



Terms and Conditions: Win on Repeat

1. Promoter

This campaign is conducted and promoted by Old Mutual Rewards in partnership with OM Bank.

2. Campaign Period

- 2.1. The campaign runs from 00:00 SAST 23 March 2026 to 23:59 SAST 27 September 2026.
- 2.2. Monthly draws will be held after each month-end for 6 months, with winners contacted by the 20th of the following month, or as soon as possible thereafter.
- 2.3. The Grand Prize draw will be held in October 2026, after the final monthly draw has taken place.

3. To be Eligible to participate in this promotional competition participants must:

- 3.1. Be 18 years or older.
- 3.2. Be a South African citizen or permanent resident.
- 3.3. Hold a valid South African ID or Passport.
- 3.4. Be an Old Mutual Life Assurance Company (South Africa) (OMLACSA) customer with an active qualifying policy
- 3.5. Be an OM Bank customer with an active OM Bank account;
- 3.6. Be an active Old Mutual Rewards member.

4. To qualify for the monthly draw

- 4.1. Each of the six monthly draws offers 16 randomly selected winners a share of R12 500 in prizes,
 - 4.1.1. One winner of R2 500 (Two thousand five hundred rands only) in Old Mutual Rewards points.
 - 4.1.2. Five winners of R1 000 (One thousand rands only) in Old Mutual Rewards points.
 - 4.1.3. Ten winners of R500 (Five hundred rands only) in Old Mutual Rewards points.
- 4.2. Participants must:
 - 4.2.1. Be an OM Bank customer (open to all existing OM Bank customers).
 - 4.2.2. Be an Old Mutual Rewards member.
 - 4.2.3. Maintain their OM Bank account in good standing.
 - 4.2.4. Be an existing OMLACSA customer.
 - 4.2.5. Complete a minimum of two (2) qualifying transactions on their OM Bank account (as defined in Section 8 below) within a week (Monday (00:00 SAST) to Sunday (23:59 SAST) (in a transaction period, as set out under clause 12) to unlock entry eligibility for that week.



- 4.3. Once the minimum threshold in 4.2.5 is met, each additional qualifying transaction above and beyond the minimum two that week will count as one (1) entry each into the monthly draw.
- 4.4. A maximum of eight (8) entries per participant per week will be awarded.
- 4.5. For each of the six (6) monthly draws, transactions up until the last Sunday of each month counts towards the draw. The exact transaction periods for each monthly draw is as follows:

Draw	Month the draw takes place	Transaction period that counts towards the draw
1	April 2026	23 March 2026 – 26 April 2026
2	May 2026	27 April 2026 – 31 May 2026
3	June 2026	1 June 2026 – 28 June 2026
4	July 2026	29 June 2026 – 26 July 2026
5	August 2026	27 July 2026 – 30 August 2026
6	September	31 August 2026 – 27 September 2026

- 4.6. If a merchant processes a transaction after the final day of the transaction period, that transaction will be included in the following month's draw.
- 4.7. Participants can qualify for consecutive monthly draws even if they won a prize in a previous monthly draw.
- 4.8. Participants can qualify for the Grand prize draw even if they have won a prize in a monthly draw.
- 4.9. All eligible participant entries will be entered into a draw, with winners selected at random.

5. To qualify for the Grand prize draw

One participant will be randomly selected for the grand prize of R100 000 (One hundred thousand rand only) in Old Mutual Rewards points.

5.1. Participants must:

- 5.1.1. Be an OM Bank customer (open to all existing OM Bank customers).
- 5.1.2. Be an Old Mutual Rewards member.
- 5.1.3. Must maintain their OM Bank account in good standing.
- 5.1.4. Must switch their qualifying OMLACSA debit order to OM Bank and maintain it via DebiCheck mandate in accordance with Section 10 below.
- 5.1.5. Have qualified for at least one (1) monthly draw (refer to section 4 above)

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5.2. Participation in the campaign requires that the OMLACSA DebiCheck mandate remains active for the duration of the campaign.

5.3. A minimum of one (1) debit order collection is required for a participant's entry pool to qualify for the grand prize draw.

5.4. Participation in this competition is based on banking behaviour (e.g., debit order transaction, account compliance), and not the Participants OMLACSA policy status.

6. To qualify for the Card pick-up reward

6.1. Participants must:

6.1.1. Have opened an OM Bank account during the campaign period.

6.1.2. Be an Old Mutual Rewards Member.

6.1.3. Maintain their OM bank account in good standing.

6.1.4. Have activated their OM Bank Card (via QR code on card carrier)

6.2. Only physical cards qualify.

6.3. Only the first card activated will qualify.

6.4. Participants can only receive this reward once during the campaign period.

6.5. This reward is limited to the first 10 000 eligible participants who satisfy the criteria specified in 6.1.

7. To qualify for the Debit order switch reward

7.1. Participants must:

7.1.1. Have opened an OM Bank account during the campaign period.

7.1.2. Be an Old Mutual Rewards Member.

7.1.3. Maintain their OM bank account in good standing.

7.1.4. Switch their OMLACSA debit order to OM Bank and maintain it via DebiCheck mandate in accordance with Section 10 below.

