



## IMALI YAM FACEBOOK PAGE GROUND RULES

### ABOUT

Imali Yam is about sharing information and tips to help you manage your Zaka (money) well. Catch us here or in your community on Gagasi FM, Jozi FM & Capricorn FM. Imali Yam is brought to you by OUTsurance. **OUTsurance and OUTsurance Life are licensed insurers and FSPs. Ts, Cs and limits apply.** OUTsurance, you always get something OUT!

To maintain a civil atmosphere, here are the ground rules of posting on the Page:

- No foul language.
- No personal insults.
- No xenophobic comments.
- No racist comments.
- No sexist, homophobic, religious intolerant comments.
- No judgement.
- No content that promotes myths and stigma.
- No promotion of political ideologies.
- Keep it helpful - we are trying to move forwards not backwards.

**Shared content (comments) should also abide by the following requirements:**

- No foul language.
- No personal insults.
- No xenophobic content.
- No racist content.
- No sexist, homophobic, religious intolerant content.
- No judgement (doesn't promote stigma).
- No content that promotes myths and stigma.
- No content that promotes political ideologies.

- Provides fans and followers with helpful information.
- No selling of products and money-making schemes.

### **Imali Yam Competitions**

- Competitions will take place once a month, with the x 3 winners announced 7 – 10 days after the closing date and time.
- Winners will be chosen from all the correct answers submitted. Winners will be chosen at random (using a random number generator tool) except where engaging (or most interesting) content is requested as the entry mechanic. In this instance the winners will be selected by OUTsurance or Grounded Media using their discretion.
- Prizes are three R750 Takealot vouchers.
- OUTsurance and Grounded Media's decision on winners is final.
- No employees of OUTsurance or Grounded Media nor their family members may enter. Any entry by one of these persons will be disqualified.

### **Terms and Conditions in Detail**

(Space allowing, the ground rules and the competition rules above plus the detailed terms and conditions will be posted under the About Page and the Description Section.

Should there be space restrictions, only the competition terms on the paragraph above will be posted and the detailed terms and conditions are available on the website:

1. This Competition will run monthly from 16 March to 29 June 2026. Each month, the competition will run from 10:00 (10am) (Central African Time) every third Monday of the month starting on the 16<sup>th</sup> March 2026 and entries will remain open for 5 days till Friday at 5pm. Winners will be announced on Mondays before 16:00 starting on Monday the 23<sup>rd</sup> March 2026 ("**Competition Period**"). Entries received after the closing date will not be considered. The winners will be drawn and announced on the Facebook page within 5 (five) working days after the closing of the competition and they will also be informed directly via direct message on Facebook.

A copy of these Competition rules ("the Rules") is available on the "about" section of the Imali Yam Facebook page]. These Rules may be amended by reasonable notification at any time during the Competition and will be applied and interpreted by the Promoter and administrator and their decisions regarding any disputes relating to such meaning and/or content will be final and binding.

## **WHO CAN ENTER?**

2. Participants must be 18 years or older, have a valid drivers' licence or have a valid identity document or passport, be a South African citizen or a permanent resident of the Republic of South Africa and reside in the Republic of South Africa during the period of the Competition up until the redemption of the prize ("Participants"/"you"/"your").

## **HOW TO ENTER**

3. Participants wishing to enter are encouraged to like the Imali Yam Facebook Page and take part in the Facebook competition.
4. Only 1 (one) entry per person and the entry will only go into a random draw.
5. To enter Participants are required to visit the Imali Yam Facebook page, view the competition question posted on the page and provide the correct answer from the three or four possible options provided (Multiple Choice Question) or provide an answer using the comments functionality on the Facebook post during the Competition Period.
6. Once you have taken part in the Facebook competition, the date of entry is the date that you submitted your answers as contemplated in paragraph 6 above and you will be entered into the draw for that month.
7. Participants will only be entitled to 1 (one) prize should they be drawn as one of the winners.
8. Entries must be by the Participant submitting them and not by a third party on the Participant's behalf.

## **PRIZE**

9. Each month (for four months) participant stands a chance to win 1 (one) of 3 (three) digital grocery shopping vouchers valued at R750 (seven hundred and fifty rand) to be redeemed either at Takealot or at any Shoprite, Checkers or Usave supermarket nationwide. The digital voucher will be issued to the cellphone number & email address that the winners provide to the competition administrators.
10. The prize does not cover any other costs of the winner whatsoever.

