

Winning at life with 1Life Smile FM Radio Competition – October/November 2024

The promotor of the competition is 1Life Insurance Limited (herein after referred to as “1Life”), a licensed Life Insurer and Financial Services Provider, whose registered office is at Auto & General Park, 1 Telesure Lane, Riverglen, Dainfern, 2191.

All 1Life competitions are conducted in accordance with the provisions of Section 54 (1) of the Lotteries Amendment Act (46 of 2001).

DURATION OF THE COMPETITION

- 1 The competition commences on 24th of October 2024 and ends on the 1st of November 2024. After this date and time no further entries to the competition will be permitted.

WHO MAY ENTER THE COMPETITION

- 2 This competition is only open to South African citizens over the age of 18.

WHO MAY NOT ENTER THE COMPETITION

- 3 The competition is not open to-
 - 3.1 Directors, members, partners, agents, employees or consultants of 1Life Insurance and/ or any of their associated or affiliated companies and/ or agencies or any supplier of goods or services in connection with a competition; and
 - 3.2 the spouse, life partner, business partner or associate, or the natural or adopted parent, child or sibling, of any person specified in the above.
- 4 You may not participate in or be eligible to win a competition if you have won a competition promoted by 1Life Insurance within the past three months. You will be eligible to participate in a competition promoted by 1Life Insurance after the expiry of three months after the date on which you won the last competition.

HOW TO ENTER

- 5 To enter the competition, participants are required to do the following-
 - 5.1 Participants will enter the Winning at Life with 1Life competition on the radio station’s website or through the stations WhatsApp line: 082 9 904 904
 - 5.2 People who have entered the competition on the website, will also have an option to opt in for an obligation-free 1Life Life Cover quote.
 - 5.3 The radio station chooses a lucky person and calls them to participate on-air.
 - 5.4 The listener needs to pick one of the 5 boxes labelled [1] [L] [I] [F] [E] to WIN.
 - 5.5 Each box contains a different cash prize (starting from R2000, one of these 5 boxes has a grand prize of R8 000 cash. If the listener has opted in for an obligation-free Life cover quote from 1Life Insurance they get a BONUS cash prize of R2 000.
 - 5.6 The winner then wins what’s behind their chosen box.

- 5.7 THEN (BONUS) each winner will have a chance to win a bonus cash prize of R2000 if they have received an obligation-free 1Life Life cover quote.

HOW MANY TIMES CAN YOU ENTER?

- 6 Only one entry will be accepted per person, per week. Multiple entries from the same person will be disqualified.

PRIZES

- 7 WIN your share of R50 000 in cash and stand a chance to win up to R10 000 daily.
8 Prizes will be paid out within 30 business days after the receipt of all valid required documents and completion of ITC checks.

REQUIREMENTS YOU MUST MEET TO USE THE PRIZE

- 9 Any costs or expenses which you may incur other than in respect of those items specifically included in a prize are for your own account. 1Life Insurance will not be responsible for any costs or expenses which you, or your partner (if applicable), incur during and for purposes of your entry into the competition and your acceptance and/or use of a prize.
10 You must possess whatever documents and permissions that may be required in order to accept and use a prize, which documents and permissions is your responsibility to obtain at your own cost, and which documents and permissions must remain valid in such minimum form and for such minimum period after the prize date as may be required by the relevant authorities.
11 1Life Insurance may require you to provide us with such additional information and documentation as we may reasonably require in order to process, confirm and facilitate your acceptance and/or use of a prize. If you refuse to provide us with the requested information or documentation, you will forfeit the prize.

DELIVERY/ COLLECTION/ ACCEPTANCE OF PRIZE

- 12 1Life Insurance will contact the winner to arrange the collection/ delivery of the prize.
13 In the event that you win a prize provided by a third party supplier, the supplier will contact you to arrange the collection thereof. In this regard, you must collect the prize at the time and date arranged with the supplier of the prize. All correspondence regarding the prize must be directed at the supplier of the prize. 1Life will not be responsible for any further correspondence, harm, damage, loss or claim relating to the provision of any element of the prize.
14 proof of citizenship will need to be presented, either by way of a valid South African Identity document, valid South African driver's license, or South African passport.
15 Proof of banking details will need to be presented, either by way of an official, stamped letter from the bank, or a stamped bank statement.

HOW WILL WINNERS BE NOTIFIED

- 16 The winner will be notified by means of the contact details provided to 1Life Insurance.
17 The winner will be notified by telephone or email within 30 days of the closing date of the competition.
18 The winner will be announced within 10 days of the closing date of the competition on 1Lifes' website, along with the winners' initials, surname, and an optional picture of the winner, which the winner will be required to provide to 1Life. The winner may decline such an invitation.

WHAT HAPPENS IF THE WINNER CANNOT BE CONTACTED OR IS NOT ABLE TO TAKE UP THE PRIZE

- 19 If 1Life Insurance or a third-party supplier is unable to contact a winner within 3 attempts or if the winner does not claim the prize within 15 days of notification, the winner will forfeit the prize and 1Life reserves the right to re-draw a new winner under the same conditions.

GROUNDS FOR DISQUALIFICATION

- 20 You may not win a prize if it is unlawful for 1Life Insurance to supply such a prize to you. If you do win such a prize, you will forfeit it.
- 21 If you fail or, if your partner (if applicable) fails, to comply with any of the terms and conditions, then without prejudice to any other remedy which 1Life Insurance may have, you will be automatically disqualified and you will forfeit the prize/s (in the event that you have already won a prize).

