

### Galaxy & Co. 5 X R2000 gift card competition

1. The Judges decision is final and binding and no correspondence will be entered into. All participants agree to be bound by the competition rules.
2. **Promotion period:** The competition ends on 16 December 2015
3. **Prize details:** There are 5 x R2000 Galaxy & Co. gift cards to be won. Galaxy & Co. and RCS reserves the right to marginally increase or reduce the prize money at its sole and absolute discretion.
4. **How to enter:** All Galaxy & Co. Card customer must abide by the below 3 points to enter:
  1. Account must be in good stead (No delinquencies)
  2. Must not have won any other Galaxy & Co. or RCS Competition within the last 6 months
  3. Must spend any amount on their Galaxy & Co. Credit Card within the stipulated time period
5. **Individuals eligible to enter competition:** Galaxy & Co. and RCS employees, partners, directors, members, agents and consultants of Galaxy & Co. and RCS, as well as their spouses, life partners, children, siblings, business partners and associates, will not be eligible to participate in this competition or to win/claim a prize.
6. **The winner will be notified** on 14<sup>th</sup> January 2016 by way of a telephone call and email.
7. **We will contact a winner a minimum of three times** and if we are unable to contact and notify a winner, or should a winner not claim and collect the prize within 30 days of the date of notification, or if a prize is not handed over due to insufficient identity verification, the winner may forfeit the prize. RCS and Galaxy reserves the right to award the prize to the next eligible winner.
8. **Prize limitations:** Prizes are not transferrable. If the prize cannot be awarded to the winner for any reason whatsoever, the prize will be forfeited. Galaxy & Co. and RCS reserves the right to elect a new winner, not award the prize or take such other steps as it may in its sole and absolute discretion decide.
9. **Prize redemption:** Galaxy & Co. and RCS will be responsible for ensuring all winners receive their prize, winners will also be required to sign a letter confirming that they have received their winnings.
10. **If permission** is granted by the customer to use their details for advertising and promotional purposes, it will be without compensation to the customer.
11. **Publishing and Marketing:** Galaxy & Co. and RCS may photograph/televise/publish winners' name and photographic image for publicity purposes. Competition winners may, however, decline an invitation by Galaxy & Co. and RCS to use their image for publicity purposes. If permission is granted by the customer to use their details for advertising and promotional purposes, it will be without compensation
12. **Competition disclaimer:** Galaxy & Co. and RCS Cards (Pty) Ltd, its associated companies, agents and contractors assume no liability whatsoever for any direct or indirect loss or damage howsoever arising in connection with this competition and/or promotional offer.