



## TRANSACTIONAL PRODUCTS HEAD START PROMOTION

### TERMS AND CONDITIONS OF THE PROMOTION

- 1 The promoter of this promotion is Nedbank Limited.
- 2 The promotion commences on 1 February 2010 and ceases on 31 March 2010 ('promotion period').

#### How to qualify

- 3 Participants will have an option to open only one of the following Nedbank current accounts, subject to the terms and conditions of the product, within the promotion period:

- Nedbank Current Account; or
- DeSign Banking Current Account; or
- Savvy Electronic Account; or
- Everyday Current Account; or
- Optimum Account.

**Note: If any other account than the abovementioned four accounts is opened, the participant will not qualify for the promotion.**

- 4 The participant is required to deposit a minimum income amount of R3 000 (either in a single deposit or in multiple deposits) over a single calendar month into the newly opened current account by 7 June 2010.
- 5 Participants are required to dial \*120\*5511# from a cellphone and correctly follow the prompts before 15 April 2010.  
**Note: The promoter will not accept queries regarding the participant's personal qualification for the promotion if the above criteria are not met.**
- 6 Network rates at 20c / 20 seconds apply.

#### The promotional offer

- 7 The first 3 000 (three thousand) participants who have met all three of the qualifying criteria will receive R1 000 (one thousand rand) each. All other qualifying participants will receive R500 (five hundred rand) each.
- 8 The factor determining whether a participant will qualify as one of the first 3 000 (three thousand) to receive R1 000 each, is the date of the information received by the promoter via the unstructured supplementary services data (USSD), assuming that all the requirements of the promotion have been met by such participant.
- 9 In the event of a dispute the decision of the promoter will be final and binding on all aspects of the promotion and no correspondence will be entered into.
- 10 Qualifying participants will be notified via SMS.

#### Participants excluded

- 11 The promotion is not open to:
  - participants with an existing Nedbank current or savings account opened prior to the start date of the promotion;
  - participants with an existing Nedbank current or savings account who close an existing account and open a new current account during the promotion period;
  - persons under the age of 18 (eighteen) years;
  - employees, directors and agents of the promoter, their immediate families, life partners, business partners and associates and any person directly involved with the devising, production, management or marketing of this promotion;
  - participants that are not South African residents; and
  - participants that have previously benefited from a Fresh Start promotion.
- 12 Participants are not eligible to benefit from the Head Start promotion in conjunction with any other promotion running over the same period.

#### Payment of the promotional offer

- 13 Payment of R1 000 or R500 cash into the participant's new current account will be made approximately 45 days after the R3 000 income deposit has been made.
- 14 Only one payout per participant will be made.
- 15 Participants cannot benefit from the same promotion more than once and any person who has already benefited from Fresh Start I 2008, Fresh Start II 2009 or Fresh Start III 2009 will not be eligible to benefit from this promotion.

#### Responsibility of the participant

- 16 It is the sole responsibility of the participant who has entered this promotion to ensure that he or she has fully complied with all the terms and conditions of this promotion.
- 17 All participants agree to be bound by the promotion rules.
- 18 This promotional offer will be at no additional cost to the participant. The promotion is a benefit provided by the promoter.

#### Inclusions

- 19 All information relating to this promotion and published on any promotional material will form part of these terms and conditions. In the event of a discrepancy between these rules and other promotional material the rules will enjoy preference.

#### Enquiries

- 20 For enquiries regarding this promotion please call 0860 555 111.
- 21 The promoter of this promotion will not accept or process any claims for payment of the incentive after 31 August 2010.

#### Liability

- 22 The promoter, its associated companies, agents, contractors and sponsors assume no liability whatsoever for any direct or indirect loss or damage arising from an entrant's participation in the promotion or for any loss or damage, howsoever arising.