

How to navigate your investment journey

Competition 2022

1. Entrants are invited to participate in Fairtree's course on *How to navigate your investment journey*, through which three Entrants stand a chance to win a prize of R5,000 (five thousand Rand) each to invest in a Fairtree Tax-Free Savings Account, in a fund / portfolio managed by Fairtree (the "**Prize**").
2. The promoters of the competition described in paragraph 1 (the "**Competition**") are Fairtree Asset Management (Pty) Ltd (South Africa, license number 25917) (hereafter the "**Promoters**").
3. The Competition is open to any South African aged 18 and over, who is considered a South African resident for tax purposes, and who is in possession of a valid South African identity document and South African Revenue Services income tax number. The winners of the Competition will be required to furnish proof to the Promoters in this regard.
4. An Entrant must complete all the quizzes in the course to qualify to enter the draw.
5. Entrants must register on the Fairtree Navigate Investor Education Platform to access the material and complete the quizzes.
6. The competition will run from 09:00 on 4 July 2022 until 14 August 2022 at 23:00 and all quizzes must be successfully completed on the Fairtree Navigate Investor Education Platform by then. No late entries will be accepted.
7. Directors, members, partners, employees, agents or consultants or any other person(s) who directly or indirectly control, or are controlled by the Promoters, and/or immediate family members of such categories of persons, are disqualified from entry into the Competition.
8. Anyone who, within a period of 183 days preceding the Competition, has won any competition organised, promoted, or conducted by the Promoters, or who resides at the same address as such winner, or who is otherwise disqualified in terms of the Consumer Protection Act 68 of 2008 (the "**Act**") is also disqualified from entry into the Competition.
9. The winners will be selected through a random draw, in accordance with any guidelines accompanying these Competition rules, and will be notified via the Promoters' social media channels on 17 August 2022. If a winner cannot be reached after 3 attempts have been made within a period of 72 hours for any reason whatsoever, the Prize will be forfeited, and a new winner will be selected in accordance with these Competition Rules and any accompanying guidelines.
10. The Prize is not transferable for cash or any other goods. Failure to claim the prize or a refusal or inability to comply with the Competition Rules will disqualify the winner, and a new winner may be drawn in their place, in line with these Competition rules and any accompanying guidelines, at the sole discretion of the Promoters.
11. The Promoters shall have the right to terminate the Competition immediately and without notice for any reason. In the event of such termination, all participants agree to waive any rights that they may have in terms of the Competition rules and acknowledge that they will have no recourse against the Promoters, their agents, and/or staff.

12. Entry into the Competition constitutes acceptance of these Competition rules and entrants agree to abide by such rules and any accompanying guidelines.
13. Except in so far as is provided for in the Act, the selection of the winner will be final, and no correspondence will be entered into in this regard.
14. By entering the Competition, you grant the Promoters and its affiliates the right, except where prohibited by law, to use your name for Competition purposes in promoting or publicising the Competition, including the right to name the winner(s) of the prize in public and/or any social media forum at the Promoters' discretion.
15. The Promoters reserve the right to request that any images taken of the winner(s) be used for marketing purposes in any manner they deem fit, without any remuneration being made payable to the winners.
16. Personal data of entrants is retained solely to fulfil the purposes for which it was collected, or as required by applicable laws or regulations. The Promoters will not use personal data of entrants for any uncommunicated purpose without first obtaining such entrants' permission. Third parties will not be granted access to entrants' personal data.
17. Please refer to our [Privacy Notice](#) for more detail on how the Promoters may collect, keep and process your personal information, as contemplated in the Protection of Personal Information Act, 4 of 2013.
18. To the maximum extent permitted by law, the participants, winner or users of the Competition indemnify and hold the Promoters, and each of the Promoters' agents and affiliates blameless against any claim of any nature whatsoever arising out of and/or from their participation in any way in the Competition, or their use of the Prize including, as the result of any act or omission, whether negligent or otherwise on the part of the Promoters.
19. The Promoters assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorised access to, or alteration of entries into the Competition.
20. The Promoters assume no responsibility for any problems or technical malfunction of any telecommunication lines or network, computer online systems, servers, computer equipment, software, e-mail or entry to be received by Promoters on account of technical problems, human error, or any combination thereof, including any injury or damage to entrants or any other person's property relating to or resulting from entry and participation in this Competition.