

EVEREST WEALTH "R15,000 HOLIDAY GIVEAWAY" COMPETITION

TERMS AND CONDITIONS

Version 1.1 - 18 August 2026

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 are available at www.everestwealth.co.za/holiday-giveaway-2026 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").

This Competition is not sponsored, endorsed, administered by, or associated with Meta Platforms, Inc., Facebook, or Instagram. Entrants release Meta Platforms, Inc. from any and all liability in connection with this Competition.

1. The Promoter

This promotional 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 a 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 "R15,000 Holiday Giveaway" Competition. It is a promotional competition conducted in the ordinary course of the Promoter's business for the purpose of promoting the Everest Wealth brand on social media. No financial product or financial service is advertised, offered, or promoted through this Competition, and entry does not constitute financial advice or create any client relationship.

3. Campaign Period



a. The Competition runs from the date and time of the first official Competition post until 23:59 (SAST) on **Saturday, 31 October 2026** ("the Closing Date"). Entries received after the Closing Date will be void.

b. The draw will take place in the week commencing **Monday, 2 November 2026**, and the winner will be announced within three (3) days of the draw.

c. The Promoter may extend, shorten, or cancel the Competition where circumstances beyond its reasonable control require it, provided that any such change is communicated publicly on the platforms on which the Competition is conducted and on the Competition Terms and Conditions page.

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 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, nor to employees or agents of GKnect Digital or of any supplier of goods or services in connection with this Competition (including the travel agent appointed by the Promoter).

c. This exclusion extends to the immediate family members (spouses, life partners, parents, children, siblings) of any excluded person.

5. How to Enter

a. To enter, participants must complete both of the following steps during the Campaign Period on the platform of their choice:

i. **FOLLOW** the official Everest Wealth page on that platform — Facebook (@EverestWealth) or Instagram (@everest_wealth); **AND**

ii. **TAG at least one (1) friend** in the comments section of the official Competition post on that same platform.

b. A valid entry requires both steps to be completed on the same platform, and the Entrant must still be following the relevant page at the time of the draw.

c. One (1) valid entry per person per platform is permitted (a person entering on both Facebook and Instagram holds a maximum of two (2) entries). Additional tag-comments on the same platform are welcome but do not constitute additional entries.

d. There is no cost to enter. Standard data rates as determined by service providers apply to the use of social media platforms.

e. Entries must not contain any content that is offensive, defamatory, unlawful, or infringing of any third-party rights. The Promoter may hide or delete such comments and disqualify the Entrant.



f. Tagged accounts must belong to real, natural persons. Tagging brand pages, celebrity accounts, giveaway/competition accounts, or fake or inactive accounts does not constitute a valid entry.

g. 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, and indemnifies the Promoter against any claim arising from a breach of this warranty.

h. The Promoter accepts no responsibility for entries that are incomplete, not visible due to the Entrant's privacy settings, 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 prize is one (1) holiday package to the total maximum value of **fifteen thousand rand (R15,000.00)**. This amount is the total, all-inclusive limit of the Promoter's contribution and is inclusive of Value-Added Tax, all booking and administration fees, and any commission or service fee charged by the travel agent.

c. The winner will plan and book the holiday together with a travel agent appointed by the Promoter. The Promoter will inform the winner of the appointed travel agent's identity at the time the win is confirmed. The prize may be applied, at the winner's choice, to flights, accommodation, and/or packaged travel arrangements available through that travel agent, for any destination, up to the R15,000.00 total limit.

d. The winner may travel alone or include companions of their choice. All travel for the winner and any companions must fall within the single R15,000.00 total prize value; any cost above R15,000.00 is for the winner's own account.

e. The prize must be **booked within six (6) months** of winner confirmation, and **travel must be completed within twelve (12) months** of winner confirmation, subject to availability.

f. The prize is not transferable, cannot be sold, and is not exchangeable for cash. If the booked holiday totals less than R15,000.00, the difference is forfeited and will not be paid out.

g. The prize excludes, unless expressly booked as part of the package within the prize value: travel insurance, visas and passports, vaccinations, spending money, meals not included in the booked package, and any personal expenses. The winner (and any companions) are responsible for holding valid travel documents.

h. The Promoter is not the provider of the travel services. Travel services are provided by the appointed travel agent and its suppliers subject to their own terms and conditions. The Promoter reserves the right to appoint a different travel agent should the appointed agent become unable to fulfil the prize, in which case the prize value and all other terms remain unchanged.



i. The prize is fulfilled as follows: the winner selects and books their travel arrangements with the appointed travel agent, and the Promoter settles the resulting invoice directly with the agent up to the R15,000.00 total value. No cash or funds are paid to the winner at any stage, and no portion of the prize is redeemable for cash.

