

Swyft Markets Yacht Dinner 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 Yacht Dinner Random Draw** 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 received after the closing date will not be considered.

3. Eligibility

3.1. The competition is open to natural persons who:

- a. are **18 years or older**;
- b. are resident in South Africa or otherwise legally permitted to open a SWYFT account;
- c. open a SWYFT trading account during May 2026, whether online, before the FMAS event, or at the SWYFT FMAS booth;
- d. complete all required FICA, KYC, onboarding, verification and compliance checks to SWYFT's satisfaction; and
- e. comply with these terms and conditions.

3.2. A participant will not qualify if the account is incomplete, fraudulent, duplicated, suspended, restricted, rejected, or not fully FICA'd by **23:59 on 26 May 2026**.

3.3. Directors, members, employees, agents, representatives, consultants, contractors, suppliers, service providers and immediate family members of the promoter, its associated companies, marketing agencies, event partners, and any person professionally connected with the competition may not enter or win.

4. How to Enter

4.1. A participant will receive one automatic entry into the draw when they:

- a. open a SWYFT account during May 2026; and
- b. successfully complete all FICA/KYC requirements by the closing date.

4.2. No purchase, deposit, trade or payment is required to enter this competition.

4.3. Only one entry per natural person is permitted.

4.4. Multiple, duplicate, fraudulent, incomplete or automated entries may be disqualified.

5. Prize

5.1. There will be **four winners**.

5.2. Each winner will receive **one gourmet yacht dinner experience for two people** on the exclusive SWYFT Yacht.

5.3. The prize includes the yacht dinner experience only, unless SWYFT confirms otherwise in writing.

5.4. The prize does not include flights, accommodation, transport to or from the yacht, parking, visas, travel insurance, additional meals, drinks not included in the experience, personal expenses, gratuities, or any other incidental costs.

5.5. The prize is not transferable, not exchangeable for cash, and may not be sold, ceded, assigned or substituted by the winner.

5.6. SWYFT may substitute the prize with a prize of similar commercial value if the yacht dinner cannot proceed for reasons outside SWYFT's reasonable control.

6. Winner Selection

6.1. The four winners will be selected by random draw from all eligible entries.

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

6.3. The draw will be conducted using an online automated name picker.

6.4. The decision is final, subject to applicable law, and no correspondence will be entered into regarding the outcome except for administrative queries.

7. Winner Announcement and Notification

7.1. Winners will be announced on or about **27 May 2026** and at The Finance Magnets Africa Summit, via SWYFT's official communication channels, which may include email, telephone, social media, website notice, or other reasonable medium.

7.2. SWYFT will contact each winner using the contact details linked to the winner's verified SWYFT account.

7.3. A winner must respond within **5 business days** of being contacted.

7.4. If a winner cannot be contacted, fails to respond, fails further verification, is disqualified, or cannot accept the prize, SWYFT may draw a replacement winner.

8. Prize Conditions

8.1. The winner and their guest must comply with all reasonable safety, conduct, venue, event and yacht rules.

8.2. The winner's guest must be **18 years or older**.

8.3. SWYFT may require the winner and guest to sign an attendance indemnity or event participation form before attending the yacht dinner.

8.4. The yacht dinner date, time, departure point and other logistics will be communicated to the winner after the draw.

8.5. If the winner or guest fails to attend the yacht dinner at the confirmed date and time, the prize may be forfeited.

9. Marketing and Publicity

9.1. SWYFT may invite winners to participate in reasonable publicity, including photographs, video, social media posts or testimonials.

9.2. Winners may decline any publicity request.

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

10. Data Protection

10.1. SWYFT will process participants' personal information for purposes of administering the competition, verifying eligibility, conducting the draw, contacting winners, awarding prizes, compliance, fraud prevention, record-keeping and related legal obligations.

10.2. Personal information will be processed in accordance with SWYFT's privacy policy and applicable data protection laws, including POPIA.

11. General

11.1. SWYFT may disqualify any participant who tampers with the entry process, provides false information, acts unlawfully, abuses the promotion, breaches these terms, or brings SWYFT into disrepute.

11.2. SWYFT is not liable for late, lost, incomplete, corrupted, misdirected or unsuccessful entries caused by technical failures, network issues, system downtime, platform errors, or any circumstances outside its reasonable control.

11.3. SWYFT may amend, suspend or cancel the competition if required by law or if circumstances arise beyond its reasonable control.

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