



Competition Rules

8 September – 30 November 2026 | Credit Spend Campaign

1 Definitions

IN THIS AGREEMENT

- 1.1 **participant** or **you** means the person who enters, competes in or is otherwise eligible to win this competition.
- 1.2 **promoter, we** or **us** means **Mr Price Money**, a division of Mr Price Group Limited, or its agencies used to promote this competition.

2 Duration and who can enter

- 2.1 Competition Start Date: **8 September 2026** and End Date: **30 November 2026**. Winners will be selected and contacted by **15 December 2026** and will be awarded their prizes within 30 days of being contacted.
- 2.2 During the Promotion Period, the Promotion may be marketed as the **Spring Credit Spend Campaign** and the **Black Friday Credit Spend Campaign**. Both form part of the same competition and are subject to these Terms and Conditions.
- 2.3 The competition is conducted by the promoter and its third party contractors.
- 2.4 **This competition is only open to legal residents of South Africa aged 18 years or over.**
- 2.5 **If you have recently entered and won one of our competitions within the last six months (calculated from the start date of the previous competition), you may not take part or enter this competition. You will be disqualified from the competition.**
- 2.6 No one who is a director, member, partner, employee, agent of, or consultant of the promoter, or its marketing service provider(s) utilised in connection with this competition, any supplier of goods or services in connection with this competition, any other person who directly or indirectly controls, or is controlled by, the promoter (its agents, direct marketing service provider or supplier) or any spouse, life partner, close family member, business partner, or associate of any of such persons, may take part or enter the competition.
- 2.7 Entry into this competition is regarded as acceptance of these rules. If you fail to comply with these rules, you will not be entitled to participate in this competition or you will be disqualified from the competition.

3 How to enter

- 3.1 To enter you must:
 - Shop on your Mr Price Money, Miladys or Sheet Street account between 8 September 2026 and 30 November 2026, either online or in-store.
 - After shopping on your account, enter your Mr Price Money, Sheet Street or Miladys account number and which Mr Price Group division you shopped at using the online entry link displayed on the Mr Price Money homepage www.mrpmoney.com and across selected social media posts.

- 3.2 You may only enter once.
- 3.3 For an entry to be valid, you must fulfil all the entry requirements set out in these rules.
- 3.4 **We are not liable for any technical failure that may result in an entry not being successfully submitted.**
- 3.5 **Consumer Protection Act.** Under the Consumer Protection Act (CPA), we need to keep records of all the people used to promote the competition. We (or one of our subcontractors or affiliates) will keep this agreement for three years to serve as the record as required by the CPA.

4 The Prize

- 4.1 **Prizes.** You stand a chance to win a share of **R500,000**. 10 winners will be selected, with each winner receiving R50,000 in cash.
- 4.2 The R500,000 is the total cash prize pool available across both campaign periods. No separate or additional cash prize will be awarded in respect of either campaign period.
- 4.3 **You must have a valid South African delivery address and ID when claiming a prize.** We will award prizes after the close of the competition within a reasonable time.
- 4.4 **Prize Payment.** The cash prize will be paid into the winner's nominated South African bank account upon verification of the winner and receipt of all required documentation, including:
- A valid South African identity document;
 - Proof of banking details (not older than 3 months);
 - A valid email address.
- 4.5 Winners may also choose to have their R50,000 prize credited directly to their Mr Price Money, Miladys or Sheet Street account as an alternative to a cash payment.
- 4.6 **We may substitute any prize with another prize of similar value.**
- 4.7 The winner is solely responsible for providing accurate and complete banking details. The Promoter shall not be held liable for any loss arising from incorrect banking details furnished by the winner.
- 4.8 **Forfeiture.** Should a winner fail to provide the required banking details and/or any supporting documentation within 7 (seven) days of notification, or should a winner be found not to have complied with these Terms and Conditions, the prize will be forfeited. The Promoter reserves the right to select an alternate winner in such circumstances.

5 Prize winner selection and publicity

- 5.1 **Choosing a winner.** We will randomly select the prize winners after the end of the competition.
- 5.2 **How will you know if you have won.** We will contact each winner by means of the contact details you provide. We will attempt to contact winners three times during a 72-hour period. If we cannot contact the winner during this period, the winner will forfeit the prize and we reserve the right to re-draw a new winner under the same conditions. Winners who have not given us the correct details will forfeit the prize.
- 5.3 Before the winners are announced, we reserve the right to call for more information about the potential winners to verify the content and information provided. We may refuse to award the prizes to the winners if there is suspicion of any irregularities or fraudulent activities.
- 5.4 **We may ask winners to take part in publicity connected to this competition.** Winners grant permission for us to use their names and photographs in any advertising and promotional material for this competition. You may ask us to remove your name or refuse to take part in any publicity. You will not receive any payment for entering the competition or participating in any media format related to it.
- 5.5 **Contact.** If you have a question about the competition, please email service@mrpg.com.

6 Dispute resolution

- 6.1 **Arbitration.** If there is any dispute, the parties must refer the dispute within 15 business days to arbitration (including any appeal against the arbitrator's decision) under AFSA's latest rules for expedited arbitrations.
- 6.2 **CPA dispute resolution.** Despite the arbitration clause above, any party may use other dispute resolution channels that the CPA or other law provides.
- 6.3 **Severability.** This clause is separate and divisible from the rest of this agreement and stays effective even if this agreement ends or is invalid.

7 General

- 7.1 **The competition is in no way sponsored, endorsed, or administered by, or associated with Facebook, Instagram and TikTok. You release Facebook, Instagram and TikTok of all liability for any damage you may suffer. You will be giving information to us and not to Facebook, Instagram and TikTok.**
- 7.2 **No liability. By taking part in this competition, you agree that you will not hold us liable for any losses, harm, damages, injury, claims or actions related to this competition.**
- 7.3 **Force majeure.** We will not be responsible for any breach of these competition rules caused by circumstances beyond our control.
- 7.4 **Use of personal information.** Participants understand and agree that in order to offer the competition, the promoter must collect and process personal information about them. We will not sell personal information about individuals to third parties. We may, however, disclose personal information in response to a specific request by a law enforcement agency, subpoena, court order, or as the law requires. You can read more about how we process personal information in our privacy policy [<https://www.mrpricegroup.com/privacy-policy-2/>].
- 7.5 By entering this competition, you warrant that the information submitted by you does not and will not violate any right of any third party, including copyright, trademark, privacy or any other personal or proprietary right.
- 7.6 We reserve the right to change or cancel this competition prior to selecting a winner. These rules, including the duration of the competition, can only be reasonably changed (or superseded) by us in a written revision to these rules posted on the competition website or any other official competition communication methods we use to reach a majority of potential participants.
- 7.7 Income or other taxes relating to the prizes, if any, are the sole responsibility of the prize winner.
- 7.8 The competition is conducted under the laws of the Republic of South Africa.
- 7.9 Any provision of these rules or the competition which is held to be invalid or unenforceable will be ineffective to the extent of such invalidity or unenforceability without invalidating or rendering unenforceable the remaining provisions thereof.
- 7.10 If we need to, because of legislative or regulatory reasons, we may terminate the competition immediately and without notice. In the event of such cancellation, all participants indemnify Mr Price Group from claims as a result thereof.