

In addition to 5FM's standard Competition Terms and Conditions, the below conditions also apply for the Advice Stories competition (hereafter the Competition) with OUTvest (the promoter) conducted by 5FM. By participating in the competition, you agree to the Competition Terms and Conditions set out below.

The following prizes are up for grabs:

- A R1000 (one thousand rand) daily prize; provided up to four times per day, where applicable.
- A R100 000 (one hundred thousand rand) prize paid into one lucky winner's OUTvest account;
- A 7 day Club Med Mauritius Albion holiday for two people sharing.

1. Eligibility and Participation:

- 1.1. All participants must be over the age of 18 (eighteen years) to qualify to enter the Competition.
- **1.2.** The Competition is open to everyone except the following people:
 - 1.2.1. No person who is a director, member, partner, employee, of the sponsor or promoter or any other person who directly or indirectly controls or is controlled by the sponsor or promoter as well as any supplier of goods or services in connection with this competition or who is a spouse or life partner of a person contemplated in this paragraph.

2. Entries, Closing Dates and Conditions:

R100 000 and Club Med Mauritius prize:

- 2.1. The R100 000 and Club Med Albion Mauritius prize will run from the 16 May 2018 at 00:00 until 25 May 2018 at 23:59 and will be promoted by 5fm on The Roger Goode Show, which airs daily from 06h00 09h00, Hamman Time, which airs daily from 09h00-12h00, The Forbes & Fix Show, which airs daily from 12h00 15h00 and The Thabooty Drive, which airs daily from 15h00 18h00.
- 2.2. To enter participants will need to, before the end of the competition:
 - 2.2.1. Have registered an account with OUTvest on or after the 17th of May 2018 and before 9:00am on the 25th of May 2018 using either the OUTvest App, or by going to <u>www.outvest.co.za/</u>
 - 2.2.2. Have an approved investment goal created on or after the 17th of May 2018 and before 9:00am on the 25th of May 2018. This will include the following steps using either the OUTvest app, or at www.outvest.co.za:



- 2.2.2.1.1. Create a tailored investment goal
- 2.2.2.1.2. Signed the OUTvest contract
- 2.2.2.1.3. Uploaded proof of identity
- 2.2.2.1.4. Submitted the application for approval by OUTvest
- 2.2.2.1.5. Received confirmation that your goal has been approved and is active
- 2.2.3. Ensure that you follow OUTvest on either Twitter or Facebook.
- 2.3. All valid participants will be entered into a random "lucky" draw to stand a chance to win either the R100 000 or the Club Med Mauritius prize.
- 2.4. The winners will be announced live on air on the 25th of May 2018 during the Thabooty Drive, which airs daily from 15h00 18h00 and thereafter contacted via email and or by telephone.
- 2.5. The R100 000 has a 3 year lock up period from date of deposit into your OUTvest account (cannot be withdrawn from your OUTvest account during this period).
- 2.6. The R100 000 will be paid into the winners approved OUTvest account within 1 calendar week of announcement on Friday the 25th of May 2018.

The R1000 daily prize:

- 2.7. The R1000 a day prize will run from Monday, 21 May 2018 until Friday, 25 May 2018 on the same shows mentioned in 2.1 above.
- 2.8. To enter, contestants will be required to listen to the shows mentioned above and to call the studio number (089 11 00 505) when requested and share their advice story. Your advice can be any advice that is funny, weird, good, caring or bad.
- 2.9. The R1000 daily prize is offered up to four times a day.
- 2.10. The 5fm host or DJ will have the exclusive right to determine if the caller, based on the caller's advice, if they deserve to eligible to redeem the R1000 daily prize.
- 2.11. Participants may only enter once. Therefore if you have shared your advice story live on air in any one of the shows you will not be allowed to enter again.



- 2.12. To redeem the R1000 prize, the winner must either have an active OUTvest account or register and open a new account with OUTvest by the 28th of May 2018.
- 2.13. The R1000 will only be paid into the winners approved OUTvest account within 1 calendar week of OUTvest being notified of the details of the winner by 5fm.

3. Conditions specific to the prize money (R1000 and the R100 000)

- 3.1. The prize money will be invested into the unit trust selected for your goal and can change in value based on the performance of the unit trust. The sponsors and/or promoters of this competition will not be held liable for any change in value of the initial prize amount.
- 3.2. This prize is subject to OUTvest standard investment terms and conditions.

4. Conditions specific to the Club Med Mauritius Albion prize

- 4.1. The prize is valid for 2 people sharing (the winner plus a partner)
- 4.2. The prize winner and its partner must have a valid passport.
- 4.3. This prize is a pre booked holiday from 3 June 2018 to 10 June 2018.
- 4.4. All flights, accommodation, food & drinks, and resort activities are included in the prize.
- 4.5. All other expenses such as transportation from and to the Hotels/Lodges and optional spending money not specifically mentioned are excluded.
- 4.6. The prize is not transferrable and cannot be exchanged for cash.
- 4.7. This prize is subject to Club Med's standard terms and conditions.

5. General:

- 5.1. The promoter reserves the right to disqualify any participant who does not comply with any of the terms and conditions.
- 5.2. The promoter's and/or judges' decision is final.
- 5.3. If you are a winner, you may be asked to appear in a photograph for promotional and publication purposes. You hereby agree to be subject to any promotional purposes.
- 5.4. All winners indemnifies and holds the sponsors and/or promoters, its directors, its agents, employees, its affiliates, its advertising agencies, its suppliers, its consultants and advisors harmless against all and any



claims including, but not limited to, any loss (including, without limitation, indirect or consequential loss), damage, personal injury or death which is suffered or sustained in connection with this competition or accepting or using of the prizes.

- 5.5. No substitution or assignment of any prize is permitted, but the promoter of the competition reserve the right to substitute the prize with one of comparable value for any reason.
- 5.6. All risk and liabilities pertaining to any prizes pass to the winner on receipt thereof.