

We'll Beat Your Funeral Premium or Pay You R300 Campaign.

Dis-Chem+
Life.

Dis-Chem Life (Pty) Ltd is an authorised Financial Services Provider (FSP 50594).
Products underwritten by Guardrisk Life Limited, a Licensed Life Insurer in terms of the
Insurance Act (FSP 76).

TERMS AND CONDITIONS

The Terms and Conditions set out below apply to all Participants that partake in the Dis-Chem Life We'll Beat Your Funeral Cover or Pay You R300 ("**Promotional Competition**"). We are offering to pay a voucher equal to R 300 where we are unable to beat your current Funeral Cover Premium on a like-for-like comparison as provided for herein.

Please read these terms and conditions carefully. Participation in this Promotional Competition will constitute your agreement to comply with these Terms and Conditions. If you do not agree with these Terms and Conditions, please do not participate and if you are automatically entered, please request that you are removed from the Promotional Competition. These terms and conditions are effective 4 August 2025.

THE PROMOTIONAL COMPETITION AND PROMOTER:

The Promotional Competition is conducted by Dis-Chem Life (Pty) Ltd (registration number: 2019/389648/07) an authorised financial services provider (FSP: 50594) (the "**Promoter**").

1. PROMOTIONAL COMPETITION PERIOD

- 1.1. The Promotional Competition will run from 4 August 2025 to 5 September 2025 (the "**Promotional Competition Period**"). No entries received after midnight on 5 September 2025 will be accepted. The Promotional Competition Period may be extended at the Promoter's sole discretion.
- 1.2. The Promotional Competition Period may be extended or curtailed at the discretion of the Promoter without notice.

2. WHO MAY ENTER

- 2.1. All Participants in the Promotional Competition must, at the time of entering the Promotional Competition as well as for the duration of the Promotional Competition Period:
 - 2.1.1. have an existing active funeral policy with a licensed insurer in the Republic of South Africa;
 - 2.1.2. be the main member on the funeral policy referred to in 2.1.1 and the funeral policy must have been issued in the past 12 (twelve) months;

- 2.1.3. be a natural person between the ages of 18 (eighteen) years and 65 (sixty-five) years;
- 2.1.4. be a citizen of the Republic of South Africa;
- 2.1.5. be in possession of a valid South African Identity Document; and
- 2.1.6. be residing or be present in South Africa for the duration of the Promotional Competition Period and for the period during which the prize is awarded and the delivery or collection of the prize/s takes place;

(“**Participant**” or “**Participants**” as the context may require)

- 2.2. Participation in the Promotional Competition excludes current policyholders of the Promotor or the Promoter, directors, members, partners, promotional and advertising agents, merchandisers, employees, contractors or consultants of the Promoter, or any third parties involved in the execution of the Promotional Competition, either directly or indirectly (including but not limited to their agencies, organisers of the Promotional Competition) as well as the members of the immediate family (being spouses, life partners, parents, children, brothers, sisters, fathers and/or mothers), business partner or associate of any of the aforesaid persons. Furthermore, the Promotional Competition also excludes any individual that had a policy with the Promoter in the past 12 (twelve) months and which policy has been cancelled.
- 2.3. Any individual that already submitted an entry may not resubmit another quotation request for the same or for a different funeral policy.
- 2.4. Any comparison is limited to a funeral quotation and no other products of the Promoter.

3. **HOW TO QUALIFY FOR THE PROMOTIONAL COMPETITION**

- 3.1. To stand a chance of winning the prize listed in clause 4, Participants must simply:
 - 3.1.1 obtain a funeral cover quotation from the Promoter;
 - 3.1.2 request a comparison by providing the Promoter with your current existing active funeral policy premium, and cover amounts, the name, FSP number of your current insurer and a copy of your Identity Document;
 - 3.1.3 completion of the like for like comparison by the Promoter with a successful outcome referred to in clause 3.2

hereinafter referred to as an “**entry**” or “**entries**” as the context may require. Only one entry per Participant will be allowed.

