

Mama Money Competition Terms and Conditions: "Make It Happen with Mama"

1. Introduction

These terms and conditions govern the "**Make It Happen with Mama**" User-Generated Content (UGC) competition organised and promoted by Mama Money (Pty) Ltd (reg. no. 2013/022174/07) ("Mama Money", "we", "us", or "our"), a licensed financial service provider. Entering the competition and/or accepting a prize constitutes your binding acceptance of these terms and conditions.

2. Competition Period

The competition starts on **28 August 2026** and closes on **30 September 2026** (the "Competition Period"). Winners for weekly prizes will be selected and announced weekly on Mama Money's official social media channels. Public voting for the Grand Prize will take place following the close of video submissions.

3. Who Can Enter

You are eligible to participate if:

- You are a natural person at least 18 years old residing in South Africa.
- You hold an active Mama Money account in good standing throughout the Competition Period.
- It is lawful for you to be awarded the prize.

Employees, directors, partners, agents, or consultants of Mama Money or its affiliates, and their immediate family members, are not eligible to enter.

4. How to Enter

To enter, qualifying existing customers must complete all three of the following steps during the Competition Period:

1. **Share:** Post an original video on social media showcasing what you have made happen using Mama Money.
2. **Tag:** Tag **@Mama Money Official** and include the official campaign hashtag **#MamaMakesItHappen** in your caption.
3. **Submit:** Complete the official entry form at www.mamamoney.co.za/promo.

Mama Money reserves the right to disqualify fraudulent, incomplete, automated, or non-compliant video submissions.

5. Compliance and Verification

By entering, you agree to provide accurate information and comply with FICA and AML regulations. Mama Money reserves the right to verify participant identity, account status, and entry compliance.

6. Entry Fees

There are no entry fees to participate, and no additional charges beyond standard costs of using Mama Money services or standard mobile data rates to upload content.

7. Prizes

The total prize pool for the competition consists of the following items:

- 50 x Free Mama Money Card issued via Yoyo.
 - WiCodes for collection valid until 30 Nov 2026
- 50 x R500 Digital Vouchers (1Voucher, Blu, OTT, or DSTV).
 - Vouchers are valid for 14 days from the date of issue.
- 100 x R1,000 Cashback loaded directly into the winner's Mama Money account.
- 5 x R2,500 Cashback loaded directly into the winner's Mama Money account. (Bank account or wallet)
- 10 x Samsung Galaxy A37 smartphones issued via WiCode
 - WiCodes for collection valid until 30 Nov 2026 at retail partner
- 5 x R10,000 Cash loaded directly into the top 5 winners' Mama Money accounts.

Prizes are non-transferable for cash alternatives where digital vouchers or items are specified. Cashbacks will be credited directly to the participant's verified Mama Money account.

8. Winner Selection & Grand Prize Voting

- **Weekly Winners:** Weekly cashback, voucher, card, and cellphone winners will be selected based on valid submissions received during each week of the Competition Period and announced on Mama Money's official social media channels.
- **Grand Prize Winners:** A panel of judges from Mama Money will select the Top 5 customer video submissions. These Top 5 entries will be put to a **public social media vote** on Mama Money's official social channels to determine the final ranking and allocation of the 5x R10,000 Grand Prizes.

9. Winner Notification & Forfeiture

Winners will be contacted via the contact details associated with their registered Mama Money account. If a selected winner fails to respond or provide required

identification/documentation within **72 hours** of contact, they forfeit the prize, and Mama Money reserves the right to select an alternate winner.

10. Use of Participant Content and Marketing Consent

By submitting a video entry and participating in this competition, you grant Mama Money a perpetual, royalty-free, worldwide license to use, reproduce, publish, and display your submitted video content, social media handles, and name across Mama Money's marketing materials, website, and social media channels. You retain the right to decline further promotional participation by notifying Mama Money via email. Personal data will be processed in accordance with the Protection of Personal Information Act (POPIA) and our Privacy Policy.

11. Unforeseen Events & Discretion

Mama Money reserves the right to modify, cancel, suspend, or postpone the competition or any prize aspect if necessary due to legal, regulatory, or technical reasons beyond its control.

12. Liability & Indemnification

Participants enter at their own risk. Mama Money, its directors, employees, and partners are not liable for any technical failures, lost entries, or damages resulting from participation in the competition or acceptance of any prize.