11. The Promoter and administrator will not be responsible for vouchers that have been redeemed, once sent via SMS or email to a winner's mobile phone and email address.

#### **DETERMINATION OF THE WINNERS**

12. The winners of the grocery/shopping vouchers will be determined at the end of the Competition Period and will be selected by a random draw from entrants who have duly completed their entries as required in terms of paragraph 5 above overseen by an independent person in terms of the Consumer Protection Act 68 of 2008. Where the entry mechanic is most interesting, thoughtful or most engaging post, OUTsurance or Grounded Media will select a winner. Their decision is final.
13. The draw will take place within 5 (five) working days after the close of the competition or as soon as reasonably possible.
14. The winners will be announced on the Facebook page and will be contacted by a representative of the Promotor via direct message on Facebook within 5 (five) working days or as soon as reasonably possible after the draw has taken place.
15. The administrator will make 3 (three) attempts within 5 (five) working days of the draw taking place to contact and notify the selected winner via direct message on Facebook. If the selected winner cannot be contacted personally after 3 (three) attempts or fails to respond to the notifications, or the winner fails to provide the administrator with the required information specified in paragraph 28 below, the winner will forfeit the prize and a replacement winner will be selected from the names drawn from remaining qualifying participants. This process shall continue until the winner has been successfully contacted and the prize has been awarded in terms of the Competition rules.

#### **CONSUMER PROTECTION, DATA PRIVACY AND PROTECTION OF INFORMATION**

16. OUTsurance acknowledges its obligations to comply with the provisions of the Protection of Personal Information (POPI) Act in so far as it relates to providing, processing, safeguarding the personal information from any unauthorised use, storing, sharing, retaining and use of personal information in terms of this competition. For clarity, the definition of "personal information" shall bear the same meaning as assigned to it in terms of the POPI Act.

17. OUTsurance uses state of the art technology and encryption to prevent any unauthorised access to your personal information. We keep up to date with latest global developments in security technology to ensure that your transactions and personal information stored with us is adequately secured and protected at all times.
18. You must always keep your personal information and any account numbers or App login details confidential and ensure that you do not disclose it to anyone.
19. Should you at any time feel that you no longer wish to be contacted by us for any purpose whatsoever, you should advise us to that effect via email or telephone. We retain all data that is required for us to discharge our business activities for an indefinite period for historical, statistical and research purposes. We have established appropriate safeguards against the records being used for any other purposes.
20. For more information, [click here](#) for the OUTsurance privacy policy.
21. Nothing in these terms and conditions is intended to, or must be understood to, unlawfully restrict, limit or avoid any rights or obligations, as the case may be, created for either the Participant or the Promoter and administrator in terms of the Consumer Protection Act.

By entering, a Participant acknowledges that personal information about the Participant will be shared with the Promoter and their agents to the extent necessary to conduct the Competition and for the prize to be delivered to prize winner.

22. All personal information relating to the Participants will be used solely in accordance with South African consumer and data protection legislation.

#### **GENERAL**

23. The Promoter of this competition is OUTsurance Holdings Group, and the administrator is Grounded Media.

Persons may not enter or receive a prize if they are trustees, directors, members, partners, employees, agents of or consultants of the Promoter, administrator, their subsidiaries, holding companies, divisions and/or associated companies or of the advertising or promotion agencies utilised in connection with this Competition or any other person who directly or indirectly controls or is controlled by them, or their spouses, life partners, immediate family members,

business partner or associate of any such person or a supplier of goods or services in connection with this competition.

24. By entering this Competition, all Participants agree to be bound by these terms and conditions, and the Promoter and administrator's decision regarding any issue or dispute with any aspect of the Competition will be final and binding and no correspondence will be entered into.
25. Incomplete, incorrect entries or entries which do not meet the requirements will not be eligible to be entered into the draw. The administrator within their sole discretion will determine whether the Participant did participate in the Facebook competition.
26. The prize is not transferable or negotiable and may not be exchanged or redeemed for cash.
27. To the maximum extent permitted in law, the Promoter and administrator is not liable for any defects in, or changes to, any part of the prize. No entry substitutions will be accepted once the winner's details have been captured. The Promoter and administrator is not liable for any defects in, or changes to, any part of the prize. The Promoter and administrator reserves the right to substitute the prize for an alternative prize of equal or greater value should the prize promoted not be available due to unforeseen circumstances.