- 3.2. The Promoter will perform a like-for-like comparison on the existing active funeral policy of the Participant and determine whether the Promoter can offer a lower premium than the Participants current insurer:

Outcome following the like-for-like comparison	*Eligible Claimant (subject to the Verification Process and limitation on prizes)
Step 1: Principal Life Funeral Cover premium	
The Promoter Funeral Cover Premium is lower	No Entry
The Promoter Funeral Cover Premium is higher	Step 2 will apply
Step 2: Total Funeral Cover premium paid by Participant	
The Promoter Funeral Cover Premium is lower	No Entry
The Promoter Funeral Cover Premium higher	Entry

**An Eligible Claimant is a Participant that has a valid entry and become eligible to win the Prize subject to all the requirements of these Terms and Conditions.*

- 3.3. There are specific rules for the like-for-like comparison and specifically but not limited to:
- (a) the waiting periods between the existing active funeral policy and the Promoter's quotation must match;
 - (b) accidental only benefits are excluded from the cover amount;
 - (c) comparison is on an annual policy premium basis and adjusted to take into consideration the December skip benefit offered by the Promotor; that is to align to 11 (eleven) months;
 - (d) Any loyalty or reward fees are excluded from the comparison;
 - (e) cover amount and policy premium is pro-rated if exact cover amount is not available and the Promoter will match the cover amount to the closest available cover amount.
- 3.4. The Promoter shall not be responsible for telecommunication failure on the part of the Participant's service provider.
- 3.5. Participants using a mobile phone to contact the Promoter will be charged prevailing rates for data usage which will be at the cost of the Participant.

- 3.6. An entry or participation in the Promotional Competition will not necessarily result in the Participant winning.

4. **PRIZE**

- 4.1. The Promotional Competition will afford Participants a chance to win a R300 (three hundred rand) Dis-Chem voucher paid via Wicode and redeemable only at Dis-Chem Stores (hereinafter referred to as the “**Prize**”) which prize shall be subject to change at the discretion of the Promotor from time to time without notice. **It should be noted that the Prize has a 30 day expiry date from date of issue. There are only 100 (one hundred) vouchers available, and this will be on a first come first served basis.** The Promotor, at its sole discretion, may elect to revise the number of vouchers available. No Eligible Claimant may receive more than 1 (one) Dis-Chem voucher.
- 4.2. The Eligible Claimant will accept the Prize as is and at their own risk and subject to the indemnity in clause 6.
- 4.3. The Promoter reserves the right to substitute the Prize for a different prize of similar value.
- 4.4. Any risks in relation to the Prize (such as loss, theft or damages) will pass to the Eligible Claimant once the Prize has been paid to the Eligible Claimant. The Promoter will not be responsible for any lost, stolen or damaged prizes and no replacements will be made. Furthermore, the Promoter is not liable for any defect, changes and/or modifications to the Prize.
- 4.5. All prize Eligible Claimants may be subject to a Verification Process. A Eligible Claimant will be confirmed only once the Verification Process has been completed.
- 4.6. All prize Eligible Claimants will need to supply any relevant documents to complete the Verification Process as requested by the Promoter and in the timelines provided by the Promotor.

5. **AWARDING OF THE PRIZE: SELECTION OF THE PRIZE**

- 5.1. After the completion of the like-for-like comparison, an Eligible Claimant will be determined based on whether the Promoter can offer a lower premium than the Participants current insurer as provided for in clause 3.2.

- 5.2. The Promoter will conduct a Promotional Competition verification process ("**Verification Process**") which may include any steps, checks, audits or other process at its sole discretion in order to verify the validity on the entry. At a minimum the Identity Document and policy schedule of the current insurer will be Verified. The Promoter reserves the right to carry out reasonable due diligence to confirm eligibility and may refuse to award the Prize to a Participant if there is suspicion of any irregularities or fraudulent activities, at its sole discretion and opinion. Any fraudulent documents or mismatched identity details will result in disqualification.
- 5.3. The Eligible Claimant will be notified via telephone, WhatsApp, SMS or email.
- 5.4. The Promoter reserves the right to withdraw the Prize and/or disqualify any Participant/Eligible Claimant that may, at the sole discretion and opinion of the Promoter, bring the Promoter or any of its brands into disrepute.

