



MONTHLY DRAW

TERMS AND CONDITIONS

1. This monthly draw is organised by the Culture of Life Apostolate located at: Wilgespruit, Roodepoort, Gauteng, South Africa, (hereafter also referred to as the “Promoter”).
2. All participants opting into the monthly draw participation, through completing a debit order application, agree to be bound by these ‘Monthly draw Rules’, which will be interpreted by the Promoter or its appointed agents in its sole, absolute and unfettered discretion and whose decision regarding any dispute will, subject to any consumer rights under the Consumer Protection Act, be final and binding.
3. These rules may be amended by reasonable notification at any time and will be interpreted by the Culture of Life Apostolate’s team only. Submitting contact details in the debit order submission, and thereby opting into the monthly draw, constitutes acceptance of these rules.
4. The Promoter reserves the right to amend, modify, change, postpone, suspend or cancel this monthly draw and any prizes (which have not yet been subject to a draw), or any aspect thereof, without notice at any time, and for any reason which the Promoter reasonably deems necessary.
5. The type, format, nature, and quantity of the prize(s) is at the Promoter’s discretion and could vary from month-to-month. The Promoter reserves the right to substitute prize(s) with any other prize(s).
6. The Promoter, or any other party associated with the Culture of Life Apostolate monthly draw, their associates, agents, contractors and any personnel involved in the Culture of Life Apostolate or the monthly draw, shall not be liable for any costs incurred by participants or winners for participation in the monthly draw or in claiming the prize.

DIVINE MERCY HOME FOR PREGNANT WOMEN

BANK DETAILS:

Culture of Life Apostolate: Bank: Standard Bank: Account Type: Cheque Account
Branch Code: 051001 Cradlestone; Account Number: 560074875



7. The following categories of persons are deemed to be 'Disqualified Persons' and are not eligible for participation:
 - a. any employee, director, member, partner, agent or consultant or any person directly or indirectly who controls or is controlled by the Promoter and / or
 - b. immediate family members of any employee, director, member, partner, agent or consultant of or person indirectly or directly in control of, or controlled by, the Promoter and / or
 - c. the Promoter's marketing agencies, advisers, dealers and suppliers and
8. There is one prize per month ("the Prize") to the value of 10% of the total debit orders received that month.
9. To stand a chance of winning the Prize, participants must successfully commit to a monthly debit order of a minimum of R100 per month.
10. The participant will receive a debit order confirmation and will automatically be included in our Monthly Draw for as long as their debit order is active and qualify for the following entries
1 entry for R100, 3 entries for R200, 8 entries for R300, or R30 for each entry greater than R300 contributed.

To complete the debit order form the participant must do the following:

- a. Web Link
 - Access your internet browser
 - Type in www.cultureoflife.co.za
 - Select 'How You Can Help' on the website menu bar
 - Click button on the culture of life website that says "Debit Order Application" and follow the instructions, OR
 - Type www.cultureoflife.co.za/#howyoucanhelp
 - Click button on the culture of life website that says "Debit Order Application" and follow the instructions.

