WIN R200 000.00 TOWARDS YOUR NEW MG VEHICLE FINANCE COMPETITION RULES– FEBRUARY 2025

Read these competition rules carefully. These competition rules ("rules") explain your rights and duties under this competition. If you take part in this competition or accept any Prize, these rules will apply to you, and you agree that the person running the competition ("the Promoters) can assume that you have read and agreed to be legally bound these competition rules. The rules are available to you at www.mgmotor.co.za, at no cost to you.

Competition Name:	MG Motors and MG Finance, a product of WesBank - WIN R200 000.00 TOWARDS YOUR NEW MG VEHICLE FINANCE COMPETITION
Promoter(s) Name(s):	The Promoters of this competition are MG Finance, a product of WesBank, a division of FirstRand Bank Limited (MG Finance) with Reg. No. 1929/001225/06 and SAIC South Africa (Pty) Ltd with Reg No. (2024/028623/07) (MG Motor). In these rules we refer to the above parties as the "Promoters". We refer to participants as "you".
What is the Prize?	The Prize of this competition is: R200 000.00 (Two Hundred Thousand Rand) allocated as a discount towards the financing of your purchase of a new MG vehicle. (the Prize). The Promoters shall solely determine the conditions of the Prize to be won and the Promoters decision is final. Prize conditions: 1. The Prize is only applicable with the purchase of a new MG vehicle which must be accompanied by an application for finance with MG Finance, a product of WesBank. 2. The Prize does not include any additional services towards the purchased MG Vehicle, including servicing and maintenance of the vehicle, insurance, extended warranty or service plan, nor any additional enhancements to the vehicle after the Prize has been awarded. 3. The standard vehicle warranty and technical details will be explained to the Winner by a MG Motor South Africa representative. 4. The Prize is not transferable to another party. 5. The Winner must provide all necessary information and documentation, including but not limited to FICA documentation required for the finance application. The finance application must be approved by MG Finance.

	6. Once the Prize is allocated to the Winner's finance account, the Winner takes full responsibility for the total outstanding amount financed with MG Finance. 7. Upon purchasing a new MG Vehicle financed with MG Finance, the Winner must accept a debi-check mandate to adhere to the finance agreement. 8. Upon acceptance of the Prize by the Winner, all risk in and to the vehicle transfers to the Winner and the Promoters accept no liability for any loss, damage or theft of the Prize or any requirements or additional costs associated with the Prize. The Winner indemnifies the Promoters of all risk and liability, including any additional costs associated with the Prize. 9. Should the Winner fail to fulfil the conditions related to the Prize within 30 days from the date of the Prize draw, the Prize will be forfeited and the Winner will have no claim for damages or any other claim whatsoever, arising from such forfeit against the Promoters or their directors, members, partners, employees, agents, consultants, suppliers, contractors and sponsors. 10. The Winner must produce both your latest Smart ID Card / ID Book and valid Driver's Licence or those of the Winner's nominated driver if the Winner does not have a valid driver's licence. The Promoters are not responsible for inaccurate Prize details supplied by any third party connected with this competition. The Promoters do not make any representations or give any warranties, whether expressly or implicitly, as to the Prize and makes no representations and gives no warranty that your entry will necessarily result in you winning the Prize or that such Prize, should you win, will be satisfactory or allocated within a certain period. Subject to the law, the Promoters will not be responsible for any harm, damage, loss or claim relating to the provision of any element of a Prize or any changes to a Prize that may be made at any time.
Entries open and close:	Entries open on 18 February 2025 at 08h00. Entries close on 30 April 2025 at 17h00. The Promoters reserve the right to extend the competition. Notice of this will be posted in these rules.
How to enter and who can take part?	You will automatically be entered into the competition to stand a chance to win the Prize when you visit any participating MG Motor Dealership, test drive a new MG Vehicle and submit a finance application with MG Finance.

