



## Competition Terms and Conditions:

### 1. Eligibility:

- The competition is open to all Al Baraka Bank's ("the Bank") customers (individuals) who are legal residents of South Africa.
- The following accounts will be excluded - Business Banking, Non Profit Organisations, Corporate Banking
- Participants must be at least 18 years of age and of sound mind at the time of entry.
- Participants must possess a valid passport and be eligible to travel to Saudi Arabia.

### 2. Entry Method:

- To enter the competition, participants must:
  - o Complete a transaction using the Albaraka Bank mobile app during the competition period, or
  - o Download or view an investment or finance statement via the mobile banking app for the calculation of zakaah.

Should you meet the above criteria, your name will automatically be entered into the competition.

### 3. Competition Period:

- The competition will commence on the 1st day of Ramadan and conclude on the 26th day of Ramadan of the current year.

### 4. Prize Details:

- The prize consists of an Umrah trip for two to the maximum value of R65,000.00 including 5 nights in Makkah and 5 nights in Madina.
- The following arrangements will be made directly by the Bank on the winner's behalf, which is at the sole decision and discretion of the Bank:
  - o the flights (departure & return)
  - o hotel accommodation for the duration of the trip
  - o the choice of travel agents
- The prize is valid until December 29, 2024.
- The prize is non-transferable and cannot be exchanged for cash or an alternative prize.
- Travel arrangements will be coordinated with the winner, subject to availability and travel restrictions.

### 5. Winner Selection:

- The winner will be selected through a random prize draw conducted by a designated representative of the Bank.
- The draw will take place within 3 days after the competition closing date.
- The winner will be notified via email, phone call, or SMS.

6. Claiming the Prize:

- The winner must respond to the notification within 2 days to claim the prize.
- Failure to claim the prize within the specified timeframe may result in disqualification, and an alternate winner may be selected.

7. Publicity:

- By participating in the competition, participants grant the Bank the right to use their name, likeness, and entry for promotional purposes without additional compensation, except where prohibited by law. This includes website, social media and print media, and radio.
- Participants also agree to be interviewed on return

8. General Terms:

- The Bank reserves the right to modify, suspend, or terminate the competition at any time without prior notice, for any reason.
- Participation in the competition constitutes acceptance of these Terms and Conditions.
- Employees of the Bank and their immediate family members are not eligible to participate in the competition.

9. Governing Law:

- The competition and these Terms and Conditions are governed by the laws of South Africa, and any disputes arising out of or in connection with the competition shall be subject to the exclusive jurisdiction of the courts of South Africa.

10. Contact Information:

- For any inquiries regarding the competition or these terms and conditions, please contact [customerservices@albaraka.co.za](mailto:customerservices@albaraka.co.za) or 0860 225 786

By entering the competition, participants acknowledge that they have read, understood, and agree to abide by these Terms and Conditions, which may be updated from time to time and published on the Bank's website.