

FinChoice a division of HomeChoice (Pty) Ltd is an authorised financial services provider (FSP no. 48448). Guardrisk Life is an authorised financial services provider. FinChoice a division of HomeChoice is a registered credit provider (NCRCP 454). FinChoice advocates responsible lending, therefore the granting of loans is at the sole discretion of FinChoice and the amount you qualify for depends on your individual circumstances.

1. HomeChoice (Pty) Limited t/a FinChoice ("FinChoice", "we", "our" or "us") is the promoter of this competition in conjunction with HomeChoice.
2. FinChoice owns and manages the website located at www.finchoice.co.za ("website") and the mobi-page at www.finchoice.mobi ("mobi-page").
3. By entering this competition you agree that these competition rules will apply to you and bind you to the extent permitted in law. These rules, should they require interpretation, will be interpreted in accordance with applicable South African laws.
4. You may obtain a copy of the competition rules from [the mobi-site] at www.finchoice.mobi or from the website at www.finchoice.co.za.
5. You will be automatically entered into the competition and receive one entry if:
 - 5.1. you successfully get a FinChoice Loan (new loan or reloan), or successfully activate a MobiMoney facility or successfully withdraw from your existing MobiMoney facility and nominate a charity of your choice.
6. The competition runs from 1 July 2021 00:00:00 to 29 September 2021 23:59:59.
7. You can enter the competition by getting a Loan, activating a MobiMoney facility or withdrawing from your existing MobiMoney facility on www.finchoice.mobi or through our inbound and outbound Call Centre on 0861 346 246.
8. Entries into the competition are limited to 5 entries per person.
9. Your entries must reach us before the closing time of the competition specified in clause 6 above. Please note that entry may be through an electronic platform. Although FinChoice will take all reasonable steps, it will not be liable for any technical problems or any lost, delayed or incorrectly received entries.
10. There will be 2 (TWO) winner/s who will receive R50 000 for themselves and R50 000 for an approved and nominated charity of your choice.
11. Entries for the 1st Draw will be received if you successfully take out a product as stipulated above in clause 5.1 between 00:00:00 1 July 2021 and 23:59:59 30th August 2021.
12. Entries for the 2nd Draw will be received if you successfully take out a product as stipulated above in clause 5.1 between 00:00:00 31 August 2021 and 23:59:59 29th September 2021.
13. The winner/s will be selected by random draw and the process will be overseen by an independent attorney or accountant who will also report on the competition in accordance with all relevant regulatory requirements.
14. In order to qualify as a winner, you may not be (a) under debt review or in the process to apply for debt review; or (b) a director, member, partner, agent, employee or consultant of the promoter or any supplier of goods or services in connection with the competition, or any other person who directly or indirectly controls or is controlled by the promoter; and/or (c) the spouse, life partner, business partner or associate, or the natural or adopted parent, child, or sibling, of any of the persons specified in (b).
15. There will be 2 prize draws which will take place on the 31st of August 2021 and the 30th of September 2021.
16. If the winner's account is in default at any time from the time of entry to the time of the draw, the winner will immediately be disqualified, and another winner will be selected.
17. The winner/s will be contacted via e-mail and/or sms and/or telephone at which point arrangements will be made for the winner/s to receive their prizes. If FinChoice is not able to contact the winner despite reasonable attempts within a reasonable time, it reserves the right to disqualify the winner and select an alternative winner, in which event the initial winner will have no recourse against FinChoice. Winners, once successfully contacted, will also be announced on the FinChoice and HomeChoice websites and mobi-pages.
18. Winner/s may be taxed in terms of applicable tax legislation and participants who require clarity as to the tax implications hereof should seek a directive from the relevant revenue service/authority.
19. FinChoice will use the winner's name/s and/or photograph/s in any promotional and/or advertising material for the purposes of FinChoice marketing, unless the winner objects to such use in writing.
20. The winner will be required to sign a winner's declaration form and other related documentation as required by law and will also need to provide proof of identity. The winner may not receive a prize if it is against the law for the winner to receive the prize.
21. We may require winners to provide us with such additional information that we may reasonably require in order to process and facilitate their acceptance and/or use of a prize.
22. The promoter reserves the right, in its sole discretion, to cancel or suspend any competition or change the rules if errors need to be corrected, or to prevent any party from being unduly prejudiced or favoured.
23. PLEASE NOTE THAT BY ENTERING INTO THE COMPETITION YOU MAY STAND A CHANCE TO WIN A PRIZE AND THERE ARE NO GUARANTEES.
24. If a competition or promotion is cancelled or suspended due to any reasons, all participants or entrants agree to waive any rights that they may have in terms of the competition and acknowledge that they have no recourse against FinChoice, their employees, agents, partners, suppliers, sponsors or promoters.
25. Any violation or attempt to violate any of the above rules will result in the immediate disqualification of the transgressor.
26. The prize is provided "as is" and FinChoice disclaims liability however arising out of your use of the prize.
27. You hereby indemnify and hold harmless FinChoice (including its directors, employees, members, independent contractors, agents, consultants, sub-contractors and other representatives) from any and all direct, indirect or consequential loss or damages suffered as a result of any action or omission relating to this competition and/or the award of any prize.

We will report any security breach to both the Regulator and the individuals or companies involved. If you want to report any concerns about our privacy practices or if you suspect any breach regarding your personal information, kindly notify us by sending an email to popi@finchoice.com.

Right to object

You may, on reasonable grounds, object to us using your Information. If you object, we will stop using your information, except if the law allows its continued use or retention.

Lodging a complaint

If you believe we are using your information unlawfully, you may lodge a complaint directly to us at:

Email: popi@finchoice.com
Contact Centre: 0861 346 246

Alternatively, you may lodge a complaint to the appropriate Information Regulator with the following contact details:

South Africa:
The Information Regulator
Website:
<http://www.justice.gov.za/inforeg/index.html>
Address: SALU Building,
316 Thabo Sehume Street, Pretoria
Contact number: 012 406 4818
Fax number: 086 500 3351
Email: inforeg@justice.gov.za
Mauritius: Data Protection Office
Website: <https://dataprotection.govmu.org/SitePages/Index.aspx>
Address: Level 5, SICOM Tower, Wall Street,
Ebene Cyber City, Ebene
Contact number: +230 460 0251
Fax number: +230 489 7341
Email address: dpo@govmu.org
Botswana: Information and
Data Protection Commission
The Information and Data Protection Commission has not yet been established. Contact us directly by sending an email to popi@finchoice.com to assist with your complaint.

Quality and access to your Information

We want to ensure that your information is accurate and up to date. You may ask us to correct any personal information that you think is inaccurate or request us to remove your information by sending an email to popi@finchoice.com. Please note that such a request may require you to verify your identity and may be subject to the requirements set out in the Promotion of Access to Information Act (PAIA). You may request a record of personal information that we hold about you by sending an email to popi@finchoice.com.

Retention of Information

We retain personal information in accordance with the required retention periods in law or for legitimate business purposes. We will only retain your personal information for the purposes explicitly set out in this policy. We may keep personal information indefinitely in a de-identified format for statistical purposes.

Trans-border flow of Information

We may transfer your personal information to foreign countries mainly for the business purposes of the companies within the HomeChoice International PLC group, for retention or if our service providers are cross border or make use of cross border systems. If you continue to use our website or apply to or enter into an agreement with us, you expressly agree that we may transfer the personal information cross border for these purposes. We will only share information cross border to recipients who have laws similar to the applicable laws, or who have entered into an agreement with us to include the relevant principles prescribed by the applicable laws.