

Terms and Conditions

1. The Promoter of the competition is Edu-Loan (Pty) Ltd Reg no: 1996/003961/07 ("Eduloan")
2. The competition will commence on 1 November 2011 and will close on 31 March 2012 ("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. SMS into the competition your full name and dream career to 32150 or register these details (Full name, email address, cell number and dream career) at [www.successxpress.co.za /.mobi](http://www.successxpress.co.za/.mobi) or at MXit: Tradepost/Your Money/Money Matters/Eduloan
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 12 April 2012. The draw will take place at Eduloan Head Office situated on the cnr of 14th Avenue and Hendrik Potgieter on 08 April 2012.
8. The competition winners will receive one of 4 bursaries worth R5000 (Five thousand rand).
9. The amount will be paid directly to the educational institution.
10. The prize must be used before the 30 April 2012 by registering for a course at any educational institution of your choice.
11. All information regarding the competition that is published on the advertising material will form part of the terms and conditions of the competition.
- 11.1 The terms and conditions will be published on www.eduloan.co.za or in another appropriate medium.
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 and have South African Citizenship.
16. The Promoter shall request the winners consent to publish the prize winner's name and photograph in any advertising, for a period of 12 (twelve) months from the date of the winner notification. Winners may decline the use of their name, likeness and by the Promoter.
17. Only ONE entry per person will be submitted