7.2. The DebiCheck mandate must be accepted via the OM Bank app.

7.3. Participants can only receive this reward once during the campaign period.

7.4. This reward is limited to the first 20 000 eligible participants who satisfy the criteria outlined in 7.1.

8. Qualifying Transactions:

8.1. Spend:

8.1.1. Use your OM Bank card for ATM withdrawals, Card purchase (in-store/online), EFT, PayShap or RTC payments, prepaid purchases and bill payments.

8.1.2. The qualifying Spend transaction above must be for a minimum amount of R30 per qualifying transaction.

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8.2. Buy:

8.2.1. Prepaid purchases (data/airtime/electricity) on OM Bank App using the OM Bank account.

8.2.2. The qualifying Buy transaction above must be for a minimum amount of R30 per qualifying transaction.

8.3. Good standing:

8.3.1. A participant's OM Bank account is in good standing if:

8.3.1.1. It is not in arrears and/or overdrawn.

8.3.1.2. There is no documentation outstanding from the account holder.

8.3.1.3. The account has not been flagged for fraud.

8.3.2. The OM Bank account must be in good standing at the end of each week in a transaction period (as stated in 4.5.1) to qualify for that monthly draw.

8.3.3. The OM Bank account must be in good standing at the end of each week in the transaction period 31 August 2026 – 27 September 2026 to qualify for the grand prize draw.

9. Streaks

9.1. A streak refers to the number of consecutive weeks in which a participant completes two (2) or more qualifying actions.

9.2. These actions include:

9.2.1. Spend: ATM withdrawals, card purchases (in-store/online), prepaid purchases, EFTs, PayShap, RTC, or bill payments (minimum R30 per transaction).

9.2.2. Buy: Prepaid purchases (airtime, data, electricity) on the OM Bank App (minimum R30 per transaction).

9.3. Building of a streak:

9.3.1. A streak begins once a participant completes two (2) or more qualifying actions in a single week.

9.3.2. Each additional week with two (2) or more qualifying actions continues the streak.

9.4. Weekly Entry Allocation

9.4.1. Once a streak is active, every qualifying action within that week earns one (1) entry into the monthly draw.

9.4.2. A maximum of eight (8) entries per week can be earned through qualifying actions.

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9.5. Bonus Entries for Streak Milestones

9.5.1. Participants earn bonus entries when they reach specific streak milestones:

- 9.5.1.1. 4 consecutive weeks earns 10 additional entries
- 9.5.1.2. 8 consecutive weeks earns 25 additional entries
- 9.5.1.3. 12 consecutive weeks earns 50 additional entries
- 9.5.1.4. 16 consecutive weeks earns 75 additional entries
- 9.5.1.5. 20 consecutive weeks equals 100 additional entries
- 9.5.1.6. 24 consecutive weeks equals 150 additional entries

9.5.2. Bonus entries are automatically added to the participant's entry pool for the monthly and grand prize draws.

9.5.3. Monthly draws will only consider the additional entries earned from streaks within that month.

9.5.4. Grand prize entries include the cumulative number of bonus entries earned from the streaks you have accumulated until the grand prize draw.

9.5.5. These entries do not carry monetary value and are used solely to increase the probability of winning.

9.6. Streak Reset Conditions

9.6.2. The following events result in a streak reset:

- 9.6.1.1. A missed week (customer completed fewer than 2 qualifying actions).
- 9.6.1.2. The OM Bank account is no longer in good standing.

9.6.2. Participants can begin a new streak the following week by completing 2 or more qualifying actions and bringing their OM Bank account to good standing.

9.6.2. All bonus entries will be reset once the new streak is active.

9.6.2. Previously accumulated bonus entries earned from a streak will still be counted in the active monthly draw and grand prize draw.

10. How to switch the debit order and ensure the DebiCheck mandate is accepted:

Participants need to switch their OMLACSA debit order to OM Bank and accept a DebiCheck mandate:

10.1. Post the opening of the OM Bank account, participants need to initiate a banking details change process through the Old Mutual app, branch or call centre. This includes the automatic verification of bank details. Previous Money Account holders can also initiate the process to get help switching debit orders via the OM Bank app.

10. 2. Participants will receive a notification on their OM Bank banking app of a DebiCheck mandate request. This request needs to be accepted.



