

ALTRON FINTECH**#TenMinKasiHustle Competition****TERMS AND CONDITIONS**

Effective Date: 1 March 2026 | Version 1.1

These Terms and Conditions ("T&Cs") govern participation in the Altron FinTech #TenMinKasiHustle Competition (the "Competition"). By entering the Competition, participants agree to be bound by these T&Cs in their entirety. Please read them carefully before submitting an entry.

1. PROMOTER

The Competition is promoted and administered by Altron FinTech, a division of Altron TMT (Pty) Ltd, Registration Number 1984/003805/07, a company incorporated in accordance with the laws of the Republic of South Africa, with its principal place of business address at Altron Building, Cnr Ring Road East & Voortrekker Road, New Market, Alberton, 1450, Gauteng, South Africa ("Altron FinTech", "we", "us", or "our").

2. COMPETITION PERIOD

The Competition will run during the following period:

- Opening Date: 1 March 2026 at 00:00 (SAST)
- Closing Date: 31 December 2026 at 23:59 (SAST)
- Winner Announcement Date: On or before 31 January 2027

Altron FinTech reserves the right to extend, suspend, or terminate the Competition period at any time, subject to applicable law. Any changes will be communicated via Altron FinTech's official social media platforms.

3. ELIGIBILITY**3.1 Who May Enter**

The Competition is open to:

- Natural persons who are South African citizens or holders of a valid South African Permanent Residence Permit;
- Who are 18 (eighteen) years of age or older at the time of entry; and
- Who are resident in the Republic of South Africa at the time of entry.

3.2 Who May Not Enter

The following persons are not eligible to participate:

- Employees of Altron TMT (Pty) Ltd and/or any of its divisions, subsidiaries, affiliates, or associated companies;
- Directors, officers, agents, consultants, or contractors of Altron FinTech or any related Altron entity;

- Immediate family members (being spouses, life partners, parents, siblings, and children) of any person referred to in 3.2.1 or 3.2.2 above;
- Any marketing, advertising, or promotional agency engaged in connection with this Competition and their respective employees.

Altron FinTech reserves the right to verify the eligibility of any entrant or winner. If an entrant or winner is found to be ineligible, their entry will be disqualified and any prize forfeited.

4. HOW TO ENTER

4.1 Entry Requirements

To enter the Competition, participants must complete ALL of the following steps:

1. Record a short video (the Entry) demonstrating their hustle — showing how they make money, serve customers, or run their business — within or around 10 (ten) minutes;
2. Post the Entry on one or more of the following platforms: Facebook, Instagram, TikTok, LinkedIn, or X (formerly Twitter) or submit the Entry to our WhatsApp line on 067 418 5110;
3. Tag @AltronFinTech in the post;
4. Include the official campaign hashtag #TenMinKasiHustle in the post caption; and
5. Email the Entry (including a link to the social media post) to fintechcomms@altron.com with the subject line: "#TenMinKasiHustle Entry – [Full Name]".

An entry will only be considered valid and complete once all five steps above have been fulfilled.

4.2 Entry Limits

Each participant is limited to one (1) entry for the duration of the Competition, across all platforms combined. Multiple entries from the same person will result in all entries being disqualified.

4.3 Content Requirements

All entries must comply with the following:

- The Entry must be an original work created by the entrant;
- The Entry must not infringe the intellectual property, privacy, or other rights of any third party;
- The Entry must not contain music, images, or branded content owned by a third party without express written consent;
- The Entry must not contain content that is defamatory, offensive, harmful, threatening, abusive, hateful, obscene, pornographic, racially or ethnically offensive, illegal, or otherwise objectionable;
- The Entry must not promote competing products or services;
- The Entry must be in a video format compatible with standard social media platforms.

Altron FinTech reserves the right to reject any Entry that does not comply with these requirements and to disqualify the relevant entrant.

5. WINNER SELECTION

5.1 Two-Step Selection Process

The winner will be determined through a two-step process:

Step 1 – Internal Judging Panel (Top 3 Shortlist)

All valid entries will be assessed by an internal judging panel appointed by Altron FinTech (the Judging Panel). The Judging Panel will shortlist the top three (3) finalists based on the following weighted criteria:

- Authenticity (30%): The Entry reflects a real, relatable, and genuine kasi hustle;
- Creativity (25%): The Entry is original, engaging, and entertaining;
- Clarity (20%): The Entry clearly demonstrates the hustle and how value is created;
- Effort & Execution (15%): The Entry shows thought, storytelling, and effort (not production quality); and
- Campaign Alignment (10%): The Entry correctly uses #TenMinKasiHustle, tags @AltronFinTech, and aligns with the hustle smarter theme.

Step 2 – Public Voting

The three (3) shortlisted finalists' entries will be published on Altron FinTech's official social media platforms. The finalist who receives the highest overall engagement (likes, comments, and shares) on the official Altron FinTech posts will be declared the winner.

Important notes regarding public voting:

- Only engagement on official Altron FinTech posts will be counted;
- Any artificial, bought, or automated engagement (including bots or engagement pods) will result in immediate disqualification of the relevant finalist; and
- Altron FinTech reserves the right to moderate and verify engagement metrics prior to announcing the winner.

