



DON'T *live life* **WITHOUT IT™**

TERMS & CONDITIONS

1. The competition runs from 25 November - 24 December 2021.
2. The competition is presented by Payflex and American Express.
3. The prize includes: 2 x R25 000 grand prizes.
4. To enter, users must simply shop using Payflex and their American Express Card, between 25 November and 24 December 2021.
5. Each successful transaction is equal to one automatic entry.
6. First time Payflex shoppers will receive R250 cash back on their American Express card.
7. Cash back is limited to the first 1800 cardmembers.
8. Winners will be determined randomly by means of an electronic system.
9. Draws will take place and winners announced on 05 January 2022.
10. Prize winners will be contacted by email or telephonically. If a winner is not reached, the prize will be forfeited and reallocated to a new winner.
11. Winners are not obligated to accept the prize and are able opt out of the competition, should they wish to do so.
12. To opt out of the competition, simply email "AMEX OPT OUT" to marketing@payflex.co.za