

Matching March Competition Terms & Conditions

1. The promoter is: Daly Credit Corporation Ltd (1999/019107/07) whose registered office is 24 Flanders Drive, Mount Edgecombe.
2. The **lucky draw** is open to all debtor customers of Daly Credit Corporation ("**customer**") and excludes any employee of Daly Credit Corporation and/or any close relative and/or anyone otherwise connected with the organisation or judging of the competition.
3. To **qualify for the draw**:
 - 3.1 a customer's account must be in a **payment arrangement** or "**Promise to Pay**" ("**PTP**")
 - 3.2 the value of the payment made pursuant to the PTP must be equal or greater than **R500**
 - 3.3 the payment must be made **on or before 18h00, 31 March 2020**
4. The terms and conditions of the draw and the name of the **winner/s** will be published on www.dalycreditcorp.com.
5. Save for the double and triple entries referred to in clauses 8.5 and 8.6 below, each customer who honours the PTP amount will be entitled to only one entry.
6. Closing date for entry will be **18h00, 31 March 2020**.
7. No responsibility can be accepted for entries not received for whatever reason.
8. **The rules of the draw are as follows:**
 - 8.1 The customer must call Daly's contact centre and enter into a PTP arrangement for the month of March 2020.
 - 8.2 The total cash available for refund under the rules of the draw will be ten thousand rand (R10 000)
 - 8.3 The winner will receive a "**matching refund**" up to the PTP paid amount paid in March 2020.
 4. The number of winners will be determined by the number of refunds covered by the draw fund of R10 000 which means that:
 - 4.1. there could be only one winner if the total amount paid by the first customer drawn is R10 000 or more!
 - 4.2. there could be a maximum of ten (10) winners if the total combined amount paid by the first ten customers drawn is equal to or less than R10 000 in which case the last customer to be drawn will receive an amount equal to or more than the PTP amount paid by him/her in March 2020.
 - 8.5 PTP payments effected via debit order will receive **double (x2) entries** to the draw.

8.6 Settlement payments in excess of R3 000 will receive **triple (x3) entries** to the draw.

9. Daly reserves the right to cancel or amend the rules and/or terms and conditions of the draw without notice in the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any applicable law or regulation or any other event outside of the promoter's control. Any changes to the competition will be notified to entrants as soon as possible by the promoter.

10. Winners will be chosen as follows:

10.1 Daly shall appoint and provide an external attorney firm, Kingsley Du Plessis Inc, Margate ("KDP") with a list of the matter reference numbers of all qualifying customers including those who qualify to have more than one entry

10.2 KDP will randomly select a matter ("the first winner") and notify Daly accordingly

10.3 Daly will determine the "**matching refund**" amount to be refunded to the first winner

10.4 In the event of the first winner's refund amount being less than R10 000, KDP will be requested to randomly select another matter ("the second winner") from the list provided

10.4 The process described above shall continue until the "refund fund" of R10 000 is exhausted.

11. The winner/s will be announced on **www.dalycreditcorp.com** and notified by phone call within 10 working days of the closing date - 31 March 2020. If the winner cannot be contacted or does not claim the prize within 30 days of notification, we reserve the right to withdraw the prize from the winner and pick a replacement winner.

12. Daly will transfer the winner's refund into winner's nominated bank account.