

Swyft Markets R50,000 Wallet Credit Promotional Competition Terms and Conditions

1. Promoter

1.1. The promoter of this promotional competition is **Swyft Markets South Africa (Pty) Ltd**, registration number **2023/673950/07**, an authorised financial services provider under FSP number **54702**, trading as **SWYFT MARKETS**.

1.2. The promoter's principal place of business is **Unit C1, First Floor, Building 3, Northgate Park, Paarden Eiland, Cape Town**.

1.3. These terms and conditions apply to the **Swyft Markets R50,000 Wallet Credit** promotional competition.

2. Competition Period

2.1. The competition opens at **00:00 on 1 May 2026** and closes at **23:59 on 26 May 2026**, South African Standard Time.

2.2. Entries, deposits, trades or qualifying actions completed after the closing date will not be considered.

2.3. The winner will be announced on or about **27 May 2026**.

3. Important Risk Notice

3.1. Trading in contracts for difference, forex, derivatives, crypto assets and other leveraged financial products is high risk and may result in losses.

3.2. This competition does not constitute financial advice, investment advice, trading advice, a personal recommendation, or a guarantee of trading profit.

3.3. Participants should carefully consider whether trading is suitable for them, having regard to their financial position, risk tolerance, knowledge and experience.

3.4. Participants should not trade with funds they cannot afford to lose.

3.5. Participation in this competition does not remove or reduce any trading, market, liquidity, platform, margin, counterparty or product risk.

4. Eligibility

4.1. The competition is open to natural persons who:

4.1.1. are **18 years or older**;

4.1.2. are legally permitted to open and operate a SWYFT MARKETS account;

4.1.3. have opened or hold a SWYFT MARKETS account during the competition period;

4.1.4. have fully completed all required FICA, KYC, onboarding, verification and compliance checks to the satisfaction of SWYFT MARKETS;

4.1.5. fund their SWYFT MARKETS account with a minimum amount of **R350** during May 2026;

4.1.6. place at least one qualifying trade before **23:59 on 26 May 2026**; and

4.1.7. comply with these terms and conditions.

4.2. The minimum funding amount of R350 is not an entry fee and remains subject to the participant's ordinary SWYFT MARKETS wallet, trading, withdrawal and account terms.

4.3. Only one entry per natural person is permitted.

4.4. Multiple accounts, duplicate entries, fraudulent entries, manipulated entries or entries using false information may be disqualified.

4.5. Directors, prescribed officers, employees, agents, representatives, contractors, consultants, suppliers, service providers, marketing agencies and immediate family members of SWYFT MARKETS, its associated entities, and any person professionally connected to the competition may not participate or win.

5. How to Enter

5.1. A participant will receive one entry into the random draw if, during the competition period, the participant:

5.1.1. has a verified SWYFT MARKETS account;

5.1.2. deposits at least **R350** into their SWYFT MARKETS account or wallet; and

5.1.3. places at least one qualifying trade before the closing date.

5.2. The following will not qualify as valid entries:

5.2.1. incomplete, rejected, suspended, restricted or unverified accounts;

5.2.2. duplicate accounts;

5.2.3. accounts opened using false, misleading or third-party information;

5.2.4. deposits made from unauthorised third-party bank accounts or payment methods;

5.2.5. reversed, fraudulent, disputed, chargeback or cancelled deposits;

5.2.6. trades that are cancelled, reversed, voided, abusive or contrary to platform rules;

5.2.7. entries generated through automated, manipulated or fraudulent means; and

5.2.8. any account that breaches SWYFT MARKETS' client agreement, risk disclosure, platform terms, FICA/AML requirements or internal compliance policies.

6. Prize

6.1. There will be **one winner**.

6.2. The winner will receive **R50,000**, credited directly to the winner's verified SWYFT MARKETS wallet.

6.3. Subject to SWYFT MARKETS' ordinary account rules, FICA/KYC requirements, anti-money laundering controls, fraud checks, sanctions screening, withdrawal policies and applicable law, the winner may elect to:

6.3.1. trade with the R50,000 wallet credit; or

6.3.2. withdraw the R50,000 wallet credit.

6.4. The prize is not a guaranteed return, bonus return, profit, investment product, financial recommendation or trading signal.

