

Pretorium Trust Golden Refer-a-Friend: No January Stress Competition

Terms and Conditions

1. **The promoter** is: Pretorium Trust (Co-operative) Limited, whose registered office is at 40 Ingersol Road, Lynnwood Glen, Pretoria, 0081.
2. **Eligibility:** The competition is open to residents of the Republic of South Africa aged 18 years or older, except employees of Pretorium Trust (Co-operative) Limited, their close relatives, and anyone otherwise connected with the organisation or judging of the competition.
3. By entering this competition, participants indicate their agreement to be bound by these terms and conditions.
4. **Competition period:** The competition will run from **1 November 2025 to 31 January 2026**.
 - Closing date for entries is **31 January 2026**. After this date, no further entries will be accepted.
5. No responsibility can be accepted for entries not received for any reason.
6. **How to enter:**
 - Every successful referral — where a referred friend becomes an approved Pretorium Trust member between **1 November 2025 and 31 January 2026** — earns the referring member **one entry into the draw**.
 - In addition to the draw entry, the referring member will also receive **R250** for every successful referral.
 - At the end of the competition, **one (1) winner** will be randomly selected from all valid entries to receive a **R2000 cash prize**.
7. The promoter reserves the right to cancel or amend the competition and these terms and conditions without prior notice in the event of unforeseen circumstances, such as a catastrophe, war, civil or military disturbance, act of God, or any breach of applicable law or regulation beyond the promoter's control. Any changes to the competition will be communicated to entrants as soon as possible by the promoter.
8. The promoter is not responsible for inaccurate prize details supplied to any entrant by any third party connected with this competition.
9. **The prizes** consist of:
 - A **R2000 cash prize** for **one randomly selected winner** at the end of the competition.
 - **R250 per successful referral** during the competition period, payable separately to each referring member.
10. **Winner selection:**

One (1) winner will be chosen at random from all verified entries by the promoter and/or its authorized agents after the competition closing date.
11. The winner will be notified by email and/or direct message on Facebook and/or by letter within **15 days** of the closing date.

If the winner cannot be contacted or does not claim the prize within **14 days** of notification, Pretorium Trust reserves the right to withdraw the prize and select a replacement winner.

12. The promoter will notify the winner when and where the prize can be redeemed.
13. Pretorium Trust (Co-operative) Limited's decision regarding the drawing of the winner is **final**, and no correspondence will be entered into.
14. The competition and these terms and conditions are governed by **South African law**, and any disputes will be subject to the exclusive jurisdiction of South African courts.
15. By participating, the winner agrees to the use of his/her name and image in publicity material related to this competition. Any personal information relating to entrants will be used solely in accordance with current South African data protection legislation and will not be shared with any third party without the entrant's prior consent.
16. The winner's name will be available **15 days after the closing date** by emailing:
renee@pretorium.co.za
17. Entry into this competition will be deemed as acceptance of these terms and conditions.
18. This promotion is in no way sponsored, endorsed, or administered by, or associated with, Facebook, Twitter, or any other social network. Entrants provide their information to Pretorium Trust (Co-operative) Limited and not to any third party.