

Promotional competition/event

TERMS AND CONDITIONS

EVEREST WEALTH

Lions VS Glasgow Warriors RUGBY COMPETITION

IMPORTANT NOTICE

These Terms and Conditions govern the promotional competition ("the Competition") conducted by Everest Wealth Management (Pty) Ltd ("the Promoter").

By participating in this Competition, all participants ("Entrants") agree to be fully and unconditionally bound by these Terms and Conditions.

These Terms and Conditions will be available on the Promoter's website (www.everestwealth.co.za) for the duration of the Competition.

This Competition is conducted in accordance with the provisions of the Consumer Protection Act, 68 of 2008 ("CPA") and the Protection of Personal Information Act, 4 of 2013 ("POPIA").

Please read these Terms and Conditions carefully before entering.

PART 1: COMPETITION TERMS AND CONDITIONS

1. The Promoter

This promotional competition ("the Competition") is organised and promoted by Everest Wealth Management (Pty) Ltd (Registration Number: 2002/004025/07), an authorised Financial Services Provider (FSP Number: 795, CAT I & II, & IIA) and registered credit provider NCRCP 21504.

The Promoter's principal place of business is 3rd Floor, Building C, Westend Office Park, 250 Hall Street, Centurion, Gauteng, 0046.

For any queries, please contact info@everestwealth.co.za.

2. Campaign Name and Description

The promotion is known as the Everest Wealth 'Lions vs Glasgow Warriors' Rugby Competition ("the Competition").

This is a promotional competition conducted in the ordinary course of the Promoter's business for the purpose of promoting the Everest Wealth brand.

3. Campaign Period

The Competition will run from the date of the first official Competition post until 23:59 (SAST) on 15 April 2026 ("the Closing Date").

Entries received after the Closing Date will be void and will not be considered.

The winner will be announced on or about 15 April 2026, being three (3) days before the Event.

The Event (the Lions vs Glasgow Warriors match) takes place on 18 April 2026 at Ellis Park Stadium.

The Promoter reserves the right to extend, shorten, or cancel the Competition at its sole discretion, provided such changes are communicated publicly.

4. Eligibility

- a. The Competition is open to all natural persons who are residents of the Republic of South Africa, aged 18 years or older, and in possession of a valid South African identity document.
- b. The Competition is not open to any person who is a director, member, partner, employee, or agent of, or consultant to the Promoter (Everest Wealth Management (Pty) Ltd) or any of its related or inter-related entities, including but not limited to Everest Advisory Services (Pty) Ltd and Laudian Investment Holdings (Pty) Ltd.
- c. This exclusion also applies to any other person who directly or indirectly controls or is controlled by the Promoter, as well as the immediate family members (spouses, life partners, parents, children, siblings) of any such excluded person.
- d. This exclusion further extends to any suppliers of goods or services in connection with the Competition.

5. How to Enter

- a. To enter, participants must complete all of the following steps during the Campaign Period:
 - i. FOLLOW the official Everest Wealth Facebook page (@EverestWealth); AND
 - ii. FOLLOW the official Everest Wealth Instagram page (@everest_wealth); AND
 - iii. TAG three (3) friends in the comments section of the official Competition post on either Facebook or Instagram.
- b. A valid entry requires all three steps to be completed.
- c. There is no cost to enter the Competition. Standard data rates as determined by service providers apply to the use of social media platforms.
- d. Only one (1) valid entry per person is permitted. Multiple entries from the same person will be disqualified.
- e. Entries must not contain any content that is offensive, defamatory, unlawful, or infringes on any third-party rights.
- f. By tagging any individual, the Entrant warrants that they have obtained the prior consent of that individual to be tagged in a promotional competition post. The Entrant indemnifies the Promoter against any claim arising from a breach of this warranty.
- g. The Promoter accepts no responsibility for entries that are incomplete, illegible, or not successfully submitted due to technical faults, user error, or any other reason.

6. The Prize

- a. One (1) winner will be selected.
- b. The winner will receive one (1) prize package comprising four (4) tickets to the Lions vs Glasgow Warriors rugby match at Ellis Park Stadium on 18 April 2026 (the "Event"). These tickets are valid for the winner and three (3) chosen guests. The estimated total value of the prize is approximately R600.
- c. The prize consists of match tickets only. The following are expressly excluded from the prize and will be for the winner's own account:
 - i. Transport to and from the Event.
 - ii. Refreshments, food, and beverages at the Event.
 - iii. Accommodation, if required.
 - iv. Any other costs or expenses not explicitly stated herein.
- d. The winner's three (3) chosen guests must also be 18 years of age or older.

