

Sasfin Wealth - Cristal Challenge 2025 – Terms and Conditions

Sasfin Wealth Cristal Challenge is a stock pick challenge where entrants pick the 5 JSE shares they believe will perform well throughout the duration of the challenge.

Duration of the challenge:

1. The challenge will run from the 1st of February 2025 – 31st of October 2025

Who may enter the challenge:

2. The challenge is open to anyone over the age of 18 years.

How to enter the challenge:

3. Each participant must select five shares currently listed on the Johannesburg Stock Exchange. Click [here](#) to find the list of companies.
4. Participants should click [here](#) and complete the registration form, where they will indicate their 5 selected shares. This link will be shared with prospective participants via email, Sasfin's social media channels (LinkedIn & Twitter), the Sasfin Wealth Content Hub and David Shapiro's LinkedIn page.
5. This link will be shared with prospective participants from the 12th of January 2024. Entries will close on the 31st of January 2024.

How many times can a participant enter:

6. Each participant can only enter once.

Categories of the challenge:

7. There will be 3 categories in this challenge:

7.1 Student: Participant between the ages of 18 -21 who is currently a student at a tertiary education provider in South Africa

7.2 Non-Professional: Anyone who is older than 21 and who is not working as an investment professional.

7.3 Professional: Anyone older than 21 who works as an investment professional.

Prizes:

8. Prizes for the Sasfin Wealth Cristal Challenge are generously provided by sponsors and may vary depending on the contributions and offerings from these sponsors. The specific nature, value, and number of prizes will be determined and announced closer to the conclusion of the competition.

8.1 To qualify for receiving the **Sasfin Wealth prize**, participants are required to open a Sasfin Wealth Investment Platform (SWIP) account prior to the awards ceremony, which will be held at the end of the competition. This requirement applies only to the Sasfin Wealth prize, and all other prizes sponsored by external contributors will be issued directly without the need for a SWIP account. Failure to open a SWIP account for the Sasfin Wealth prize within the specified time frame may result in forfeiture of that specific prize.

Requirements participant must meet to use the prize:

9. Student must provide Sasfin Wealth with proof of their registration at a tertiary institution for the year in which they would like to claim the prize.
10. Student must be older than 18 years to claim the prize.

How will winners be notified:

11. All winners will be announced at the annual prize giving event and directly by Sasfin Wealth after the event.

What happens if the winners cannot be contacted or is not able to take up the prize:

12. If Sasfin Wealth or a third-party supplier is unable to contact a winner within 72 hours or if the winner does not claim the prize within 30 days of notification, the winner will forfeit the prize and Sasfin Wealth reserves the right to re-draw a new winner under the same conditions.

General

13. Your entry into the competition and/or your acceptance of a prize (in the event that you win a prize) constitutes your binding acceptance of the terms and conditions.
14. If you use a mobile phone for entry into the competition, the telephone calls/text messages/ data usage will be charged at the prevailing rates, which may vary from time to time. "Free" minutes under a cell-phone contract do not apply.
15. It is your responsibility to ensure that your entry is received by Sasfin Wealth prior to the closure of the competition. Any entries which are not received by Sasfin Wealth prior to the closure of the competition will not be eligible to participate, regardless of the reason for the late entry. Sasfin Wealth and its affiliates are not responsible for any entries which are not received by Sasfin Wealth, whether timeously or at all, regardless of the cause thereof. Without limitation, Sasfin Wealth and its affiliates are not responsible for any problems or technical malfunction of any telephone network or lines, computer on-line systems, servers, or providers, computer hardware or software failure or malfunction, traffic congestion (whether physical, or on the Internet, telephone lines or at any service provider, web site or other device or medium), or any combination thereof, or any other technical or other problems.
16. Sasfin Wealth and our affiliates are not responsible for any injury or damage to your or any other person's computer, mobile telephone or other device used by you to enter into or obtain any materials related to the competition.
17. It is your responsibility to ensure that any information which you provide to Sasfin Wealth with this competition prove to be invalid, inaccurate, and false or misleading, your entry shall be disregarded.
18. Sasfin Wealth does not make any representations or give any warranties, whether expressly or implicitly, as to a prize, and in particular, but without limitation, make no representations and give no warranty that –
 - 18.1 your entry or participation in the competition will necessarily result in you winning a prize; or
 - 18.2 a prize, or any aspect thereof, will meet your, requirements, preferences, standards or expectations.
19. Sasfin Wealth and its affiliates will not be responsible for any harm, damage, loss or claim relating to the provision of any element of a prize or any changes to a prize that may be made at any time.
20. Prizes are not transferable and may not be deferred, changed or exchanged for any other item.
21. Sasfin Wealth may invite you to be present when the prize winners are announced, to participate in any of our marketing activities, to appear in person in the electronic media and/or the print

- media, and/or to endorse, promote or advertise any of our goods or services, for which no fee, royalty or other compensation will be payable. You may decline such an invitation.
22. Sasfin Wealth and our third-party suppliers, as the case may be, reserve the right to vary, postpone, suspend, or cancel the competition and any prizes, or any aspect thereof, without notice at any time, for any reason which we deem necessary. In the event of such variation, postponement, suspension or cancellation, you agree to waive any rights, interests and expectations that you may have in terms of this competition and acknowledge that you will have no recourse against us, our affiliates and third-party suppliers.
 23. You agree that your participation in the competition, and your acceptance and/or use of a prize, or any aspect thereof, is at your own risk.
 24. Sasfin Wealth and its affiliates will not be responsible, and disclaim all liability, for any loss, liability, injury, expense or damage (whether direct, indirect, incidental, punitive or consequential) of any nature, whether arising from negligence or any other cause, which is suffered by your participation in the competition or the acceptance and/or use by you, or your partner (if applicable), of any prize, or by any action taken by us or any of our affiliates in accordance with the terms and conditions.
 25. You, and in the event of your death, your family, dependents, heirs, assignees or any other beneficiaries of your estate, indemnify and hold us and our affiliates harmless against any claim by you, or your partner (if applicable), (whether direct, indirect, incidental, punitive or consequential) of any nature, whether arising from negligence or any other cause, relating to any injury, loss, liability, expense and/or damage which you may suffer, howsoever arising, in relation to your entry into this competition and/or acceptance and/or use by you of a prize.
 26. You acknowledge that the acceptance and use of a prize is subject to the proviso that –
 - 26.1 you will take full responsibility for your partner;
 - 26.2 you indemnify and hold us and our affiliates harmless against any claim by your partner or any third party in the event that your partner suffers any loss or damage pursuant to your partner's acceptance and/or use of a prize;
 - any minor will be accompanied by a parent or legal guardian.
 27. By entering this competition, participants agree to receive marketing and/or promotional material from Sasfin Wealth and/or any of their associated or affiliated companies via direct marketing including electronic communications. No contestant or winner of this competition is in any way obliged to enter into a contract of insurance with Sasfin Wealth and/or a contract with any of their associated or affiliated companies.
 28. For purposes hereof, "affiliate" means Sasfin Wealth partners, co-promoters and sponsors of this competition, our subsidiaries, our and their subsidiaries and respective holding companies, the subsidiaries of their holding companies, and our and their directors, officers, employees, agents and representatives.
 29. These terms and conditions will be construed, interpreted, and enforced in accordance with the laws of contract and dispute resolution in the Republic of South Africa
 30. Sasfin Wealth and the judges' decision on any matter concerning the competition and/or arising out of these terms and conditions is final and binding on you, and no correspondence will be entered into.