



**1 The promoter**

Nedbank Limited, registration number 1951/000009/06 (**we, us, our**), runs this competition. We reserve the right to make it available to a closed target group.

**2 Competition period**

The competition starts on 1 July and ends on 31 August 2025 (**competition period**).

**3 Who can and cannot participate in the competition**

3.1 A participant (**you, your**) must:

- 3.1.1 be between 18 and 26 years old;
- 3.1.2 have a South African ID;
- 3.1.3 have one of the following qualifying Nedbank accounts: a MiGoals, MiGoals Plus, MiGoals Premium, Unlocked.me, Pay-as-you-use, Savvy Plus, Savvy Bundle, Private Clients or Private Wealth Accounts; and
- 3.1.4 ensure that the account is in good standing, which means that it may not be in arrears or have been handed over for legal collection.

3.2 Our employees (including temporary and contract employees), associated companies, agents, contractors, and sponsors may not participate in the competition.

**4 How to enter**

4.1 To stand a chance to win the prize, you must do the following during the competition period:

4.1.1 Visit the YouthX website at

<https://lifestyle.unlocked.me/potential/youthx/youthxawards> and do the following:

- 4.1.1.1 Read and accept the terms and conditions.
- 4.1.1.2 Ensure you understand and accept the acknowledgements and disclaimers about intellectual property.
- 4.1.2 Give your entry a title and tell us how YouthX can help you unlock your potential.
- 4.1.3 If you have worked with someone else or a group of people, give them credit. Otherwise, indicate that you have worked alone.
- 4.1.4 Give the judges a summary of what your entry is about (not more than 350 words).
- 4.1.4.1 Unpack and demonstrate your entry by using sketches, prototypes or any other examples to explain it.
- 4.1.5 Upload your work.
- 4.1.6 Upload proof of your qualifying Nedbank account.

**5 The prize**

Participants stand a chance to win the following prizes:

**5.1 First place**

- R200 000 in cash, paid into their qualifying Nedbank account.
- Access to a Nedbank financial adviser.
- Participation in a mentorship programme through the Nedbank Enterprise Team.
- Financial literacy training and resources through Nedbank.
- An exclusive tailor-made business experience, curated by Nedbank, worth R130 000.



**5.2 Second place**

- R110 000 in cash, paid into their qualifying Nedbank account.
- Access to a Nedbank financial adviser.
- Participation in a mentorship programme through the Nedbank Enterprise Team.
- Financial literacy training and resources through Nedbank.

**5.3 Third place**

- R65 000 in cash, paid into their qualifying Nedbank account.
- Access to a Nedbank financial adviser.
- Participation in a mentorship programme through the Nedbank Enterprise Team.
- Financial literacy training and resources through Nedbank.

**5.4 Fourth to 10th place:**

- R35 000 in cash, paid into their qualifying account.
- Participation in a Mentorship Programme through the Nedbank Enterprise Team.
- Financial literacy training and resources through Nedbank.

**6 Selection of the winners**

- 6.1 An appointed panel of 5 judges will adjudicate the submissions.
- 6.2 Independent auditors will ensure that the process is fair and accurate.

**6.3 Selection dates**

- 6.3.1 1 – 5 September 2025: The top 50 entries will be selected.
- 6.3.2 6 – 10 September 2025: The top 10 entries will be selected.
- 6.3.3 22 September 2025: The top 10 participants will pitch their entries to the judges in person at Nedbank 135 Rivonia Campus, 135 Rivonia Road, Sandown, Sandton.
- 6.3.4 4 October 2025: The winners will be announced at Constitution Hill.

**6.4 If you win, the following applies:**

- 6.4.2 You will receive the prize only once we have verified and confirmed your details, including your compliance with these terms and conditions.
- 6.4.3 We will call you on the cellphone number that we have on record for you within 10 business days after the winners have been announced.
- 6.4.4 If you have won the first prize, we will contact you to make arrangements regarding fulfilment and delivery of the tailor-made business experience curated by Nedbank.
- 6.4.5 The prize money will be paid into your qualifying account provided in 4.1.6 above via an electronic funds transfer within 30 business days after the winners have been announced.
- 6.4.6 We will not be responsible for any technical failures affecting your participation in the competition or if your entry has been left out from participation.
- 6.4.7 If a dispute arises, the decision of the judges will be final and binding on all aspects of the competition, and we will not discuss the matter further.
- 6.4.8 All costs or expenses relating to the prize that have not been mentioned here are excluded.
- 6.4.9 We will not be responsible for any delays in your taking up the prize.
- 6.4.10 We will not be responsible for any additional conditions that third parties impose.
- 6.4.11 We will give the prize directly to you and not to anyone else.
- 6.4.12 We will not be liable for delays or failure to deliver any part of the prize resulting from acts beyond our reasonable control. We will let you know as soon as reasonably possible if your prize is affected in this way.



6.4.13 We reserve the right to replace the prize at any time with another of similar commercial value.

## **7 General**

- 7.1 All the information about the competition, including information that is published on any competition material, is part of these terms and conditions.
- 7.2 By entering the competition, you agree to be bound by these terms and conditions.
- 7.3 These terms and conditions are available on our website at <https://lifestyle.unlocked.me/potential/youthx/youthxawards> throughout the competition period.
- 7.4 If you win, we may ask you to consent in writing to endorsing, promoting and advertising any of our services, without payment. If you decline our request, you will still receive the prize.
- 7.5 By entering the competition, you acknowledge that your personal information needed for this competition will be shared with us and our agents, but only to the extent necessary for the competition. Your personal information will be used in line with South African consumer and data protection laws.
- 7.6 We may extend, shorten or cancel the competition immediately and without notifying you if it is permitted by law, if we must do so by law, or for reasons beyond our control. If this happens, you will give up any rights that you may have in terms of this competition and you will have no recourse against us or our agents, contractors or sponsors as a result of the extension, shortening or cancellation.
- 7.7 We or our directors, employees, agents or suppliers will not be responsible for any direct or indirect loss or damage resulting from your participation in the competition, or for any accident, injury, harm, damages, costs or death that you or any other person who participates in the prize sustains at any point during the fulfilment of the prize.

## **8 More information**

For more information about the competition, visit our website at <https://lifestyle.unlocked.me/potential/youthx/youthxawards>