an interested party on request.
- 8.2 The Promoter, its associated companies, its agents, contractors and sponsors assume no liability whatsoever for any direct or indirect loss or damage arising from participation in the competition or for any loss or damage, howsoever arising.
- 8.3 These terms and conditions can be found at <https://www.simplybiz.co.za/BusinessGoals>.
- 8.4 By entering this competition all participants agree to be bound by these terms and conditions.
- 8.5 Final winners are liable for taxes payable after receipt of the cash prize and any bank fees incurred with the opening and maintenance of the Nedbank Platinum Invest

Account.

9 FURTHER INFORMATION

Requests for further information in connection with this competition should be directed via the help functionality on www.SimpleBiz.co.za