6. **INDEMNITY**

- 6.1. To the extent permitted by the Consumer Protection Act 68 of 2008, as amended from time to time, and any other applicable law:
- 6.1.1. The Participant and Eligible Claimant(s) hereby indemnify the Promoter, its shareholders, its associated companies (directors, officers and/or employees) and/or agents against any direct, indirect, special, incidental, consequential or punitive damages, injury, expense or loss of any kind regardless of how this was caused, and whether it arose under the law of contract or delict or otherwise, because of the Participants entrance in the Promotional Competition and, as applicable, the acceptance of the Prize. This indemnity applies to the participation in the Promotional Competition as well as the rewarding and acceptance of the Prize.
- 6.1.2. The Promoter excludes all warranties (express or implied), representations and liabilities regarding this Promotional Competition (other than for death or personal injury caused by its negligence and/or fraud).
- 6.1.3. The Promoter reserves the right, at any time, to verify the validity of Participants (including but not limited to a Participant's identity) and to reject any Participant who has not complied with these Terms and Conditions. Errors and omission may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.

- 6.1.4. Neither the Promoter, its shareholders, its associated companies (directors, officers and/or employees) and/or agents or distributors will have any liability in relation to this Promotional Competition.
- 6.1.5. By participating in this Promotional Competition, Participants agree that the promoter may process their personal information in terms of its Privacy Policy. The Promoter's Privacy Policy is provided on its website <https://www.dischemlife.co.za/legal>.
- 6.1.6. The Promoter reserves the right to carry out reasonable due diligence to confirm eligibility and help to ensure that the use of any such person in advertising or publicity for the Promotional Competition will not bring the Promoter or any of the Promoter's brands into public disrepute, contempt, scandal or ridicule or reflect unfavourably on the Promotional Competition as determined by Promoter in its sole discretion and opinion.

7. CONFIDENTIALITY

- 7.1. Participants of this Promotional Competition are voluntarily providing their personal information to the Promoter, its associated agencies and the third-party service providers running the Promotional Competition in conjunction with the Promoter.
- 7.2. By entering this Promotional Competition, Participants authorise the Promoter to collect, store and use personal information of Participants for communication or statistical purposes. Participants are entitled to decline any marketing communication and inform the Promoter at privacyoffice@dischemlife.co.za in writing should the Participant wish to be removed from marketing communication.
- 7.3. The consent in clause 7.2 includes the Promoter using the personal information of the Eligible Claimant including photographs and videos for marketing and advertising. The usage of their personal information including photographs and videos will be without any further remuneration being payable to the Eligible Claimant. All promotional material will become the sole property of the Promoter. However, the Eligible Claimant has the right to decline participating in any promotional activity or to object to these images and videos being used by written notification to the Promoter at privacyoffice@dischemlife.co.za. The written notification is to reach the Promoter by no later than the day after the Prize is awarded.

8. **GENERAL**

- 8.1. The Promoter reserves the right to amend, modify, change, postpone, suspend or cancel this Promotional Competition and any prizes, or any aspect thereof, without notice at any time, for any reason that the Promoter deems necessary.
- 8.2. Nothing in this Promotional Competition will require the Participant or the Eligible Claimant entering into a policy with the Promoter.
- 8.3. The onus rests on the Participants to check the website for updates to the Terms and Conditions, without any notification from the Promoter being required.
- 8.4. No liability shall lie on the Promoter in favour of any Participant, Eligible Claimant and/or third party arising from any variation, cancellation, suspension or termination of the Promotional Competition. Therefore, the Participant waives his/her right which they may have against the Promoter and hereby acknowledges that they will have no right of recourse or claim of any nature whatsoever against the Promoter.
- 8.5. The Promoters decision is final, and no correspondence will be entered into.
- 8.6. If any part or all of any clause or clauses in these Terms and Conditions is found to be illegal, invalid or enforceable:
 - 8.6.1. It will be read down to the extent necessary to ensure that it is not illegal, invalid or unenforceable, but if that is not possible;
 - 8.6.2. It will be severed from these Terms and Conditions and the remaining provisions of these Terms and Conditions will continue to have full force and effect.
- 8.7. All terms and conditions are subject to the laws of Republic of South Africa and should a doubt or dispute occur, it will be taken before the courts of Republic of South Africa.
- 8.8. This Promotional Competition is not applicable in conjunction with any other offers/ promotions/competitions offered by the Promoter.