

MIWAY TO MONEY TURN TERMS AND CONDITIONS

Introduction

- Participation in this Competition is governed by these terms and conditions (the “Rules”).
- You, as the Participant, are encouraged to review the Rules before entering into the Competition and acknowledge that you have been given an appropriate opportunity to do so.
- This Competition is operated by Miway Insurance Limited.
- Your participation in the Competition constitutes acceptance of these Rules, and you agree to abide by these Rules.

By participating in this Competition, Participants agree to the rules set out below.

Eligibility

- This Competition’s participation is limited to:
 - People who are legal residents of the Republic of South Africa
 - Persons above the age of 18 years.
- Participants may NOT enter the Competition more than once over the promotional period. Only one prize per household and per person will be permitted.
- The Competition is not open to Miway Insurance, Miway Life, Miway Blink employees, as well as their immediate family or cohabiting partners. Also excluded from participation are the staff and relatives of any person acting on behalf of Miway in respect of the Competition.
- Existing customers are excluded from entering unless they are obtaining a comparative quote for a new asset. i.e. vehicle content or vehicle cover that is not on the existing policy.
- A Participant will not be able to participate in this Competition if they have won a prize on Primedia (947, KFM) and MediaMark (East Coast Radio and Jacaranda) within the past 90 days, whether on-air, online or via these radio stations’ social media platforms.
- Participants must be in possession of the car they wish to insure to be eligible for the competition.

Promotional Period

- The Competition shall commence on 21 July 2025 at 00:00:01am and will end on 15th August 2025 at 23:59:59pm (“Promotional Period”). No entries received after 15th August 2025 at 23:59:59pm.

Primedia (947 and KFM), MediaMark (East Coast Radio and Jacaranda) Claiming your prize

- Participants will be entered into random draws that will be held daily.

- The prize is not negotiable and not transferable.
- When a potential prize winner is identified, they will receive a telephone call from a representative of the participating radio station. During the call, the potential winner may be required to answer questions regarding their eligibility and may also be asked to submit certain documents to the radio station that contacted them.
- Prize delivery will take place within 60 working days from the date the required documentation is received.
- Primedia (947 and KFM) and MediaMark (East Coast Radio and Jacaranda), as well as Miway, will not be held responsible for any charges or costs incurred while participating in this Competition. Primedia (947 and KFM), MediaMark (East Coast Radio and Jacaranda), and Miway will not be held liable for entries not received for any reason and are not responsible for any network connectivity or hardware issues experienced while participating.
- A Participant will not be eligible to enter this competition if they have won a prize on Primedia (947 and KFM), MediaMark (East Coast Radio and Jacaranda), within the past 90 days, whether on-air, online or via the radio stations' social media platforms.
- If a representative from the participating radio stations is unable to reach any of the potential prize winners after 3 attempts made within the promotional period, on the day the draw is being made or no answer, such a potential winner will be disqualified. If a representative from the participating radio stations is unable to contact a potential prize winner after three call attempts made on the day of the draw during the promotional period, the potential winner will be disqualified.

How to Enter

To be eligible to win a share of the R1.2 million across the 4 radio stations, participants must follow the steps below:

1. Listen to one of the participating radio stations on their respective morning and afternoon shows. Participating radio stations include: Primedia (947, KFM) and MediaMark (East Coast Radio and Jacaranda).
2. Go to the radio station website and register for the competition.
3. You may be required to get a Miway Car Insurance quote as part of your entry.
4. If you have already received a Miway obligation-free car insurance quote, it must have been issued within the last 30 days before and during the competition period.

1. Primedia (947 and KFM) Mechanism

WhatsApp "Miway" to 061 4 947 947 (for 947) and WhatsApp "Miway" to 079 051 9959 (for KFM)

- Entrants who WhatsApp these numbers will be considered for a live call during the show. Submit your details via the competition form on the 947and KFM campaign



landing pages:

- This form may be shared via the radio station's digital platforms or social media channels.
- It is used to collect entries from listeners who have received a Miway car insurance quote and want to participate in the competition.

2. SMS "Miway" to 44430

- Participants who own a vehicle(s) can SMS 'Miway' to 44430 to receive a Miway obligation-free car insurance quote, which must be obtained within 30 days before the promotional period begins.
- Eligible Participants will automatically be entered into the Competition.
- Participants may be randomly selected to take part in a game show on one of the participating radio stations listed above

Competition Mechanics

The selected Participant will need to recall directions as per an audio track and answer the specific question that the DJ asks regarding which way to turn.

The Prizes

- Participants in this Competition stand a chance to WIN a share of R1.2 million in cash over the selected radio stations during the promotional period.
- The participants who are randomly chosen to participate in the game shows will stand a chance to win R1 000 for getting an obligation-free vehicle insurance quote with Miway.
- The Participant also stands a chance to participate in the Miway Money Turn competition to win up to R7,000.00 (morning and afternoon) on one of the participating radio stations.

Data Protection, Promotional Material and Marketing Activities

- Any personal information collected in connection with this Competition will be used solely for administering the Competition.
- Miway and the participating radio stations will safely store all participants' information in its database, which is confidential and will be treated in accordance with the Protection of Personal Information Act.
- Miway's representatives may require the winners (at no fee) to be identified, photographed and for such photographs or related articles to be published in print media, or to appear on radio, television, Miway's social media platforms, and/or website when accepting or after receiving their prizes.
- The winners may be required to sign a letter of consent granting Miway and the respective broadcaster's permission to announce their names on the relevant platforms.

- The winners have a right to decline the invitation to use their image in marketing material or to participate in any marketing activity.

General

- The purchase of a policy is not necessary to enter the competition.
- The judges' decision is final, and no correspondence will be entered into.
- Miway and its broadcasters may require the winner to complete and submit an information disclosure agreement to enable the Miway representative to ensure compliance with these Rules.
- By entering, a participant acknowledges that personal information about the participant will be shared with Miway's representatives and their agents to the extent necessary to conduct the Competition and for prizes to be delivered to prize winners.
- The promotional period is between 14th July 2025. The competition commences on 21st July to 15th August 2025.
- The participants are required to supply true and complete information.
- Primedia (947 and KFM) and MediaMark (East Coast Radio and Jacaranda), and Miway will not be held liable for entries not received for any reason whatsoever and will not be responsible for network connectivity or hardware issues experienced while participating.
- The prize is not transferable, and no substitution of prizes will be permitted. The prize will not be handed/awarded to a third party, but only to the verified prize winner.
- Miway reserves the right to remove any entries if seen as spam, derogatory, offensive or obscene or if Participants behave in a manner outside the fair spirit of the competition. Follow us on our social media platforms to stay up to date with the competition.

Instagram- [@miwayinsurance](https://www.instagram.com/miwayinsurance)

Facebook- [@Miway](https://www.facebook.com/Miway)

X- [@miwayinsurance](https://twitter.com/miwayinsurance)

TikTok – [@miwayinsurance](https://www.tiktok.com/@miwayinsurance)