5.2 Judges' Decision

The decision of the Judging Panel in respect of Step 1 is final and binding. No correspondence will be entered into regarding the Step 1 decisions. The final winner determination is subject to the public voting outcome in Step 2, verified by Altron FinTech.

5.3 Winner Verification

The selected winner will be required to provide the following within 5 (five) business days of being contacted:

- A copy of a valid South African identity document (green ID book or smart ID card); and
- Proof of the social media account used for entry.

Failure to provide required verification documentation within the stipulated timeframe may result in disqualification and selection of an alternative winner.

6. PRIZE

6.1 Prize Description

There is one (1) prize available:

- One (1) x Altron FinTech NuCard pre-loaded with a value of R5,000 (Five Thousand Rand) (the Prize).

6.2 NuCard Terms

The Prize NuCard is subject to the following terms:

- The NuCard is a prepaid card usable at participating merchants and POS devices that accept the applicable card network;
- The NuCard is not redeemable for cash;
- The Prize is not transferable and may not be exchanged for any other prize or cash equivalent;
- The NuCard is subject to standard NuCard product terms and conditions, including applicable expiry periods and usage limits, which will be communicated to the winner upon prize fulfilment;
- The expiry period will align with standard Altron FinTech NuCard product rules (typically between 12 and 36 months from date of issue);
- Altron FinTech is not responsible for any loss, damage, or inconvenience arising from the use of the NuCard, including the NuCard being declined at any specific merchant or terminal; and
- Standard NuCard transaction limits apply.

6.3 Prize Fulfilment

The Prize will be fulfilled as follows:

- The Prize will be issued as a physical NuCard;
- The winner will be offered delivery via courier to a South African delivery address, or collection from Altron FinTech offices at: Altron Building, Cnr Ring Road East & Voortrekker Road, New Market, Alberton, 1450, Gauteng;
- The Prize will be issued within 30 (thirty) business days after the winner has been verified and has provided valid identification; and
- Altron FinTech will bear the cost of standard courier delivery within South Africa.

6.4 Prize Disclaimer

Only one Prize is available. Altron FinTech reserves the right to substitute the Prize with a prize of equal or greater value if circumstances require. The winner is responsible for any tax implications arising from winning the Prize.

7. WINNER ANNOUNCEMENT

The winner will be announced on or before 31 July 2026 via:

- Altron FinTech's official social media platforms; and
- Direct notification to the winner via the contact details provided in the email submission.

The winner's name and social media handle may be published on Altron FinTech's official platforms. By entering, participants consent to such publication.

8. DISQUALIFICATION, FRAUD, AND ABUSE

Altron FinTech reserves the right to disqualify any entrant, at any stage of the Competition, who:

- Provides false, misleading, or incomplete information in connection with their entry;
- Submits more than one (1) entry;
- Tampers with the entry or voting process;
- Uses or attempts to use artificial, automated, or purchased engagement;
- Submits content that does not comply with the entry requirements in clause 4;
- Is found to be ineligible in terms of clause 3;
- Engages in any fraudulent, deceptive, or dishonest conduct in connection with the Competition;
- Acts in a manner inconsistent with these T&Cs or that could bring Altron FinTech into disrepute; or
- Fails to provide valid verification documentation within the required timeframe.

Where a Prize has already been awarded to a disqualified winner, Altron FinTech reserves the right to reclaim such prize or its cash equivalent.

9. PROTECTION OF PERSONAL INFORMATION (POPIA)

9.1 Data Collected

By entering, participants consent to Altron FinTech collecting and processing the following personal information:

- Full name and surname;
- Contact telephone number;
- Email address;
- Social media handle(s) used for entry; and
- South African identity number (for winner verification and prize fulfilment only).

9.2 Purpose of Processing

Personal information collected will be used for:

- Administration of the Competition;
- Verification of eligibility and identity;
- Prize fulfilment;
- Communication with entrants and the winner; and
- Compliance with applicable legal and regulatory obligations.

9.3 Data Handling and Retention

Altron FinTech will handle all personal information in accordance with the Protection of Personal Information Act, 4 of 2013 (POPIA) and its privacy policy. Personal information will not be shared with third parties except where necessary for prize fulfilment (e.g., courier services) or as required by law.

Personal information will be retained for no longer than 12 (twelve) months after conclusion of the Competition, unless a longer retention period is required by law.

9.4 Rights of Data Subjects

Participants have the right to access, correct, and request deletion of their personal information, subject to applicable law. Requests may be directed to fintechcomms@altron.com.

10. INTELLECTUAL PROPERTY AND CONTENT RIGHTS

10.1 Entrant's Representations

By submitting an Entry, each participant represents and warrants that:

- The Entry is their own original work;
- They are the sole owner of all intellectual property rights in and to the Entry;
- The Entry does not infringe the intellectual property or other rights of any third party; and
- They have obtained all necessary consents, licences, and permissions in respect of any third-party content featured in the Entry.