Who cannot take part?	The following persons may not take part in this competition even if they qualify to take part. They will forfeit (give up) any Prizes awarded to them: a) Any employee of the promoter(s). b) Any director, member, partner, agent of, or consultant of the promoter(s). c) Any other person who is directly or indirectly controls the promoter(s). d) Any supplier of goods and services in connection with this competition. e) The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, c, or d, above. f) Any person whose accounts and credit agreements with WesBank, FNB or FirstRand Bank Limited are not in good standing. *This means that none of your WesBank, FNB and FirstRand Bank accounts and credit agreements should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with WesBank, FNB or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and WesBank, FNB or FirstRand Bank, including but not limited to: collections, liquidation and sequestration proceedings. Legal process however excludes debt review as contemplated in S86 of the National Credit Act 2005.* However, even if the aforesaid disqualified persons participate in the competition or is subsequently disqualified, these competition rules will continue to apply between the disqualified persons and WesBank/FNB.
How will the Winner be chosen?	The Winner will be selected systematically by random draw from all eligible entries received before the closing date and time.
Is there a limit on the number of times you can enter?	Entries are limited to one entry per person, who qualifies with the competition rules.
When will the Winner be drawn and be announced?	The draw will take place within 30 days after the closing date and by no later than the 30 May 2025 and the Winner will be announced on www.mgmotor.co.za on 30 May 2025. Please note: While the Winner may be asked to take part in publicity for the competition, the Winner has the right to refuse to do so.
Deadline for claiming the Prize	31 May 2025
How will Winner(s) be notified?	The Promoters will attempt to contact you via telephone within two weeks of the draw. If you cannot be reached after 3 (THREE) attempts, the Promoters reserve the right to draw a replacement Winner. The replacement Winner will be selected by way of a systematic random draw that will take place on 30th of June 2025 and these rules shall apply to such replacement Winner, save that the deadline for claiming the Prize for any replacement Winner will be 30 days after the replacement Winner is contacted The Winner will be required to provide its personal details required by law to effect the allocation of the Prize to your finance account.
Disqualifications from entry	The Promoters reserve the right to disqualify any entrant suspected of fraud or cheating including without limitations, through the manipulation of code or otherwise frequently falsifying data.

	Participants who may pass away at any time during the competition period and up to the conclusion of the funding will automatically be disqualified from the competition.
Questions about these rules	Should you have any queries related to the above competition you may engage directly via e-mail at pdasilva@wesbank.co.za or call 082 450 9605

IMPORTANT – PRIVACY MATTERS

Participants in this competition understand and agree that for the Promotors to offer this competition, they may collect and use personal information about participants. This personal information may include your first name, last name, email address, mobile number, ID number and in certain instances your image. For more information about the FirstRand Group, our solutions and your privacy, go to our website and/or your FNB App to view our **FirstRand Customer Privacy Notice**.

IMPORTANT – LIABILITY

You agree to indemnify the Promoters fully for any loss or damage the Promoters may suffer because you breached the competition rules. This means you agree to reimburse the Promoters for the following: any loss or damage they suffer, any expenses and costs they paid or are responsible for. Legal costs mean costs on an attorney and own client scale.

You also agree to indemnify the Promoters for any loss or damage you suffered because you took part in this competition or received or used any benefit or Prize. If you enter yourself, or accept or use the Prize or any benefit, you understand that you do so of your own free will. This means that you cannot hold the Promoters legally responsible for any loss or damage or legal expenses you suffered because you took part in this competition or accepted or used any benefit or Prize.

You will protect the Promoters from being held legally responsible for the loss or damage or legal expenses of another person (legal or natural) if such loss or damage or expense was incurred because you: a) breached the competition rules b) took part in this competition or c) any person used a Prize.

We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party.

