

Terms and conditions for the home loan registration competition conducted by Apple Bond Company CC ("the promoter").

1. How to participate

In order to participate in this competition you must send the Promoter the following information via fax or email:

- The offer to purchase applicable to the home loan that must be applied for.
- The fica documents for the applicant(s).
- A cover letter with specific instructions and the details of the agent to whom the feedback should be given and the points awarded to.
- All home loans must be applied for through the promoter and successfully registered by the promoter's appointed bond registration attorneys.
- Only home loans applied and registered between 1 July 2008 and 28 February 2009 will qualify.
- 10 points will be awarded for each home loan successfully registered.
- An incentive award of 10 points will be awarded for every R500 000 of the total successful registered home loans accumulated until 28 February 2009.
- The Grand Prize will be awarded to the person who accumulated the most points between 1 July 2008 and 28 February 2009.
- All participants, except the Grand Prize Winner, will receive 1 entry into the Lucky Draw per final grant.
- **The promoter can be contacted via the following channels:**
 - Telephone, (012) 346 1713, during office hours from Monday to Friday, between 08:00 to 16:00.
 - Email, info@applebc.co.za
 - Fax, (012) 346 1713

2. Prizes

- The Grand Prize is an island vacation for 2 worth R20 000 which includes flights, accommodation, breakfast and spending money.
- 5 lucky draw packages worth up to R5000 each.

3. General

- The Promoter of this promotional competition is Apple Bond Company CC
- This competition is only open to estate agents registered at the EAAB
- The promoter, its directors, members, partners, employees, agents or consultants and their spouses, life partners, parents, children, siblings, business partners or associates (the "Promoter") are not eligible to participate in or enter this promotional competition.
- All participants in this promotional competition must be over 18 (eighteen) years of age and must reside in the Republic of South Africa. No person under the age of 18 (eighteen) years may participate in respect of this promotional competition.
- All information relating to this promotional competition published on any promotional or advertising material, forms part of the terms and conditions of the competition.
- The Grand Prize winner will be announced at the competition draw and will be informed before the

end of March 2009 via telephonic and/or written communication to attend the specific function.

- All participants will be informed of the competition draw date before the end of March 2009 via telephonic and/or written communication. Should the competition draw be postponed to another date for any reason whatsoever, the new draw date will be announced via written communication.
- The Grand Prize winner and his/her travel companion must have valid South African passports at the time of the draw, which must remain valid for the duration of the Grand Prize trip and six months thereafter.
- The location and dates of the Grand Prize and draws remain within the sole discretion of the promoter and is not negotiable.
- Prizes are not transferable and any prize not taken up for any reason shall be allocated in terms of this promotional competition.
- Prizes may not be exchanged for cash amounts nor for any other prizes offered in terms of this competition.
- The Promoter reserves the right to substitute any

prize with another prize of similar commercial value.

- In the event of a dispute, the decision of the Promoter will be final and binding on all aspects of this promotional competition and no correspondence will be entered into.
- If required by the Minister of Trade and Industry, the Lotteries Board, or for whatever other reason, the Promoter shall have the right to terminate the promotional competition with immediate effect and without notice of such termination. In such event, all participants hereby waive any rights that they may have against the Promoter and hereby acknowledge that they will have no recourse or claim of any nature whatsoever against the Promoter, its directors, members, partners, employees, sponsors, agents or consultants.
- The winner/s grants permission for the use of their names and photographs in any advertising and promotional material, or digital media for this promotion and any other future promotions without claim to any compensation.

HOME LOAN REGISTRATION COMPETITION

Win
an
Island
VACATION 4 TWO

(012) 346 1713

E-mail: info@applebc.co.za

Fax (012) 346 1713

applebondcompany