GENERAL

- 22 Your entry into the competition and/or your acceptance of a prize (in the event that you win a prize) constitutes your binding acceptance of the terms and conditions on behalf of yourself and any person with whom you may share a prize (in the event that you win a prize which is for you and one or more additional persons ("your partner")).
- 23 If you use a mobile phone for entry into the competition, the telephone calls / text messages/ data usage will be charged at the prevailing rates, which may vary from time to time. "Free" minutes under a cell-phone contract do not apply.
- 24 It is your responsibility to ensure that your entry is received by 1Life Insurance prior to the closure of the competition. Any entries which are not received by us prior to the closure of the competition will not be eligible to participate, regardless of the reason for the late entry. We and our affiliates are not responsible for any entries which are not received by us, whether timeously or at all, regardless of the cause thereof. Without limitation, we and our affiliates are not responsible for any problems or technical malfunction of any telephone network or lines, computer on-line systems, servers, or providers, computer hardware or software failure or malfunction, traffic congestion (whether physical, or on the Internet, telephone lines or at any service provider, web site or other device or medium), or any combination thereof, or any other technical or other problems.
- 25 1Life Insurance and our affiliates are not responsible for any injury or damage to your or any other person's computer, mobile telephone or other device used by you to enter into, or obtain any materials related to, the competition.
- 26 It is your responsibility to ensure that any information which you provide to 1Life Insurance is accurate, complete and up to date. Should any of the data provided by yourself in connection with this competition prove to be invalid, inaccurate, and false or misleading, your entry shall be disregarded, and you shall be prohibited from entering any further 1Life competitions for a set period to be determined by 1Life.
- 27 1Life Insurance does not make any representations or give any warranties, whether expressly or implicitly, as to a prize, and in particular, but without limitation, make no representations and give no warranty that –
- 27.1 your entry or participation in the competition will necessarily result in you winning a prize;
- 27.2 a prize, or any aspect thereof, will meet your, or, if applicable, your partner's, requirements, preferences, standards or expectations; or
- 27.3 a prize, or any aspect thereof, will be satisfactory, punctual, free from defects, safe or reliable.
- 28 1Life Insurance and our affiliates 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.
- 29 Prizes are not transferable and may not be deferred, changed or exchanged for cash or any other item.
- 30 1Life Insurance may invite you to be present when the prize winners are determined or announced, to participate in any of our marketing activities, to appear in person in the electronic media and/or the print media, and/or to endorse, promote or advertise any of our goods or services, for which no fee, royalty or other compensation will be payable. You may decline such an invitation.
- 31 1Life Insurance and our third party suppliers, as the case may be, reserve the right to vary, postpone, suspend, or cancel the competition and any prizes, or any aspect thereof, without notice at any time, for any reason which we deem necessary. In the event of such variation, postponement, suspension or cancellation, you agree to waive any rights, interests and expectations that you may have in terms of this competition and acknowledge that you will have no recourse against us, our affiliates and third party suppliers.
- 32 You agree that your participation in the competition, and your acceptance and/or use of a prize, or any aspect thereof, is at your own risk.
- 33 1Life Insurance and our affiliates will not be responsible, and disclaim all liability, for any loss, liability, injury, expense or damage (whether direct, indirect, incidental, punitive or consequential) of any nature, whether arising from negligence or any other cause, which is suffered by your participation in the competition or the acceptance

- and/or use by you, or your partner (if applicable), of any prize, or by any action taken by us or any of our affiliates in accordance with the terms and conditions.
- 34 You, and in the event of your death, your family, dependents, heirs, assignees or any other beneficiaries of your estate, indemnify and hold us and our affiliates harmless against any claim by you, or your partner (if applicable), (whether direct, indirect, incidental, punitive or consequential) of any nature, whether arising from negligence or any other cause, relating to any injury, loss, liability, expense and/or damage which you may suffer, howsoever arising, in relation to your entry into this competition and/or acceptance and/or use by you of a prize.
- 35 You acknowledge that the acceptance and use of a prize is subject to the proviso that –
- 35.1 all of the terms and conditions will apply to both you and your partner (if applicable), and you will ensure that your partner agrees to be bound and complies, and will continue to comply, therewith;
- 35.2 you will take full responsibility for your partner;
- 35.3 you indemnify and hold us and our affiliates harmless against any claim by your partner or any third party in the event that your partner suffers any loss or damage pursuant to your partner's acceptance and/or use of a prize;
- 35.4 any minor will be accompanied by a parent or legal guardian.
- 36 By entering this competition –
- 35.1 contestants give consent to 1Life Insurance to conduct an ITC credit check to verify submitted personal information.
- 35.2 contestants agree to receive marketing and/or promotional material from 1Life and/or any of their associated or affiliated companies. No contestant or winner of this competition is in any way obliged to enter into a contract of insurance with 1Life and/or a contract with any of their associated or affiliated companies.
- 37 For purposes hereof, "affiliate" means 1Lifes' partners, co promoters and sponsors of this competition, our subsidiaries, our and their subsidiaries and respective holding companies, the subsidiaries of their holding companies, and our and their directors, officers, employees, agents and representatives.
- 38 These terms and conditions will be construed, interpreted and enforced in accordance with the laws of contract and dispute resolution in the Republic of South Africa
- 39 1Life Insurance and the judges' decision on any matter concerning the competition and/or arising out of these terms and conditions is final and binding on you, and no correspondence will be entered into.