

## **Terms and Conditions PSA Competition**

1. The Promoter of the competition is Edu-Loan (Pty) Ltd ("EduLoan")
2. The competition will commence on 1 February 2010 and will close on 31 March 2010 ("the Promotion Period").
3. Employees, directors and agents of the Promoter, their immediate families, business partners and associates and any person directly involved with the production, management or marketing of this competition are not eligible to participate in this competition.
5. All applicants who have applied for a loan between 1 Feb 2010 and 31 March 2010 at EduLoan will automatically be entered into the competition.
6. The winners of the competition will be chosen by means of random selection.
7. Winners will be notified telephonically by EduLoan of the outcome on 11 April 2010. The draw will take place at EduLoan Head Office situated on the cnr of 14<sup>th</sup> Avenue and Hendrik Potgieter on 08 April 2010.
8. The 3 Lucky Winners will receive a bursary to the value of R5000.00 (Five thousand rand).
9. Prizes must be redeemed by no later than 30 July 2010 and will only be awarded upon valid and satisfactory proof of identity.
11. All information regarding the competition that is published on the advertising material will form part of the terms and conditions of the competition.
12. EduLoan reserves the right to terminate the competition at any time with immediate effect and without notice of termination. In such an event, all participants waive any rights which they may have against EduLoan and hereby acknowledge that they will have no recourse or claim of any nature whatsoever against EduLoan or any company, person or sponsor related to the competition.
13. Prizes are not transferable and if a prize is not taken up for any reason, it will be the subject of a separate draw and shall be allocated in terms of the conditions to an additional winner.
14. All participants agree to be bound by the competition rules.
15. All participants in the competition must be over 18 years of age and must reside in the Republic of South Africa.
16. The Promoter will be entitled to publish the prize winner's name and photograph in any advertising, promotional or print in the nature and manner of such release to be determined within the sole discretion of The Promoter, for a period of 12 (twelve) months from the date of the winner notification.
17. Prizes may not be exchanged for cash.