

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. FinChoice, a division of HomeChoice (Pty) Limited (“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-site at www.finchoice.mobi (“mobi-site”).
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 website at <https://www.finchoice.co.za/tcs>
5. The HC Voucher (“Voucher”) you can win is a R100 voucher at Homechoice when you spend R499 or more on the purchase of a Homechoice blanket.
6. You will receive a R100 voucher to spend at Homechoice if you:
 - 6.1. Successfully take a new loan in the month of June (New customers only, non-affiliate)
 - 6.2. Successfully activate a MobiMoney facility in the month of June (New customers only, non-affiliate)
7. Affiliate customers are customers who came through an external link, such as Clearscore, Olico, EC Loans or Friendly Finance among others and do not qualify for the voucher promotion.
8. The maximum number of R100 vouchers a single person can win is one (1)
9. The competition runs from 01 June 2020 00:00:00 to 30 June 2020 23:59:59.
10. Your loan or MobiMoney application must have been successfully activated before the closing time of the competition specified in clause 9 above.
11. In order to qualify for your voucher, 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).
12. The issuing of R100 vouchers to successful customers will take place within eighteen business days after the closing date of the competition. If the successful customers account is in default at any time from the time of entry to the time of the draw, the customer will immediately be disqualified.
13. The winner will be contacted via SMS and/or telephone at which point arrangements will be made for the winner to receive their vouchers digitally. If FinChoice is not able to contact a winner despite reasonable attempts within a reasonable time, it reserves the right to disqualify a winner in which event the initial winner will have no recourse against FinChoice.
14. Winners 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.
15. FinChoice will use the winner’s name and/or photograph in any promotional and/or advertising material for the purposes of FinChoice marketing, unless the winner objects to such use in writing.
16. 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.
17. 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.
18. 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.
19. PLEASE NOTE THAT BY ENTERING INTO THE COMPETITION YOU MAY STAND A CHANCE TO WIN A PRIZE AND THERE ARE NO GUARANTEES.
20. 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.
21. Any violation or attempt to violate any of the above rules will result in the immediate disqualification of the transgressor.
22. The prize is provided “as is” and FinChoice disclaims liability however arising out of your use of the prize.
23. 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.