

## TERMS AND CONDITIONS

### HOT102.7 "CRACK THE VAULT" CASH PRIZE GIVEAWAY COMPETITION

23 June – 27 June 2025

These terms and conditions apply to the "Crack the Vault" competition giveaway with Discovery Bank. Discovery Bank will give away 5x daily cash prizes to a minimum of R1000 and the maximum value of R10,000 each to five lucky winners who take part in the Hot 102.7FM and Discovery Bank "Crack the Vault" radio competition. In the instance where the daily winner is a Discovery Bank client, they will receive double the prize value.

From 23 June 2025 to 27 June 2025, qualifying participants can enter by visiting the Discovery Bank WIN page on [www.hot1027.co.za](http://www.hot1027.co.za) **and follow the prompts** to enter. Entrants will stand a chance to then be called by the station during Hot 1027 Breakfast in order to stand a chance to "Crack the vault" and stand a chance to win. There are five different questions to be answered on five days, one per day.

The relevant live reads and competition mechanics will explain the competition and be posted on [www.hot1027.co.za](http://www.hot1027.co.za). By taking part in this promotion, you agree to and accept these terms and conditions.

### The **competition** details

- 1| The promoter is HOT102.7FM radio and Discovery Bank Ltd, also referred to as 'promoter', 'us', 'we', and 'our'.
- 2| The 'participant' is the qualifying radio listener who has chosen to take part in the competition.
- 3| All information relating to this competition and any information we publish on any promotional material forms part of the terms and conditions.
- 4| The competition starts on 23 June 2025 and ends on 27 June 2025.

### **Qualifying** for this competition

- 5| This competition is open to all South Africans who are 18 years or older.
- 6| The promoter's directors, partners, employees, agents, or consultants, as well as any other similarly associated individual with Discovery Ltd, Discovery Bank Ltd, its partners, or any related third parties, are not eligible for this promotion.

### How the **competition** works

- 6.1. To have a valid competition entry, the participant must enter by visiting the Discovery Bank WIN page on [www.hot1027.co.za](http://www.hot1027.co.za) **and follow the prompts** to enter.
- 6.2. If selected as a daily entrant, the listener will be asked a true or false question. A correct answer will give the listener a chance to "Crack the Vault" and stand a chance to win.
- 6.3. The radio station will select a daily winner from the correct entrants who they will call during the show. Once answering the call, the selected caller will then have a chance to open the vault in an allotted time.

Depending on when the caller says “stop”, will dictate what cash value prize they will – to a minimum of R1000 and a maximum of R10,000.

- 7| There is no limit to the number of competition entries over the competition on period.
- 8| From the qualifying entries, we will select one participant daily for five days.
- 9| Each participant is entitled to only win one prize over the five day competition period.

## Prizes

- 10| The following prize has been arranged for this competition:
  - 10.1. In the case where the winner has opted-in to be contacted by Discovery Bank, they will receive an additional R2 000
  - 10.2. In the case where the winner is an existing Discovery Bank client, they will receive double the prize value.
  - 10.3. A winner will not be eligible to claim both the opt-in bonus and the double up.
  - 10.4. Qualifying Discovery Bank clients as per the below “Qualifying for this competition” section.
- 11| If a winner does not supply these details within 30 days, the prize will be forfeited.
- 12| By accepting the prize, winner voluntarily assumes all risks and dangers related to it.
- 13| The judge’s decision is final, and no further correspondence will be entered into.
- 14| The prize is not negotiable, and not transferrable.
- 15| Prize Delivery takes place within 21 working days from the date of received documentation. **[HOT102.7 & DISCOVERY BANK]** will not be held responsible for any charges or costs incurred while participating in this competition.
- 16| **[HOT102.7FM & DISCOVERY BANK]** will not be held liable for entries not received for any reason whatsoever and will not be responsible for network connectivity or hardware issues experienced while participating.
- 17| If the winner chosen does not comply, their entry will be disqualified, and a new winner will be drawn.
- 18| In the event that a winner cannot be successfully contacted, is ineligible to accept the prize, or contravenes the terms and conditions of this competition or of **HOT102.7FM & DISCOVERY BANK**, the prize will be forfeit.

