**SPAR Brands Mastercard Campaign December 2018 - January 2019 Terms and Conditions**

**TERMS AND CONDITIONS**

The promoters to this promotion are The SPAR Group Ltd (registration number: 1967/001572/06), a private company incorporated according to the laws of the Republic of South Africa, having its registered address at 22 Chancery Lane, Pinetown, 3610.

All persons entering the SPAR promotion ("the promotion") ("the entrants") agree that the promotion rules as set out in these terms and conditions are binding on them. A copy of these terms and conditions is available at [www.spar.co.za](http://www.spar.co.za) .

**IMPORTANT NOTICE**

These terms and conditions and promotion rules contain certain terms and conditions which appear in similar text style to this clause and which:

may limit the risk or liability of the promoter (The SPAR Group Ltd) or a third party; and/or

may create risk or liability for the entrant; and/or

may compel the entrant to indemnify the promoter or a third party; and/or

serves as an acknowledgement, by the entrant, of a fact.

the entrant cannot be a juristic entity and must be an individual;

The entrant's attention is drawn to these terms and conditions because they are important and should be carefully noted.

Nothing in these terms and conditions is intended to, or must be understood to, unlawfully restrict, limit or avoid any rights or obligations, as the case may be, created for either the entrant or the promoter in terms of the Consumer Protection Act, 68 of 2008 ("the CPA").

The entrant acknowledges that by submitting his or her entry to the promotion he/she has been given an appropriate opportunity to first read these terms and conditions before entering and the he/she understands and agrees to the terms and conditions.

All entrants to this promotion participate entirely at their own risk. By reading and accepting these terms and conditions, the entrant gives consent to these risks and hereby indemnifies and holds harmless the promoter, The SPAR Group Ltd; their directors, employees and agents of any and all liability pertaining to any damage, cost, injuries and losses of whatever nature sustained as a result of their participation in the promotion and related events and activities, save where such damage, cost, injuries and losses are sustained as a result of the gross negligence or wilful misconduct of any indemnified party.

**RULES OF THE PROMOTION**

This promotion opens on 1 December 2018 and ends on the 31 January 2019 and is subject to availability while stocks last.

In order to qualify as an entrant for this promotion;

To enter the promotion, the entrant must:

Purchase a SPAR Brands Product, present a SPAR Rewards card or enter a cell number, and tender for the transaction by performing a Contactless transaction with a Mastercard.

1000 winners will be randomly selected from entrants who meet the promotion criteria.

This offer is valid at all SPAR stores within South Africa.

Winners will be sent a sms and contacted telephonically by The SPAR Group Ltd.

Prize money will be distributed to the competition winners through the FNB eWallet service, by sending this money to the prize winner’s cellphone number. The customer can access their prize money from FNB ATMs across South Africa.

‘’Standard FNB eWallet Ts & Cs apply for use of FNB eWallet services and this can be found on the FNB website on: www.FNB.co.za’’

Steps on how to access your funds from the FNB ATM using the eWallet Service:

1. At the FNB ATM select the green button (Enter/Proceed) OR select ‘Cardless Services’

2. Select ‘eWallet Services’

3. Key in your cellphone number and select ‘Proceed’

4. Key in the ATM PIN you received via SMS\*

5. Select the amount you want to withdraw

6. Take your cash

\* if you have not received an SMS with an ATM PIN, please follow the steps below:

1. Dial \*120\*277# to access the eWallet

2. Select ‘Get cash’

3. You’ll receive an SMS with an ATM PIN

Note: If you have no airtime, dial \*130\*277#. This will allow you to buy airtime from the eWallet

funds. Next, dial \*120\*277# to get an ATM PIN. The SMS will contain the ATM PIN required

to get cash. This PIN is available for a limited period of time.

Please ensure your transaction has ended or that you select ‘Cancel,’ before leaving the FNB ATM

The SPAR Group reserves the right to amend the terms and conditions as well as terminate the promotion at any time. In the event of such termination, all participants agree to waive any rights that they may have in terms of the promotion and acknowledge that they will have no recourse against The SPAR Group Ltd, its advertising agencies, advisors, suppliers and nominated agents.

The prize is not transferable. Unused, expired and redeemed “cash” vouchers cannot be refunded, exchanged or returned.

GENERAL

By entering the promotion in accordance with its terms, you are entering a promotion for the purposes of the Consumer Protection Act, 2008 ("CPA") and the promotion will be conducted in accordance with the relevant provisions of the CPA.