



WIN 1 of 500 HomeChoice Blankets Promotion – Terms and Conditions June 2020

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 and FinChoice Africa Limited (“FinChoice”, “we”, “our” or “us”) are the promoters of this promotional offer.
2. FinChoice owns and manages the website located at www.finchoice.co.za (“website”) and www.finchoice.mobi (“mobi-site”).
3. These terms regulate the promotion and will be interpreted in accordance with applicable South African laws.
4. You may obtain a copy of these terms from the website at <https://www.finchoice.co.za/tcs>
5. The promotion runs from 2 June 2020 00:00:00 to 8 July 2020 23:59:59 on all FinChoice channels.
6. In terms of the promotion, customers who:
 - a) make a successful payment during the promotional dates stated above (clause 4) will be put into a draw to Win 1 of 500 blankets from HomeChoice.
7. The promotional draw will take place on 9 July 2020 and the winners will be contacted within 3 working days of the draw being done by independent auditors.
8. The gift or benefits attached to this promotion shall not be redeemable for cash and is not transferable unless we agree otherwise, in our discretion
9. FinChoice reserves the right to replace the gift/benefit with a gift/benefit of a similar value should this be required for any other reason whatsoever, at their sole discretion
10. A customer will forfeit his or her right to the offer associated with the promotion if he or she is (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 promoters or any supplier of goods or services in connection with the promotional offer, or any other person who directly or indirectly controls or is controlled by the promoters; (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); and/or (d) not up to date with all accounts/credit agreements with FinChoice.
11. The promoters reserve the right, in their sole discretion, to cancel or suspend any promotional offer if errors need to be corrected, or to prevent any party from being unduly prejudiced or favoured in the discretion of the promoters.
12. If the promotional offer is cancelled or suspended due to any reasons, all qualifying customers agree to waive any rights that they may have in terms of the promotional offer and acknowledge that they have no recourse against FinChoice, their employees, agents, partners, suppliers, or sponsors.
13. Any violation or attempt to violate any of the promotional offer terms will result in the immediate disqualification of the transgressor.
14. The gift/benefit is provided “as is” and FinChoice disclaims liability however arising out of your use of the gift/benefit.
15. 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 promotional offer and/or the award of any gift/benefit.