## Qualifying Discovery bank products

- 20 | In order for a daily winner to double their prize, they must be a qualifying Discovery Bank client with one of the following products. Discovery Bank primary accountholder or secondary cardholder with any of the products listed below:
  - a. A Discovery Bank Transaction Account with pay-as-you-transact fees
  - b. A Discovery Bank Transaction Account with bundled fees
  - c. A Discovery Bank Credit Card Account
  - d. A Discovery Bank Suite
  - e. A Discovery Account (applicable to Vitality Health members only)



If you have the previous Discovery Card product, which is now administered by Discovery Bank, you must switch your previous Discovery Card to a new Discovery Bank card product for this competition. If you only have a Discovery Bank savings account, you must add one of the products above to qualify.

**16|** This competition is not open to:

- 16.1 Directors, members, partners, agents, employees or consultants of the Discovery Group of companies, the Promoters or any supplier of goods or services in connection with the competition
- 16.2 The spouse, life partner, business partner or associate, or the natural or adopted parent, child or sibling of any of the persons specified in 16.1 above.

## **Additional** terms and conditions

**17|** [Discovery Bank terms and conditions](#) apply.

**18|** The promoters reserve the right to cancel or change the competition and these terms and conditions without giving notice ahead of time. If this happens, participants will lose and abandon any rights they may have against the promoters, our affiliates, and associated companies to the extent permitted by law.

**19|** The promoters reserve the right to cancel this promotion immediately and without notice if required by law or for other legal reasons. If this happens, all participants agree to lose any rights that they may have in terms of this promotion. Participants accept that they will have no recourse against the promoters or the promoters' agents to the extent permitted by law. We further reserve the right to cancel this promotion at once and without notice if it is held to be or becomes unlawful.

**20|** The promoters are not legally responsible for any misrepresentation caused by an unintentional copy error, typing error or omission that may occur in any promotional material.

**21|** Any violation or attempt to violate any of these rules will result in immediate disqualification.

**22|** Participants need to get their own tax advice about any benefit they may get in terms of these rules. The promoters are not responsible for any tax consequences.

**23|** Participants in this promotion understand and agree that to participate in the promotion, the promoters must collect and use personal information about participants. This promotion falls under the terms of the [Discovery privacy policy](#).

**24|** We reserve the right to cancel the prize immediately if we discover that the participant has committed fraud or miscommunicated any information.

**25|** By entering this competition, a participant is indicating his/her agreement to be bound by these terms and conditions.



**26 |** Processing of Personal Information: By your usage of this site, you agree to **[HOT102.7FM & DISCOVERY BANK]** processing your personal information including but not limited to information about your age, gender, marital status, occupation, qualifications and/or household structure.

**27 |** You acknowledge and agree that **[HOT102.7FM & DISCOVERY BANK]** may process your personal information for the following purposes:

Cross-checking and data enrichment of your personal information; consumer database storage; profiling consumers; generating aggregate insights on the basis of such profiling; developing algorithms for targeted advertising; sharing it with authorised third parties; contacting you to provide you with information about **[HOT102.7FM & DISCOVERY BANK]** products and services (including special offers that are tailor made for you); as may be required or authorised by law; and as may be necessary for the pursuing of **[HOT102.7FM & DISCOVERY BANK]** legitimate interests or the legitimate interests of the third party to whom it is disclosed.

**28 |** You consent to the collection, processing, use, recording and/or storage of your personal information, including any special personal information described above and the disclosure of my personal information to third parties where the processing is necessary for pursuing the legitimate interests of the third party to whom it is disclosed and/or where the third-party processes personal information on **[HOT102.7FM & DISCOVERY BANK]** behalf.

**29 |** You further agree that your personal information may in appropriate circumstances reside outside of South Africa, and you hereby agree to the transfer of your personal information to locations outside of South Africa and the use of your personal information in such locations as described above.

