



Sanlam Now is Now! Competition T's and C's

This competition is run by Sanlam (Pty) Limited.

Sanlam and their suppliers will be referred to as the "Promoters" of the competition.

1. To enter you are required to be 18 years of age or older and a resident of South Africa with a valid South African Identity Document/number.
2. The rules may be amended by reasonable notification at any time during the competition, and will be applied and interpreted at the sole discretion of Sanlam.
3. Participation by the entrants constitutes acceptance of these rules.
4. A copy of these terms and conditions can be obtained from the Consumer Call Centre on telephone number 086 110 5982 or viewed at <http://www.sanlam.co.za/campaigns/nowisnow/>
5. Participants must provide the relevant details required (data capture) to be eligible to enter the competition.
6. All entries with the correct contact details will be valid for the duration of the Promotion.
7. The information provided will be shared with Sanlam and Sanlam Financial Advisors to make contact with the individuals.
8. The competition starts on 16 August 2023 and closes on 16 January 2024.
9. Competition entries are submitted through the marketing channels that the campaign will go live with (radio/digital/social)
10. If any entry costs are occurred (SMS / DATA / USSD) this is at the cost of the individual entering the competition.
11. The winners will be selected at random.
12. Not each entry is guaranteed a 'win' / 'prize'
13. The winner will be notified by direct message through the channel on which they entered. If the winner does not reply within 5 days, the entrant is no longer valid, he/she will forfeit the prize. Another winner will then be selected immediately.
14. All entrants and winners indemnify Sanlam, its associated and subsidiary companies, its directors, employees and agents against any and all claims for any loss or damages, whether direct, indirect, consequential or otherwise, arising from any cause whatsoever from their participation in any way howsoever in this competition.
15. By entering the competition, entrants consent to receive future communication from Sanlam and to be contacted by a Sanlam representative
16. Entrants can opt out or unsubscribe to receiving any communication at any time.
17. Employees of Sanlam/ promoters, and their immediate family members, are not eligible to enter the competition.
18. The judges' decision is final and no correspondence will be entered into.
19. There will be no obligation to purchase any financial product.
20. All personal information, which is provided by the participants, will not be shared in any manner to any other organisation. Sanlam will not process the information of the participants other than for purposes of this competition and which have been set out above. www.sanlam.co.za LICENSED FINANCIAL SERVICES PROVIDER
21. Prizes: There are various Prizes available to be won. These Prizes may be viewed at <http://www.sanlam.co.za/campaigns/nowisnow/>. The actual Prizes may differ from the images shown on the website or other Promotional material.
22. Prizes are non-refundable and non-exchangeable.
23. Prizes cannot be transferred to another person.
24. 'Cash Prizes' will be transferred to the bank account of the winner.
25. In the event that any Prize is not available despite the Promoter's reasonable endeavours to procure the Prize, the Promoter reserves the right to substitute the Prize with a prize of equal value.
26. The Participants accept the Prizes at their own risk.
27. The Promoter will not be liable for any faults, recalls, damage or loss of, or to, any Prizes handed over to a winner.



28. The Promoter will endeavour to contact winners using the contact details provided. If a winner has given incorrect contact details or does not collect his/her Prize at the specified time and place, the Promoter reserves the right to select another winner in accordance with these terms and conditions.
29. The Promoter may publish each winner's names and/or images in any advertising and Promotional material or digital media for this Promotion and any other future competitions/promotions, provided that the winner has given her/his consent thereto. Should the winner so consent, he/she will have no claim to any compensation or payment in respect of the use of his/her names and/or images.
30. Winners will be informed when and where to collect their respective Prizes. Winners must produce their proof of Win (communication from Sanlam) in order to claim the Prize.