

COMPETITION TERMS & CONDITIONS

Budget Insurance will be running the Budget Bill Blaster competition on METRO FM herein after referred to as “the radio station”) in conjunction with its Online organic social platforms.

The promoters of the competition are Budget Insurance Company Limited (herein after referred to as “Budget Insurance”) a licensed non-life insurer and financial services provider (FSP:18178), whose registered office is at Auto & General Park, 1 Telesure Lane, Riverglen, Dainfern, 2191 and RAPT Agency, Vunani Business Park, 151 Katherine St, Sandton.

Entrants stand a chance to win their share of R280 000.00 (Two hundred and eighty thousand Rand). Budget Insurance will be blasting METRO FM listeners bills, up to the value of R5000 (Five thousand Rand). R5000(Five Thousand Rand) is the maximum a winner can be awarded towards blasting their bill. An additional R1 000 (One Thousand Rand) will be awarded to the on-air winners who have also received an online obligations free car insurance quote on the Budget insurance website. Station will be responsible for managing this prize money and cannot exceed the allocated R280 000.00 (Two hundred and eighty thousand rand).

DURATION OF THE COMPETITION

- 1 The competition commences and will be live on METRO FM from 8 January 2024 to entries close on 19 January 2024.
- 2 After the above dates, no further entries into the competition will be permitted.

WHO MAY ENTER THE COMPETITION

- 3 The competition is open to permanent residents and citizens of South Africa over the age of 18 years in possession of a valid South African Identity Document.

WHO MAY NOT ENTER THE COMPETITION

- 4 The competition is not open to-
 - 4.1.1 directors, members, partners, agents, employees or consultants of Budget Insurance, the entire TIH group, RAPT Agency, the radio stations 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
 - 4.1.2 the spouse, life partner, business partner or associate, or the natural or adopted parent, child or sibling, of any person specified in the above.

HOW TO ENTER

- 5 To enter the competition via the radio station, participants are required to do the following -

- 5.1.1 Visit the participating radio station's websites, click on the Competitions tab and register for the Budget Bill Blaster competition;
 - 5.1.2 Fill in their details including their bill amount and bill type.
 - 5.1.3 Customers will then be entered into the draw upon submission of details.
 - 5.1.4 During each competition moment, the participating radio station will announce daily winners on their respective radio station. The participating radio station will call a name from the online entries to join live on air to have their bill blasted.
 - 5.1.5 The selected winners from each radio station must answer the phone by saying " Budget Bill Blaster FAF my bills".
 - 5.1.6 The radio station will announce the lucky participants' names and bill amounts out live on air.
- 6 To enter the competition on Budget Insurance's social media pages or online organic social platforms, participants are required to do the following -
- 6.1.1 Click on the relevant social media post, organic search or online banners with the Bill Blaster competition creative, click onto to the 'enter here' hyperlink or button which will then re-direct them to Budget Insurance's website Competitions page to fill in their details online and submit to enter into the Budget Bill Blaster competition;
- 7 Entries received via any other available channel other than the one stated above, will not qualify as an entry for the Budget Bill Blaster Competition.
- 8 Participants are not required to purchase or enter into an insurance policy with Budget Insurance to enter the competition.
- 9 All entries received through the Budget Insurance website and respective online organic social platforms channels outside the radio stations will be drawn a week after the competition closing date and winners will be contacted by RAPT Agency.

HOW MANY TIMES CAN YOU ENTER?

- 10 Only one entry will be accepted per person. Multiple entries from the same person will only be counted as one entry.
- 11 If a participant has won a prize in this competition, they will not qualify to win again.

PRIZES

- 12 Randomly selected winners across the radio stations stand a chance to win a share of R28000.00 (Two Hundred and Eighty Thousand Rand).
 - 12.1.1 The maximum amount a METRO FM winner can win is limited to R5000.00

12.1.2 (Five thousand rand).

13 Winners from entries received through the Budget Insurance website and respective online organic social platforms channels outside the radio stations (“**The other pot**”) stand a chance to win a share of R30 000.00 (thirty thousand rand).

13.1.1 The maximum amount a winner who has entered through the channels listed in 13 above can win is limited to R5000.00 (one thousand five hundred rand).

14 The prize amount will vary per winner and is dependent on the amount of the bill registered upon entry into the competition.

REQUIREMENTS YOU MUST MEET TO USE THE PRIZE

15 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. Budget Insurance and RAPT Agency 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.

16 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.

17 Budget Insurance, the radio stations and RAPT Agency 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 OF PRIZE

18 The radio station will contact all on-air radio competition winners to arrange the payment of the prize.

19 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. RAPT Agency and/or Budget Insurance will not be responsible for any further correspondence, harm, damage, loss or claim relating to the provision of any element of the prize.

HOW WILL WINNERS BE NOTIFIED

20 Winners will be announced on the respective radio stations and will thereafter be contacted by the radio station, by means of the contact details provided by the participant on entry, within 30 days after the closing date of the competition.

- 21 Winners may also be announced on Budget Insurance's social media platforms.

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

- 22 If the winner cannot be reached by the radio station, RAPT Agency or Budget, the winner will forfeit the prize and a new winner will be drawn.
- 23 If the radio station, RAPT Agency or Budget Insurance is unable to contact a winner after the winner has been announced within 15 days or if the winner does not claim the prize within 15 days of notification, the winner will forfeit the prize.
- 24 If a person whose names was called out on air, does not call the radio station back in the stipulated time, then the person forfeits and a redraw will take place. If none of the names drawn phone back, then 2 more names will be drawn, and the process repeated.

GROUND FOR DISQUALIFICATION

- 25 You may not win a prize if it is unlawful for Budget Insurance to supply such a prize to you. If you do win such a prize, you will forfeit it.
- 26 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 Budget Insurance, the radio stations and RAPT Agency 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

- 27 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").
- 28 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.
- 29 It is your responsibility to ensure that your entry is received by Budget Insurance and/or the radio station 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.
- 30 Budget Insurance, RAPT Agency, the radio stations 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.

- 31 It is your responsibility to ensure that any information which you provide to Budget 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 Budget Insurance competitions for a set period to be determined by Budget Insurance.
- 32 Budget Insurance, the radio stations and RAPT Agency do 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 –
- 32.1.1 your entry or participation in the competition will necessarily result in you winning a prize;
 - 32.1.2 a prize, or any aspect thereof, will meet your, or, if applicable, your partner's, requirements, preferences, standards or expectations; or
 - 32.1.3 a prize, or any aspect thereof, will be satisfactory, punctual, free from defects, safe or reliable.
- 33 Budget Insurance, RAPT Agency, the radio stations 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.
- 34 Prizes are not transferable and may not be deferred or changed for any other item.
- 35 Budget Insurance, the radio stations and RAPT Agency 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.
- 36 Budget Insurance, RAPT Agency, the radio stations, 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.
- 37 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.
- 38 Budget Insurance, RAPT Agency, the radio stations 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.
- 39 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.

- 40 You acknowledge that the acceptance and use of a prize is subject to the proviso that –
 - 40.1.1 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.
- 41 By entering this competition, participants agree to receive marketing and/or promotional material from Budget Insurance 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 Budget Insurance and/or a contract with any of their associated or affiliated companies.
- 42 For purposes hereof, "affiliate" means Budget Insurances' 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.
- 43 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
- 44 Budget Insurance, RAPT Agency 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.
- 45 Winner selection process varies however estimated time is 30 working days.