GENERAL RULES

- Rules that apply to competitions hosted on social network sites like Facebook, Twitter, Tik Tok, Foursquare, Pinterest or Instagram:
- Site refers to any social network site on which this competition will be run.
- If the competition requires you to post anything, your post must be original and written by you. For purposes of these rules' "post" includes but isn't limited to any written material or visual or audio material such as an image file, a photo, a sound or video clip.
- You may not use somebody else's post or work as your post, or as part of your post. You may not post updates that are derogatory or harmful to the Promoters, the site, or any other person. If the competition involves voting by users on the site, you may not vote for yourself. You may not misuse the site or competition in any way. This includes posting content for commercial purposes or distributing spam or malicious code or using the site to collect the personal data or content of other users.
- Posts must not contain any content that is normally prohibited on the site such as explicit or offensive content.
- You agree that the Promoters have the absolute discretion to decide if your actions constitute any of the actions prohibited above and to end your participation in the competition immediately and take appropriate legal action

against you. The Promoters may also immediately remove any posts that they reasonably believe constitute any prohibited content without notice to you.

- You must comply with the terms & conditions and privacy policies of any website or social network site.
- By posting the submission you give the Promoters world-wide, royalty-free and non-exclusive license to reproduce, modify, adapt and publish any content you have posted on the site for purposes of the competition for the purpose of promoting the products and services of the Promoters. The Promoters will not publish your name or photograph unless we have your consent to do so.
- The Promoters are not responsible for the sites. The Promoters cannot control how they operate, when or if they are available, or what content they carry. Even though the Promoters run the competition on the site, the Promoters do not endorse the third party, its site, its products, or services or any content on the site. You use the site at your own risk. You must take all necessary measures to protect yourself from risk, such as viruses and other destructive code.
- You must obtain at your own expense all equipment and services that are necessary to gain access to the site to take part in this competition.
- The Promoters can put in place such technical or other remedies it considers appropriate to prevent abuse, or to protect any sites or our systems, employees or ex-employees or other users.
- If you don't comply with this clause your posts can be deleted, and you will not be allowed to access the site or take part in the competition.
- If the Promoters are not able to get hold of you after making reasonable efforts to do so, or you do not claim your Prize on time, you will lose your Prize and the judges may award it to someone else.
- Unless we say otherwise, you must be at least 18 years of age to enter.
- The Prize may not be sold or given to someone else.
- The Prize cannot be swapped for cash or a different Prize than what is offered.
- You may not attempt to do anything to change the outcome of the competition in any way.
- The judges' decision is final and no correspondence will be entered into. You cannot appeal any decision by the judges.
- The Promoters have the right to end this competition at any time. If this happens you agree to waive (give up) any rights that you may have about this competition and agree that you will have no rights against the Promoters.
- The Promoters reserve the right to change the rules of the competition. The Promoters can change the rules of the competition throughout the duration of the competition. For convenience only, the date on which these rules were last changed will be shown below the heading. It is your responsibility to check the rules for any changes.
- The clauses in these rules are severable. This means that if any clause in these rules is found to be unlawful, it will be removed, and the remaining clauses will still apply.
- Where any dates or times need to be calculated, the international standard time: GMT plus two hours will be used.
- While the Promoters may allow you extra time to comply with your obligations or decide not to exercise some or all of our rights, the Promoters can still insist on the strict application of any or all of its rights at a later stage. You must not assume that this means that the Promoters agreement with you has been changed or that it no longer applies to you.
- You must send all legal notices to WesBank Campus, WesBank Legal, 1 Enterprise Road, Fairlands, Gauteng, 2170.
- These rules and this competition are governed by the laws of the Republic of South Africa.

IMPORTANT – TAX IMPLICATIONS

We strongly recommend that you obtain independent professional advice regarding any tax implications arising from the receipt, transfer or spend of any Prize/s, awards or eBucks rewards.

You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any Prize/s, awards or eBucks rewards due to you for participating in this competition.

You agree that you will not hold us or FirstRand Bank Limited ("the Bank") liable and you hereby fully indemnify us and/or the Bank, and hold us and/or the Bank completely harmless, against all damages, claims and fines made against you, us and/or the Bank, including all legal costs on an attorney-and-own-client scale, to the extent to which such damages, claims and fines arise out of or are connected to any taxation relating to your receipt, transfer or spend of any Prize/s, awards and eBucks rewards or the charges in respect thereof.