10.3. The DebiCheck mandate should not be cancelled during the campaign period.

11. Qualifying OMLACSA Debit Orders

11.1. Product categories in terms of which the OMLACSA debit order must be switched, to qualify for this competition include:

Funeral cover	1. Old Mutual Group Schemes Individual Funeral Plans	Note: the following are excluded: <ul style="list-style-type: none"> Group Assurance Funeral Cover (Employer-based risk cover)
	2. Old Mutual GREENLIGHT Final Expenses (standalone) Policy 3. Old Mutual Flexi Funeral Cover Policy 4. Old Mutual Protect Funeral Cover	
Life Insurance	1. Old Mutual Group Schemes Pure Life, Life and Disability and Accidental Death and Disability Plans 2. Old Mutual GREENLIGHT policy with one/more of the following standalone cover types: <ul style="list-style-type: none"> Death Cover Accidental Death or Disability Benefit Cover 3. Legacy Pure Life Cover policies 4. Old Mutual Protect policy with one/more of the following cover types: <ul style="list-style-type: none"> Life cover Accidental death cover Accidental disability and death cover 	Note: The following are excluded: <ul style="list-style-type: none"> Death Cover Premium Protection Riders or Death Cover Decreasing Waiver Cover Group Assurance Life Cover (Employer-based risk cover) Burial Society Life Cover (including Stokvels) Future Cover Retrenchment or Unemployment Cover Business Cover Policies Old Mutual Personal Income Protection Plan



Disability Insurance	<p>1. Old Mutual Group Schemes Disability Cover Plans</p> <p>2. Old Mutual GREENLIGHT or Old Mutual Protect policy with one of the following standalone or accelerator/add-on cover types:</p> <ul style="list-style-type: none"> • Disability Cover • Functional Impairment Cover • Physical Impairment Cover • Disability Income cover 	<p>*Note: The following are excluded:</p> <ul style="list-style-type: none"> • Disability Cover Premium • Protection Riders or • Disability Cover Decreasing • Waiver Cover • Group Assurance Disability Cover (Employer-based risk cover) • Future Cover • Retrenchment or • Unemployment Cover • Business Cover Policies
	<p>3. Functional Impairment Income cover</p>	
Severe or Critical Illness Insurance	<p>1. Old Mutual GREENLIGHT or Old Mutual Protect policy with one of the following standalone or accelerator/add-on cover types:</p> <ul style="list-style-type: none"> • Severe Illness Cover 	<p>Note: The following are excluded:</p> <ul style="list-style-type: none"> • Group Assurance Severe Illness Cover (Employer-based risk cover) • Future Cover • Business Cover Policies • Old Mutual Personal Income Protection Plan
Savings & Investments	<p>1. Old Mutual Group Schemes Savings plans:</p> <ul style="list-style-type: none"> • Essential Savings Plan • Education Plan • Investment Plan • 2-in-One Savings for my goal/education <p>2. Legacy Savings, Investments and Endowment Plans</p> <p>3. MAX Investments (including SmartMAX Education Plan)</p>	<p>Note: The following are excluded:</p> <ul style="list-style-type: none"> • Old Mutual Money Account (see transactional) • Burial Society Savings • Schemes (including Stokvels) • Old Mutual International • Funds • Old Mutual Private Equity Funds managed by third



	<p>4. Old Mutual Tax Free Savings Plan</p> <p>5. Old Mutual Wealth Investments:</p> <ul style="list-style-type: none"> • Life Wrapped and Linked Investments • Fixed Bonds • Tax Free Investments • Private Client Securities • (including My Wealth Trader) <p>6. Old Mutual Unit Trust Standard and Tax Free Investments.</p>	<p>parties such as ACSIS or MARRIOT etc.</p>
	<p>7. Future Invest savings products</p>	
Retirement Savings	<p>1. Group Schemes Retirement Annuity Plans:</p> <ul style="list-style-type: none"> • Essential Savings Retirement Annuity • Retirement Annuity <p>2. Legacy Retirement Annuity plans</p> <p>3. MAX Investments Retirement Annuity</p> <p>4. Old Mutual Wealth Retirement Annuity and Preservation Funds</p> <p>5. Old Mutual SuperFund Umbrella Solutions</p>	<p>Note: The following are excluded:</p> <ul style="list-style-type: none"> • Old Mutual Employee • Benefit Schemes not listed above (i.e. non-SuperFund) including Defined Benefit Schemes. • Superfund Preserver, • SuperFund Protektor, • SuperFund Deferred • Retirement • Burial Society Retirement • Plans
Income Annuities	<p>1. Legacy Annuities</p> <p>2. Old Mutual Linked Retirement Income</p> <p>3. Investment Frontiers Retirement Income Portfolio</p> <p>4. MAX Income Annuities</p>	<p>Note: The following are excluded:</p> <ul style="list-style-type: none"> • Old Mutual Pension Schemes Annuities including Platinum Pension, Inflation linked annuities and OptiPlus.