- e. The prize is not transferable, not exchangeable for cash, and cannot be sold or substituted.
- f. Any additional costs or responsibilities related to the prize, beyond what is explicitly stated, will be for the winner's own account.

7. Winner Selection and Notification

- a. The winner will be selected by means of a random lucky draw conducted from all valid entries received.
- b. The draw will take place on or about 15 April 2026, being three (3) days before the Event.
- c. The draw will be overseen and certified by an independent accountant, registered auditor, attorney, or advocate, as required by the CPA.
- d. The winner will be notified via a Direct Message (DM) on the social media platform (Facebook or Instagram) used to enter. The Promoter will make reasonable attempts to contact the winner.
- e. The selected winner must respond to the notification DM within twenty-four (24) hours to acknowledge receipt and provide the following verification details via a secure email address only: Full Name, ID Number, address, and phone number.
- f. If a winner fails to respond within the 24-hour period, or is found to be ineligible, or fails to provide the required information, they will be disqualified and will forfeit the prize. The Promoter reserves the right to select an alternate winner in such an event.
- g. The Promoter's decision regarding the winner is final and binding, and no correspondence will be entered into.

8. Prize Acceptance

- a. To accept the prize, the winner must confirm acceptance within twenty-four (24) hours of notification and supply the required verification details as set out in Section 7(e).
- b. The winner is responsible for ensuring that all four (4) tickets are collected or received in sufficient time before the Event.
- c. Should the winner fail to comply with these conditions, they will forfeit the prize and the Promoter reserves the right to select an alternate winner.

9. Publicity and Marketing

- a. The Promoter reserves the right to announce the winner's first name and province of residence for verification and transparency purposes, in compliance with applicable regulations.
- b. Winner verification information (first name and province of residence) will be announced for transparency purposes in accordance with the legitimate interests in accordance with the Entrant's consent as a condition of entry and the transparency requirements of the Consumer Protection Act .
- c. In accordance with Regulation 11(3) of the Consumer Protection Act, 68 of 2008, winners have the right to decline participation in any additional promotional or marketing activities. Declining to participate will not result in forfeiture or any reduction of the Prize value.
- d. No photography or filming of the winner or their guests is required as a condition of receiving or enjoying the prize.

10. General Conditions

- a. The Promoter reserves the right to amend, suspend, or cancel the Competition or these Terms and Conditions if circumstances arise beyond its reasonable control.
- b. The Promoter reserves the right to disqualify any participant who, in its reasonable opinion, has violated these Terms and Conditions, provided false information, or acted fraudulently.

- c. The Promoter's decision in all matters related to the Competition shall be final and binding.

11. Limitation of Liability

- a. To the fullest extent permitted by law, by entering the Competition, participants agree that the Promoter (Everest Wealth Management (Pty) Ltd), its affiliates, holding companies, subsidiaries, employees, and agents shall not be liable for any loss, damage, injury, or claim (including direct, indirect, or consequential loss) arising from or connected to participation in this Competition, or the acceptance, use, or misuse of the Prize.
- b. The Promoter accepts no responsibility for technical failures, network issues, communication errors, or other problems beyond its control that may affect entry or winner notification.

12. Data Protection (POPIA)

- a. Personal information collected through this Competition (e.g., social media handles, names) will be processed in accordance with the Protection of Personal Information Act, 4 of 2013 (POPIA).
- b. The Promoter will use such data solely for the purposes of: (a) administering the Competition; (b) verifying entries and the identity of Entrants; and (c) contacting the winner.
- c. Entrants have the right to request access to or correction of their personal information by contacting info@everestwealth.co.za.

13. Legal Jurisdiction

These Terms and Conditions shall be governed by and interpreted in accordance with the laws of the Republic of South Africa.

Any disputes arising from or related to this Competition shall be subject to the exclusive jurisdiction of the South African courts.

This Competition is in no way sponsored, endorsed, administered by, or associated with Meta Platforms, Inc. (Facebook or Instagram). By entering, Entrants release Meta Platforms, Inc. from any liability in connection with this Competition.