

## **Terms and conditions**

### **Promotional competition – Institute of Retirement Funds Africa (IRFA) 2025 Conference**

**Date: 24 - 26 August 2025**

#### **1. Promoter**

The promoter of this competition is Fairtree Capital (Pty) Ltd, a limited liability company registered in accordance with the laws of South Africa, with registration number 2004/032461/07, and registered business address at 3<sup>rd</sup> Floor, Willowbridge Place, Corner of Carl Drive and Old Oak Road, Bellville, Cape Town 7530 ("**Fairtree**").

#### **2. Eligibility**

This competition is open to all South African residents aged 18 years and older. The following individuals are not eligible to enter:

- 2.1.1. Employees, directors, officers or agents of Fairtree or any of its subsidiaries;
- 2.1.2. Immediate family members of the employees, directors, officers or agents of Fairtree;
- 2.1.3. Any person involved in the marketing or administration of this competition.

By entering this competition, the participants confirm that they are eligible and not disqualified under these terms and conditions.

#### **3. Competition period**

The competition will take place on 24 - 26 August 2025 at the IRFA 2025 Conference ("**Conference**"). Entries received outside of this period will not be considered.

#### **4. How to enter**

To enter the competition, the participants must:

- 4.1.1. Pick a number from the Fairtree family tree.
- 4.1.2. Have their photo taken at our booth and place it on the tree.
- 4.1.3. Scan the QR code on the certificate or on the A4 page on the table.
- 4.1.4. Fill in the form and submit their lucky number.

Only one entry per person is allowed unless otherwise stated

#### **5. Prize**

There are five prizes up for grabs, each wrapped up and placed under our Fairtree family tree.

- Ladies Zip Wallet - Black × 1 — R 995.00
- Laptop Organiser - Black × 1 — R 995.00
- Laptop Pouch - Black 13" × 1 — R 1,295.00
- Bart - Black × 1 — R 695.00
- Traverse Tote - Black × 1 — R 1,495.00

#### **6. Winner selection**

Winners will be chosen at random times during the Conference. We will contact the winner to collect the prize from our booth.

#### **7. Winner notification**

Winners will be notified by Fairtree on the same day at the Conference.

#### **8. Delivery of prize**

Prizes must be collected from our booth before the Conference ends.

#### **9. General**

- 9.1. Fairtree reserves the right to cancel, suspend or amend the competition and its rules at any time without prior notice.

- 9.2. By entering, participants consent to the use of their name, image and/or likeness for marketing purposes related to the competition, without compensation. However, participants do have the right to decline the use of their name, image and/or likeness.
- 9.3. Entry into the competition constitutes full and unconditional acceptance of these terms and conditions.
- 9.4. The competition is governed by the laws of South Africa and is subject to the provisions of the Consumer Protection Act 68 of 2008 (CPA).

#### **10. Privacy**

By entering the competition, the participants consent to the processing of their personal data for purposes of administering the competition, in accordance with the Protection of Personal Information Act 4 of 2013 (POPIA).

#### **11. Contact**

For any questions or complaints regarding the competition, please contact:

**Tel:** +27 861 760760

**Email:** [clientservices@fairtree.com](mailto:clientservices@fairtree.com)

#### **12. Disclaimers**

- 12.1.1. This competition is run for promotional purposes only and is not intended to solicit investments, promote any financial products, or influence investment decisions.
- 12.1.2. Participation in the competition does not constitute financial advice or a recommendation from Fairtree or its representatives.
- 12.1.3. Fairtree will not be held liable for any loss, damage, or injury arising from participation in the competition or use of the prize.
- 12.1.4. Fairtree makes no warranties or representations, whether express or implied, in relation to the competition or the prize, other than those explicitly stated in these terms and conditions.