

TERMS & CONDITIONS

Terms and Conditions for the Momentum Metropolitan Foundation Consumer Financial Education (CFE) Research Study on social media.

1. The Sponsor of this Consumer Financial Education (CFE) Research Study is the Momentum Metropolitan Foundation (NPC), registration number 2009/004751/08 (the “Sponsor”).
2. The Sponsor is offering participants of the CFE research study who complete the survey in full and share the social media post within their networks on WhatsApp, Telegram, YouTube, Twitter, Instagram, Facebook, TikTok and LinkedIn a chance to win a Momentum Metropolitan branded iPad. The second prize for participants that complete the CFE research study online, telephonically, or in person is a PC tablet.
3. The research study will be open from **31 May to 30 June 2023**.
4. Participants must be South African residents between the ages of 18 and 38 and could be employees of Momentum Metropolitan Holdings (MMH).
5. By taking part, participants confirm they have read, understood and agreed to the terms and conditions of the **Research Study** which are accessible through the following link at <https://bit.ly/43y9CpW>
6. Participants that access or share the research study post through Facebook, confirm that they have read, understood and agreed to these terms and conditions and all rules and guidelines applicable to the use of Facebook, including those located at <https://www.facebook.com/legal/terms>.
7. Participants that access or share the research study post using WhatsApp, confirm that they have read, understood and agreed to these terms and conditions and all rules and guidelines applicable to the use of WhatsApp, including those located at <https://www.whatsapp.com/legal/terms-of-service>.
8. Participants that access or share the research study post through Instagram, confirm that they have read, understood, and agreed to these terms and conditions and all rules and guidelines applicable to the use of Instagram, including those located at:
Terms of Use <https://help.instagram.com/581066165581870/and>
Community Guidelines <https://help.instagram.com/477434105621119>.
9. Participants that access or share the research study post through Twitter, confirm that they have read, understood and agreed to these terms and conditions and all rules and guidelines applicable to the use of Twitter, including those located at: Terms and Conditions <https://twitter.com/en/tos>.
10. Participants that access or share the research study post through LinkedIn, confirm that they have read, understood, and agreed to these terms and conditions and all rules and guidelines applicable to the use of LinkedIn, including those located at: User Agreement: <https://www.linkedin.com/legal/user-agreement#general>

11. Participants that access or share the research study post through Telegram, confirm that they have read, understood, and agreed to these terms and conditions and all rules and guidelines applicable to the use of Telegram and Telegram Premium, including those located at: Terms of Service.
<https://telegram.org/tos/terms-of-service-for-telegram#>.
12. Participants that access or share the research study post through YouTube, confirm that they have read, understood and agreed to these terms and conditions and all rules and guidelines applicable to the use of YouTube, including those located at:
Terms of Service: <https://www.youtube.com/static?template=terms>.
13. Participants that access or share the research study post through TikTok, confirm that they have read, understood, and agreed to these terms and conditions and all rules and guidelines applicable to the use of YouTube, including those located at:
Terms of Service: <https://www.tiktok.com/legal/page/row/terms-of-service/en>.
14. The social media campaign competition will be available from **31 May 2023 until 23:59 on 23 June 2023**.
15. Only one research study completion is available per participant. Registrations submitted on behalf of someone else will not be considered and joint completions are not allowed. Incomplete, illegible, misdirected, or late completions of the research study will not be considered.
16. All incentives on this research study and social media campaign are non-refundable, non-transferable, and non-exchangeable and cannot be exchanged for cash or any other liquid instrument.
17. The Sponsor reserves the right to offer an alternative incentive and prize of similar value.
18. The Sponsor reserves the right to change or discontinue, temporarily or permanently, the incentive and prize without prior notice.
19. Each recipient will be notified within 5 working days of completion of the research study, or of the promotion ending on 23 June 2023, by phone call, direct message on WhatsApp, Facebook, or SMS. If a recipient does not respond within 5 working days of this notification after notification, a reassessment will take place from the remaining valid participants to select a new recipient. If any recipient declines a prize or fails to respond within the required period, they forfeit any right to the incentive.
20. If a winner fails to supply the information requested in the research study during the campaign in an accurate manner, MMF is not obliged to deliver the prize. This information includes mobile network provider and mobile number.
21. The Sponsor reserves the right to use and feature the names of the recipients for publicity purposes in a manner that complies with applicable law and by providing their information to MMF through this website, recipients agree that they will participate in any reasonable publicity arranged by the Sponsor or its agencies.
22. Recipients of the MMH branded iPad or any other incentive may be required to submit valid identification before receiving their incentive.
23. The Sponsor does not accept responsibility for network, computer or software failures of any kind and has no responsibility for lost, delayed, or misdirected registrations.
24. The Sponsor reserves the right to discount any inappropriate or offensive entries and to disqualify any registrations if the Sponsor, at its sole discretion, believes that there has been an attempt to manipulate or tamper with the operation of the course

- (including, without limitation, by setting up multiple WhatsApp, Facebook, or other social media accounts in order to submit multiple registrations).
25. The Sponsor does not accept any responsibility for any infringement of any third-party intellectual property rights caused by participants registering for this Consumer Financial Education Research Study.
 26. Except for the purpose of conducting the social media campaign and research study, contacting entrants, or sending out incentives, the Sponsor will not use participants' personal data without the express consent of the participant.
 27. No correspondence will be entered into in respect of the Sponsor's decisions.
 28. These terms and conditions shall be governed by and construed exclusively in accordance with the laws of South Africa and the parties agree to submit to the exclusive jurisdiction of the Courts of South Africa, including the seeking of all injunctive or ancillary relief actions.
 29. This MMF CFE survey and social media campaign is in no way sponsored, endorsed, or administered by Facebook, WhatsApp, Instagram, Twitter, LinkedIn, Telegram, YouTube or TikTok.