7. Tax

- a. To the extent that any tax, duty, or levy becomes payable as a result of the winner receiving, using, or enjoying the prize, that liability is the winner's own responsibility.
- b. The Promoter does not provide tax advice in connection with this Competition or the prize, and nothing in these Terms and Conditions constitutes tax, financial, or investment advice. Winners who are uncertain about their tax position should consult their own tax practitioner.

8. Winner Selection and Notification

- a. The winner will be selected by means of a random draw conducted from all valid entries received across both platforms.
- b. The draw will take place in the week commencing Monday, 2 November 2026.
- c. The draw will be overseen and certified by an independent accountant, registered auditor, attorney, or advocate appointed by the Promoter, as required by section 36 of the CPA. The entry list, draw method, and result will be documented and retained by the Promoter for a period of not less than three (3) years.
- d. The winner will be notified via Direct Message (DM) on the platform through which the winning entry was made. The Promoter will make reasonable attempts to contact the winner. Entrants are cautioned that scammers impersonate brands after giveaways: the Promoter will never ask for payment, banking details, one-time PINs, or passwords, and will only make contact from the official verified accounts named in clause 5.
- e. The selected winner must respond to the notification DM within forty-eight (48) hours to acknowledge receipt and provide verification details (full name, ID number, email address, and phone number).
- f. If a winner fails to respond within the 48-hour period, is found to be ineligible, or fails to provide the required information, they will be disqualified and forfeit the prize, and the Promoter reserves the right to select an alternate winner by further random draw under the same oversight.
- g. The Promoter's decision regarding the winner is final and binding, and no correspondence will be entered into.

9. Publicity and Marketing

- a. **The prize is not conditional on any publicity.** The winner receives the full prize whether or not they take part in any promotional or marketing activity. In accordance with Regulation 11(3) of the CPA, the winner has the right to decline any such participation, and declining will not reduce, delay, or affect the prize in any way.



b. The Promoter would love the winner to share their own photographs, videos, and updates from the holiday on their own social media accounts, and to tag the Promoter (@EverestWealth on Facebook, @everest_wealth on Instagram). This is an invitation, not a requirement. It carries no deadline, and the winner may decline at the outset, or stop at any point afterwards, without giving a reason and without any effect on the prize.

c. Where the winner shares such content publicly and tags the Promoter, or sends content to the Promoter directly, the Promoter may wish to reshare it on the Promoter's own channels. The Promoter will do so only with the winner's consent.

d. That consent is given through a separate document, the **Winner's Media and Publicity Agreement**, which the winner will be invited to sign after the win is confirmed. That agreement is optional and may be declined in full, in accordance with clause 9(a). Its terms, including the winner's rights in respect of content featuring other identifiable people, are set out in that document.

e. The Promoter reserves the right to announce the winner's first name and province of residence for verification and transparency purposes, in accordance with the legitimate-interests provisions of POPIA and consumer protection requirements. This announcement does not require the winner's signature on the Winner's Media and Publicity Agreement.

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, communicated publicly.

b. The Promoter reserves the right to disqualify any participant who, in its reasonable opinion, has violated these Terms and Conditions, provided false information, entered using fake or automated accounts, 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, its affiliates, holding companies, subsidiaries, employees, and agents, as well as the appointed travel agent and its suppliers, 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, including the holiday travel itself.

b. The Promoter accepts no responsibility for technical failures, platform outages, network issues, communication errors, or other problems beyond its control that may affect entry or winner notification.

c. Nothing in this clause excludes or limits the Promoter's liability for gross negligence, for death or personal injury caused by the Promoter's negligence, or for any other liability that cannot lawfully be excluded or limited under the Consumer Protection Act, 68 of 2008.



12. Data Protection (POPIA)

- a. Personal information collected through this Competition (social media handles, names, and — for the winner — the verification details in clause 8(e)) will be processed in accordance with 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; (c) contacting and confirming the winner; and (d) enabling the appointed travel agent to fulfil the prize, for which purpose the Promoter will share with that agent the winner's name, contact details, and travel preferences, and no other information.
- c. Entry data will not be used for direct marketing unless the Entrant separately and expressly opts in.
- d. The processing of the winner's personal information for publicity purposes is governed by clause 9 and, where applicable, the separate Winner's Media and Publicity Agreement.
- e. Entrants acknowledge and consent that the Competition is conducted on social media platforms operated by Meta Platforms, Inc., whose servers may be located outside the Republic of South Africa. Entry data is accordingly processed on those platforms subject to their own privacy terms, as contemplated in section 72 of POPIA. Entry through these platforms is voluntary and no alternative entry route is offered; an Entrant who does not wish their information to be processed on these platforms should not enter.
- f. The Promoter's privacy policy is available at www.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.