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11. Participants may enter the monthly draw as many times as they wish provided that every entry will be in respect of the debit order amount committed to that month.
 12. The monthly draw is open to all eligible debit order participants, who are permanent residents and citizens of South Africa and are over the age of 18 years. This monthly draw is not available to the directors, members, partners, promotional and advertising agents, merchandisers, employees or consultants of the Culture of Life Apostolate, their agencies and their immediate family members.
 13. Draws will take place monthly, on the fourth day of the following month, thereby allowing for debit order completion and submission within 72 hours after debit order due date. Should the fourth day of the new month fall either on a Saturday, Sunday or Public Holiday in the Republic of South Africa, then such draw shall take place on the next succeeding day which is not a Saturday, Sunday or Public Holiday.
 14. The winner of the monthly prize will be selected by way of a random selection draw, and the Culture of Life Apostolate team will notify the monthly winner either telephonically or by way of e-mail. Contact will be made using the participant's details as provided by him / her in their debit order submission. If, however, the winner cannot be reached after 3 (three) contact attempts have been made during normal business hours within a period of 72 (seventy-two) hours, for any reason whatsoever, the prize will be forfeited, and another winner will be selected in accordance with the Monthly draw Rules at the sole and absolute discretion of the Promoter.
 15. The monthly winner must be able to identify themselves in a manner determined by the Promoter, as the participant in the debit order. In support of this, the Promoter may require the winner to complete and submit an information disclosure agreement and indemnification to enable the Promoter to ensure compliance with these monthly draw rules and the Consumer Protection Act 68 of 2008. Should any winner refuse or be unable to comply with this disclosure request, for any reason whatsoever, such winner will be deemed to have rejected the prize and it shall revert to the Promoter.
 16. The Promoter reserves the right to withhold a prize until it is satisfied that the claim by the winner is valid. The Promoter may refuse to award the monthly prize if these 'Monthly Draw Rules' have not been adhered to or if it detects any irregularities or fraudulent practices.
 17. Winner(s) will be advised on arrangements in respect of delivery / collection / claiming of their prize, at the point at which they are informed that they are a winner.
 18. The monthly prize cannot be transferred, changed, negotiated or exchanged.
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19. The Culture of Life Apostolate team reserves the right, at any time, to verify the validity of entries and to disqualify any participant who is in breach of the rules. Failure by the Culture of Life Apostolate team to enforce any of its rights, at any stage, does not constitute a waiver of those rights.
20. The Culture of Life Apostolate's team decision regarding all matters relating to the monthly draw will be final and binding and no correspondence will be entered into.
21. All participants and the winners agree to make available to the Promoter their personal information (necessary for the purposes of the debit order and this monthly draw) and agree that the Promoter may process such personal information in this regard. The Culture of Life Apostolate's 'Privacy Policy' should be referenced in order to understand how personal information is collected, stored, and protected.
22. By entering into the monthly draws, you acknowledge that we may publish your name on Social Media channels, or on the Culture of Life Apostolate's website and/or in the Culture of Life Apostolates Newsletter if you are a prize winner.
23. The Promoter may require that the winners, and/or their partners, be personally identified, photographed and the photographs published in printed media, or to appear on radio and / or television when accepting their prize and / or after having received their prize. The winners and / or their partners can decline the publication of their identity, images and participation in the Promoter's marketing material in so far as it relates to this monthly draw.
24. The Promoter is not liable for any guarantees or warranties associated with the monthly prize or use of the monthly prize. All risks and ownership of the prize shall pass to the winner on transfer / delivery / collection thereof and hence all the Promoter's, or any other person's or parties associated with the debit order and monthly draw, obligations regarding the debit order as well as regarding the prize, shall be terminated.
25. All eligible participants and the winners, as the case may be, hereby indemnify the Culture of Life Apostolate team, the Promoter, its advertising agencies, advisers, nominated agents, suppliers, and affiliates against any and all claims of any nature whatsoever arising out of and / or from their participation in any way howsoever in this monthly draw; including, as a result of any act or omission, whether as a result of negligence, misrepresentation, misconduct or otherwise on the part of the Promoter and / or use of the prize.

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26. If required by the Minister for Trade and Industry, the Lotteries Board or for any other reason whatsoever, the Culture of Life Apostolate team will be entitled to terminate the monthly draws immediately without notice to entrants. In such an event, all entrants and / or winners hereby waive any rights which they may have against the Promoter.
27. Neither the Promoter nor any other person or party associated with the debit order and monthly draw, shall be responsible for any loss or misdirected entries, including entries that were not received, due to any failure of hardware, software, or other computer or technical systems.
28. Should a participant have entered this monthly draw, and no longer wishes to be included in the monthly draw, they can opt-out of the monthly draw by contacting admin@cultureoflife.co.za .
29. A copy of these 'Monthly draw Rules' and the Culture of Life Apostolates Privacy Policy' can be obtained by contacting admin@cultureoflife.co.za.
30. All queries in connection with this monthly draw should be directed to the Culture of Life Monthly Draw Team by contacting admin@cultureoflife.co.za.

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