The OUTsurance Holdings and its subsidiary companies, its directors, members, employees, and sponsors are indemnified against any loss or damage, whether direct, indirect, consequential or otherwise, arising from any cause whatsoever which may be suffered by the Participants entering this draw.

The Administrator and the Promoter reserve the right to select an alternative winner in the event that they reasonably believe, in their sole discretion, that the winner is not eligible to win, has contravened any of these terms and conditions, has acted in a manner that is not in the spirit of the Competition, their conduct can be reasonably interpreted as scamming or circumventing the rules of the Competition, acted fraudulently with regards to the Competition, if it would be unlawful to award the prize or if the winner fails to accept the prize after 3 (three) attempts for any reason whatsoever or fails to respond to the notifications or the winner fails to provide the Administrator with the required information to hand over the prize, within the period specified in terms of paragraph 28 below. In this instance the winner will be disqualified and forfeit the prize. The Promoter and administrator's decision shall be final and no correspondence will be entered into.

28. When claiming the prize, administrator reserves the right to request the

winner to provide to the administrator within 10 (ten) working days of date being notified of their prize, positive identification, (including a valid identity document or passport) and/ or personal contact details valid during the period of the Competition, failing which they may be disqualified and forfeit the prize. Shortly after the winner has complied with these requirements, the winner will be contacted by a representative of the Promoter, who will confirm that the delivery and the approximate delivery date of the prize.

29. The Promoter and administrator reserves the right to shorten, extend, suspend the time period of the Competition, the dates of the draws and winner announcements, or terminate the Competition whenever it should so choose for technical, commercial, or operational reasons, or for reasons beyond its control or generally for any reason whatsoever within their sole discretion. The Competition, its prize, and terms and conditions may be amended by the Promoter and administrator, at any time during the Competition, and will be applied and interpreted within their sole discretion. In such an event, all Participants waive any rights that they may have/purport to have in terms of this Competition and acknowledge that they will have no recourse against the Promoter and administrator whatsoever.
30. All publicity and other materials will be the sole property of the Promoter. **Please note that the following terms require you to take on risk or liability, limit the risk and liability of the Promoter or to indemnify the Promoter. Please read it carefully and contact the Promoter if you have any questions!**

To the fullest extent permitted by law, by participating, the Participant indemnifies, releases and agrees to hold harmless the Promoter, their associated, holding and subsidiary companies, and its trustees, directors, officers, agents, representatives, shareholders, employees and assigns from any and all claims or liability arising from participating in the Competition, any Competition-related activity and/or acceptance, receipt, possession or use/misuse of the prize.

31. To the extent permitted by law, the Promoter and administrator will not be liable for any defects in the prize or any losses caused by such defects or losses arising from incorrect or inaccurate information supplied by Participants.
32. Participants confirm by their entry into the Competition that Facebook is not the promoters of this Competition, it is in no way sponsored, endorsed or administered by or associated with Facebook, and they fully release Facebook from any liability in connection with this Competition. Any questions, comments or complaints regarding the Competition are to be directed to the Promoter or its agent Grounded Media.
33. The laws of the Republic of South Africa shall govern these competition terms and conditions and the courts of South Africa shall have exclusive jurisdiction.

35. This Competition shall comply with, and will be subject to, any peremptory provisions of the Consumer Protection Act 68 of 2008 (“CPA”) and the regulations promulgated thereunder, which are deemed to be incorporated herein (“Peremptory Provisions”). In the event of any conflict between these Rules and the Peremptory Provisions, the latter shall prevail. Copies of the CPA and the regulations promulgated thereunder are available on the Department of Trade and Industry Website: [www.dti.gov.za](http://www.dti.gov.za)
34. Any provision of these Rules or the Competition which is held to be invalid or unenforceable shall be ineffective to the extent of such invalidity or unenforceability without invalidating or rendering unenforceable the remaining provisions thereof.
37. For further information or to request a copy of these terms and conditions of the Competition rules send an email to [Sarah@groundedmedia.co.za](mailto:Sarah@groundedmedia.co.za) from Grounded Media.