

Competition – Terms and Conditions

1. Prizes are not transferable for cash.
2. Competitions are only open to South African citizens.
3. These terms and conditions are governed by the laws of the Republic of South Africa.
4. Copies of these terms and conditions are visible on the MUA Insurance Acceptances (Pty) Ltd., and will be made available to participants via email on request.
5. By entering the competition, each entrant agrees to be bound by these terms and conditions.
6. Each entrant is notified of his/her right to decline taking part in reasonable post-event publicity and allowing MUA Insurance Acceptances (Pty) Ltd., to use his/her names and photographs in such publicity as set out in the Individual Consent Form.
7. By entering this prize draw, all entrants consent to the use of their personal data by the MUA Insurance Acceptances (Pty) Ltd., for the purposes of the administration of this prize draw and any other purposes to which the entrant has consented.
8. Winners will be notified via email or telephone within 10 business days of the closing date **14 February 2025**. The prizes will be distributed to the winners and must be signed for. If the prize is not signed for after this time, it will lapse and the MUA Insurance Acceptances (Pty) Ltd., reserves the right to offer the unclaimed prize to a substitute winner selected in accordance with these rules.
9. Prizes are subject to availability. In the event of unforeseen circumstances, the MUA Insurance Acceptances (Pty) Ltd., reserves the right (a) to substitute alternative prizes of equivalent or greater value and (b) in exceptional circumstances to amend or foreclose the promotion/competition without notice. No correspondence will be entered into.
10. MUA Insurance Acceptances (Pty) Ltd., are not responsible for entries that are late, incomplete or that are not received due to technical problems of any sort.
11. MUA Insurance Acceptances (Pty) Ltd., can use the footage, images, recording, interviews, etc. for in perpetuity as per the Individual Consent Form.
12. Where applicable, the winner will be determined by way of a random draw, or if not applicable, will be chosen by judge/s selected by MUA Insurance Acceptances (Pty) Ltd., which judge/s may include employees of MUA Insurance Acceptances (Pty) Ltd.

13. MUA Insurance Acceptances (Pty) Ltd., are not responsible for any costs or expenses which you, or any other person, incur during and for purposes of your entry into the competition and your acceptance and/or use of a prize.
14. Competitions are not open to those persons who are a director, member, partner, employee or agent of the MUA Insurance Acceptances (Pty) Ltd., any consultant to the MUA Insurance Acceptances (Pty) Ltd., as well as any family members of the MUA Insurance Acceptances (Pty) Ltd., employees, and any other person who is controlled by the MUA Insurance Acceptances (Pty) Ltd.
15. The MUA Insurance Acceptances (Pty) Ltd., accepts no responsibility for any entries that are incomplete, illegible, corrupted or fail to reach the MUA Insurance Acceptances (Pty) Ltd., by the relevant closing date for any reason. Entries via agents or third parties are invalid. Entries become the property of the MUA Insurance Acceptances (Pty) Ltd., and are not returned.
16. Late entries will not be accepted.
17. Prizes are not transferable, refundable or exchangeable, and no entrant may win more than one prize per competition.
18. Should the competition be run on a social media platform such as Instagram, and Facebook, then the following rules will apply:
 1. The entrant releases the social media platform from any liability in any respect.
 2. Entrants may not inaccurately tag content, and such inaccurate tagging shall result in disqualification.
 3. The entrants and MUA Insurance Acceptances (Pty) Ltd., acknowledge that the competition is in no way sponsored, endorsed or administered by, or associated with, the social media platform.
 4. The entrants and MUA Insurance Acceptances (Pty) Ltd., acknowledge that they use the social media platform at their own risk.
 5. By entering, entrants agree to comply with the policies and rules set by that social media platform. The rules for Facebook may be viewed at : https://web.facebook.com/policies_center?_rdc=1&_rdr# and the rules for Instagram may be viewed at : <https://help.instagram.com/581066165581870/>