10.2 Licence Granted to Altron FinTech

By submitting an Entry, each participant grants Altron FinTech a non-exclusive, royalty-free, worldwide, irrevocable, and perpetual licence to:

- Publish, display, reproduce, edit, adapt, translate, and share the Entry;
- Use the Entry in current and future marketing campaigns, promotional materials, digital platforms, and social media channels; and
- Attribute the Entry to the entrant or publish without individual attribution, as determined by Altron FinTech.

No additional compensation will be payable to any entrant for the use of their Entry in terms of this clause.

10.3 Ownership

Participants retain ownership of the intellectual property in their submitted Entries, subject to the licence granted above. Participation does not constitute an assignment of any intellectual property rights to Altron FinTech.

11. SOCIAL MEDIA PLATFORM DISCLAIMER

The Competition is promoted via social media platforms including Facebook, Instagram, TikTok, LinkedIn, and X (formerly Twitter). These platforms are products of their respective owners, including Meta Platforms, Inc. (Facebook and Instagram), ByteDance Ltd (TikTok), LinkedIn Corporation, and X Corp.

Participants acknowledge and agree that:

- The Competition is in no way sponsored, endorsed, administered, or associated with any social media platform;
- Each social media platform is released from any and all liability in connection with the Competition;

- Participants must comply with the applicable terms of service of any platform used to enter;
- Altron FinTech is not responsible for any actions taken by any social media platform in respect of an entrant's account or content; and
- Social media platforms are not obligated to provide any assistance in connection with the Competition.

12. INDEMNITY AND LIMITATION OF LIABILITY

12.1 Indemnity by Participants

Each participant indemnifies and holds harmless Altron FinTech, its holding company, subsidiaries, affiliates, directors, officers, employees, and agents from and against any loss, damage, cost, claim, or liability arising from or in connection with:

- The participant's entry into the Competition;
- Any breach of these T&Cs by the participant;
- Any infringement of third-party rights arising from the participant's submitted Entry; or
- Any inaccuracy or misrepresentation in the information provided by the participant.

12.2 Limitation of Liability

To the maximum extent permitted by applicable law, Altron FinTech shall not be liable for:

- Any loss or damage to entries or personal information during transmission or due to technical failure;
- Any failure or disruption of any social media platform affecting participation;
- Any loss, damage, injury, or disappointment suffered by any participant in connection with the Competition; or
- Any loss or damage arising from the use of the NuCard Prize, including declined transactions or merchant non-acceptance.

Nothing in these T&Cs shall be interpreted as excluding or limiting liability in a manner contrary to the Consumer Protection Act, 68 of 2008 (CPA) or any other applicable mandatory legislation.

13. GOVERNING LAW AND DISPUTE RESOLUTION

These T&Cs and the Competition are governed by and construed in accordance with the laws of the Republic of South Africa.

In the event of any dispute, the parties shall endeavour to resolve it amicably through good faith negotiation. If the dispute cannot be resolved within 30 (thirty) days of written notice, either party may refer the matter to the jurisdiction of the South Gauteng High Court, Johannesburg.

The Judging Panel's decisions in respect of winner selection are final and binding, and no correspondence relating thereto will be entered into.

14. CONSUMER PROTECTION ACT COMPLIANCE

This Competition is subject to the Consumer Protection Act, 68 of 2008 (CPA), as amended. In the event of any conflict between these T&Cs and the CPA or any other applicable law, the CPA or such other applicable law shall prevail.

This Competition is a skill-based competition and does not constitute a lottery or game of chance. Winner selection is based on merit and public engagement, not on a random draw.

15. FINANCIAL SERVICES AND NUCARD DISCLAIMER

The NuCard Prize is a prepaid card product issued by Altron FinTech, subject to Altron FinTech's standard NuCard product terms and conditions, as updated from time to time, which will be provided to the winner upon prize fulfilment.

The NuCard is not a credit product, investment product, or savings account. No interest or return will accrue on the pre-loaded amount.

Altron FinTech is a registered payment services provider. This Competition does not constitute the provision of financial advice, and no financial advice is given or implied.

To the extent that any Visa Card and/or Mastercard Merchant Terms and Conditions for South Africa are applicable to the NuCard Prize, those terms shall govern in the event of any conflict with these T&Cs.

16. GENERAL TERMS

Altron FinTech reserves the right to amend, suspend, or cancel the Competition at any time without prior notice, including in instances of fraud, abuse, technical failure, or circumstances beyond Altron FinTech's reasonable control.

These T&Cs constitute the entire agreement between Altron FinTech and participants in respect of the Competition and supersede any prior representations, agreements, or understandings.

If any provision of these T&Cs is found to be unlawful, void, or unenforceable, that provision will be deemed severable and will not affect the validity or enforceability of the remaining provisions.

Altron FinTech is not responsible for any technical failures, errors, or disruptions affecting the submission or receipt of entries.

17. CONTACT INFORMATION

For any queries, concerns, or complaints relating to the Competition:

- Email: fintechcomms@altron.com
- Physical Address: Altron Building, Cnr Ring Road East & Voortrekker Road, New Market, Alberton, 1450, Gauteng
- Postal Address: PO Box 192, Alberton, 1450, South Africa

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