11.2. Products categories in terms of which the OMLACSA debit order switch would **not** qualify for this competition include:

Home Loans and Loans	Treasury and Advisory Services - Linked Investments
Money Account	Business Overheads Replacer Benefit
Funeral Benefit	Business Overheads Replacer Benefit
Tax	Business Death Benefit
Private Clients - Direct - No Tax	Boarding Waiver
Flexicare Life	DB on Whole Life
Momentum Wealth International	DB Accelerator on Whole Life
Retrenchment Benefit	DB on Endowment
Sovereign Trust	DB Waiver
Unemployment Waiver	Premium Protection (Death) Benefit
Future Cover Core Benefit	Premium Protection Death Benefit
Classic Retirement Annuity Fund	Disability Premium Protection Benefit
Wills	Premium Protection (Disability) Benefit
Flexible Investment Plan (Prov. Vested)	Premium Protection Disability Benefit
Flexicare Endowment	Premium Protection (Disability) Benefit
Classic Preservation Pension Fund	Future Cover Comprehensive Benefit
Business Overheads Replacer Benefit	
Business Death Benefit	Premium Protection (Death) Benefit
Boarding Waiver	Disability Premium Protection Benefit
DB on Whole Life	Premium Protection (Disability) Benefit
DB Accelerator on Whole Life	Future Cover Comprehensive Benefit
DB on Endowment	DB Waiver

12. How to claim your prize(s):

12.1. The Monthly prize winners will be contacted telephonically via the contact details on their Old Mutual Rewards profile.

12.1.1. Old Mutual Rewards points will be credited to qualifying winners' active Old Mutual Rewards accounts.

12.1.2. Three (3) attempts will be made to contact the winners within a 48-hour period.

12.1.3. Failure to make successful telephone contact within the 48-hour period will result in the winner being disqualified and an alternate winner selected.

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12.2. The Grand prize winner will be contacted telephonically via the contact details on their Old Mutual Rewards profile.

12.2.1. Old Mutual Rewards points will be credited to the qualifying winner's Old Mutual Rewards account.

12.2.2. Three (3) attempts will be made to contact the winner within a 48-hour period

12.2.3. Failure to make successful telephone contact within the 48-hour period will result in the winner being disqualified and an alternate winner selected.

13. General Terms

13.1. Old Mutual Rewards reserves the right to terminate this promotion immediately and without any prior notice. In the event of such a termination, all members lose any rights that they may have against Old Mutual Rewards and acknowledge that they will have no recourse to any claim of any sort.

13.2. This campaign is conducted in accordance with the Financial Advisory and Intermediary Services Act, 2002 (FAIS) and the conduct standards issued by the Financial Sector Conduct Authority (FSCA). Disputes will be handled through the Old Mutual Complaints process; unresolved matters may escalate to Banking Ombudsman or FSCA.

13.3. Prizes are non-transferable, and substitution rights for prizes of equivalent value apply.

13.4. Old Mutual Rewards has the right to disqualify any participant if it believes that the participant:

13.4.1. has not complied with these rules; or

13.4.2. has tried to unfairly influence the outcome of this promotion.

13.5. Old Mutual may, subject to the winner's consent, announce the winner's name and surname for prize-fulfilment or winner-announcement purposes.

13.6. Competition winnings may have tax implications. Winners are responsible for seeking independent tax advice and ensuring compliance with applicable laws. Old Mutual does not provide tax advice and will not be liable for any tax obligations arising from awarding the prize.

13.7. Eligibility restrictions:

13.7.1. The following persons, although meeting the criteria above, may not qualify to participate in this Old Mutual Rewards competition; Directors, partners, employees, agents of, consultant or any similar connected individuals to the Old Mutual Group of companies.

13.8. By entering this Campaign, you agree to the provisions of the Terms & Conditions and Old Mutual's Privacy Notice. It is your responsibility to familiarise yourself with the Privacy Notice, which sets out your rights in relation to the personal and special personal information we

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process, the purposes for which we process such information, and how you can contact us if you believe that we have acted contrary to the Privacy Notice.

13.9. Old Mutual Rewards (Pty) Ltd., Registration Number 2018/095769/07, is a company within the Old Mutual Group. Standard Terms, Conditions, and Programme Rules apply. Old Mutual Life Assurance Company (South Africa) Limited, Registration Number 1999/004643/06 is a licensed FSP and Life Insurer. OM Bank Limited. Registration number 2021/570113/06. Registered Credit and Financial Services Provider, NCRCP17317. VAT registration number 4410305520.

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