

Nedbank appreciation incentive promotion – Makro

SAA Voyager Credit or Cheque Card

Terms and Conditions

1 Promoter

Nedbank Limited (**Nedbank, we, us, our**) is the promoter and we issue American Express® Cards under licence in South Africa.

2 Promotion period

The promotion starts on 23 September and ends on 31 October 2021 (**promotion period**), subject to our early termination or extension.

3 How to participate

Participants (**you, your**) must meet the criteria below as well as the criteria in clause 4. If you participate in the promotion, you agree that these terms and conditions will apply to and be binding on you.

You must:

- 3.1 be 18 years or older;
- 3.2 be a South African citizen;
- 3.3 be a SAA Voyager Credit or Cheque cardholder; and
- 3.4 have received an email from us about the promotion (**promotion communication**).

4 Qualifying criteria

- 4.1 We must have sent you an appreciation email about this promotion during the promotion period.
- 4.2 You must have swiped your SAA Voyager American Express® Credit Card or SAA Voyager Cheque Card and have spent at least R3 000 on your card during the promotion period (eligible spend*).
- 4.3 These terms and conditions apply to the e-vouchers that we have sourced from our participant partner, Makro.
- 4.4 By using these e-vouchers, you agree to be bound by these terms and conditions and give us permission to share your personal data with affiliates and suppliers solely for the purpose of giving you the reward.
- 4.5 These terms and conditions apply in addition to the terms and conditions applicable to your Card account. If there is a conflict between the terms and conditions applicable to your Card account and these terms and conditions, these terms and conditions will apply for the e-vouchers.
- 4.6 Makro has terms and conditions that apply to the use of e-vouchers, including the following:
 - 4.6.1 You will receive the e-voucher one-time password (OTP) code via SMS.
 - 4.6.2 You can redeem the e-voucher at any Makro store, but not online.
 - 4.6.3 You can use the e-voucher OTP code only once.
 - 4.6.4 The e-vouchers are valid for all product categories in stock at Makro.
 - 4.6.5 You cannot exchange the e-voucher for cash.
 - 4.6.6 At the cashier, you must show the e-voucher OTP that you have received via SMS. The value of the e-voucher will then be deducted from the total amount due.
 - 4.6.7 You can pay the remaining balance using a bank card or cash.

- 4.6.8 If the full value of the e-voucher is not redeemed in one transaction, the remaining value will be loaded onto a Makro gift card in-store.
- 4.6.9 Balances less than R50 will be refunded in cash. To check the balance on a gift card, you can ask a cashier at any Makro tillpoint, SMS your gift card number to 34543 (SMSs are charged at R2) or call 083 918 7700.
- 4.6.10 Makro e-vouchers are valid for three years from the date of issue.

5 Communication to winners and voucher redemption

- 5.1 If you meet the qualifying criteria, you will receive an SMS with a unique e-voucher code and the rand value of the voucher from us. You can redeem the R500 (Five hundred rand) e-voucher as set out in clause 4.6 above.

6 Restrictions

- 6.1 E-vouchers are not refundable, and you cannot exchange them for cash, transfer them to someone else or swop them.
- 6.2 We do not guarantee any buyback of any voucher.
- 6.3 You will get one unique voucher code.
- 6.4 Makro may impose more restrictions on the use of the e-voucher.

7 Contact us

- 7.1 You can call the Nedbank Contact Centre on 0860555111 for more information about this promotion.

8 Exclusions and other important terms

- 8.1 Nothing in these terms and conditions is intended to, or must be understood to, unlawfully restrict, limit or avoid any rights or obligations, for either you or us, in terms of the Consumer Protection Act (CPA), 68 of 2008.
- 8.2 By participating in the promotion, you acknowledge that it will be managed under the CPA.
- 8.3 Our employees and their immediate family members (spouse or life partner, parents, siblings and children of the directors, members or employees, including adopted persons listed in this group but not half- or step-relations) may not participate in the promotion.
- 8.4 You undertake to do everything necessary to enable us to comply with our obligations under the CPA, including giving us your personal information to receive the voucher.
- 8.5 These terms and conditions are governed by the laws of South Africa.

9 General

- 9.1 Your American Express card can be used only at merchants or stores who participate in the American Express programme and you must pay for eligible spending*, as required in terms of these terms and conditions, at these stores or merchants.
- 9.2 If you buy something and the purchase price exceeds the e-voucher value, you can use your SAA Voyager American Express® Credit or Cheque Card to settle the difference.
- 9.3 If required to do so because of legislative or regulatory reasons, we may terminate the promotion immediately and without notice. If this happens, you agree to give up any rights you may have as a result of the termination and acknowledge that you will have no recourse against us or our agents, contractors or sponsors.
- 9.4 All information about this promotion, including information that is published on any promotional material, is part of these terms and conditions.
- 9.5 We, our associated companies, agents, contractors and sponsors will not be liable for any direct or indirect loss or damage resulting from your participation in the promotion or for any other loss or damage.

- 9.6 We may ask you to consent in writing to endorse, promote or advertise any of our services without compensation.
- 9.7 You may decline our request to use your personal details or image in marketing material or to participate in the marketing of any of our services or products. Your refusal will not affect the awarding of vouchers.
- 9.8 You can find these terms and conditions at nedbank.co.za.

*Eligible spend means all spend (local and international), excluding cash withdrawals, casino chip purchases, fuel purchases, finance or other card charges, fees or taxes levied by us or the government, purchases of travellers' cheques or other negotiable instruments, garage card transactions, budget account instalments and interest on that, insurance premiums and internet transfers or payments (EFTs) from your account.