

Sanlam #Neverbeenabettertime Competition T's and C's

1. This competition is run by Sanlam Life (Pty) Limited. To enter you are required to be 18 years of age or older and a resident of South Africa.
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. Participation by the entrants constitutes acceptance of these rules.
3. The competition starts on 1 December 2019 and closes on 31 January 2020.
4. Competition entries are submitted through Twitter, Facebook and Instagram and need to include the hashtag [#neverbeenabettertime](#).
5. The winner will be the participant with the best submission.
6. 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 If the winner does not reply within 5 days, the entrant is no longer valid, he/she will forfeit the prize.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.
7. 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.
8. By entering the competition, entrants consent to receive future communication from Sanlam and to be contacted by a Sanlam representative within 30 days. Entrants can opt out or unsubscribe to receiving any communication at any time.
9. Employees of Sanlam, and their immediate family members, are not eligible to enter the competition.

10. The judges' decision is final and no correspondence will be entered into.

11. There will be no obligation to purchase any financial product.

12. 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.

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