**Terms and Conditions**

**Promotional Competition – Retirement Funds Institute of Namibia Conference**

**Date: 20 and 21 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 3rd Floor, Willowbridge Place, Corner of Carl Drive and Old Oak Road, Bellville, Cape Town 7530 (“**Fairtree**”).

1. **Eligibility**

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

* + 1. Employees, directors, officers or agents of Fairtree or any of its subsidiaries;
		2. Immediate family members of the employees, directors, officers or agents of Fairtree;
		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.

1. **Competition period**

The competition will take place on 20 and 21 August 2025 during the Retirement Funds Institute of NamibiaConference (“**Conference**”). Entries received outside of this period will not be considered.

1. **How to enter**

To enter the competition, the participants must:

* + 1. Pick a number from the Fairtree family tree.
		2. Have their photo taken at our booth and place it on the tree.
		3. Scan the QR code on the certificate or on the A4 page on the table.
		4. Fill in the form and submit their lucky number.

Only one entry per person is allowed unless otherwise stated.

1. **Prize**

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

* 1 × Laptop Sleeve 14" (Pebble Black): N$1,395.00
* 1 × Dad Wallet (Pecan): N$795.00
* 1 × Bart Wallet (Black): N$695.00
* 1 × Laptop Pouch 13" (Black): N$1,295.00
* 1 × Laptop Organiser (Black): N$995.00
1. **Winner selection**

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

1. **Winner notification**

Winners will be notified by Fairtree on the same day.

1. **Delivery of prize**

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

1. **General**
	1. Fairtree reserves the right to cancel, suspend or amend the competition and its rules at any time without prior notice.
	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.
	3. Entry into the competition constitutes full and unconditional acceptance of these terms and conditions.
	4. The competition is governed by the laws of Namibia and is subject (to the extent applicable) to the provisions of the Lottery Act 13 of 2017.
2. **Privacy**

By entering the competition, participants consent to the collection and use of their name, surname, company, and region for the purpose of administering the competition. This information will not be shared with third parties, except where necessary for prize fulfilment or if required by law. Personal information will only be used for competition-related purposes, unless the participant has expressly opted in to receive direct marketing communications.

1. **Contact**

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

 **Tel**: +27 861 760760

 **Email**: clientservices@fairtree.com

1. **Disclaimers**
	1. This competition is run for promotional purposes only and is not intended to solicit investments, promote any financial products, or influence investment decisions.
	2. Participation in the competition does not constitute financial advice or a recommendation from Fairtree or its representatives.
	3. Fairtree will not be held liable for any loss, damage, or injury arising from participation in the competition or use of the prize.
	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.