6.5. If the winner elects to trade with the prize, all trading profits and losses will be for the winner's own account.

6.6. SWYFT MARKETS may delay, withhold, reverse or refuse payment of the prize if required by law, regulation, FICA/AML obligations, fraud prevention measures, sanctions screening, source-of-funds concerns, account verification requirements, or suspected breach of these terms.

6.7. The prize is personal to the winner and may not be transferred, ceded, assigned or sold.

7. Winner Selection

7.1. The winner will be selected by random draw from all eligible entries.

7.2. The draw will take place on or about **27 May 2026**.

7.3. SWYFT MARKETS' decision is final, subject to applicable law.

7.5. No correspondence will be entered into regarding the outcome of the draw, except for administrative queries relating to prize fulfilment.

8. Winner Announcement and Notification

8.1. The winner will be announced on or about **27 May 2026** and at the Finance Magnates Africa Summit through one or more official SWYFT MARKETS communication channels, including email, telephone, social media, website publication or other reasonable means.

8.2. SWYFT MARKETS will contact the winner using the contact details linked to the winner's verified SWYFT MARKETS account or entry details.

8.3. The winner must respond within **5 business days** of being contacted.

8.4. If the winner cannot be contacted, fails to respond, fails verification, is disqualified, declines the prize, or is unable to receive the prize, SWYFT MARKETS may draw a replacement winner.

9. Verification

9.1. Before awarding the prize, SWYFT MARKETS may require the winner to provide further information or documents to verify identity, age, account ownership, banking details, FICA/KYC status, source of funds, tax information or eligibility.

9.2. Failure to provide requested information within a reasonable time may result in disqualification.

9.3. SWYFT MARKETS may refuse to award the prize if doing so would breach any law, regulation, internal compliance requirement, risk policy, FICA obligation, AML obligation or sanctions requirement.

10. Tax

10.1. The winner is responsible for obtaining independent tax advice regarding any tax consequences arising from receipt, use, withdrawal or trading of the prize.

10.2. SWYFT MARKETS does not provide tax advice.

10.3. SWYFT MARKETS may make any tax-related disclosure, deduction or report if required by law.

11. Marketing and Publicity

11.1. SWYFT MARKETS may invite the winner to participate in reasonable publicity, including photographs, video, social media content, interviews or promotional announcements.

11.2. The winner may decline to participate in publicity.

11.3. Participation in publicity is not a condition of receiving the prize.

12. Data Protection

12.1. SWYFT MARKETS will process participants' personal information for purposes of administering the competition, verifying entries, conducting the draw, contacting the winner, awarding the prize, compliance, fraud prevention, FICA/AML screening, record-keeping and related legal obligations.

12.2. Personal information will be processed in accordance with SWYFT MARKETS' privacy policy and applicable data protection laws, including the Protection of Personal Information Act, 4 of 2013.

12.3. By entering the competition, participants acknowledge that their personal information may be processed for the purposes set out in these terms.

13. Limitation of Liability

13.1. To the maximum extent permitted by law, SWYFT MARKETS will not be liable for any loss, damage, claim, cost or expense suffered by a participant arising from:

13.1.1. participation in the competition;

13.1.2. late, lost, incomplete, incorrect, unsuccessful or misdirected entries;

13.1.3. technical failures, platform issues, internet interruptions, payment failures or system downtime;

13.1.4. trading losses or investment decisions made by a participant;

13.1.5. use, withdrawal or trading of the prize; or

13.1.6. circumstances outside SWYFT MARKETS' reasonable control.

13.2. Nothing in these terms limits liability that cannot legally be limited or excluded.

14. General

14.1. SWYFT MARKETS may disqualify any participant who tampers with the entry process, provides false information, abuses the promotion, creates multiple accounts, breaches these terms, breaches platform rules, acts unlawfully or brings SWYFT MARKETS into disrepute.

14.2. SWYFT MARKETS may amend, suspend, postpone or cancel the competition if required by law, regulation, operational necessity, fraud risk, system failure, technical issue or circumstances outside its reasonable control.

14.3. These terms must be read together with SWYFT MARKETS' client agreement, risk disclosure, privacy policy, FICA/KYC requirements, platform terms, wallet terms and any other applicable account documentation.

14.4. These terms are governed by the laws of the Republic of South Africa.