This message is to inform you that the Toyota Financial Services ‘Stay On Track’ competition will be suspended until further notice, due to the current COVID-19 nationwide lockdown. We sincerely apologize for any inconvenience this may cause.

1. To qualify for the competition, entrants must enter via the link provided.
2. The competition is only open to:
   2.1 Persons who have vehicle asset finance with Toyota Financial Services and any of it affiliated Joint Ventures
   2.2 Persons who are 18 years or older; and
   2.3 Accounts that are up to date as at 14 December 2019; and
   2.4 The account entered the competition must still be open (not settled) at the time of the draw in May 2020.
3. The competition is not open to juristic persons.
4. The competition will be open for entries at 8:00 on 1 November 2019 and entries close at 17:00 on 14 December 2019. Entries received after the closing time will not be valid and will be excluded from the draw.
5. From 14 December 2019 until the 30 April 2020, entrants must keep their account(s) up to date to remain eligible for the competition.
6. If the entrants account is in arrears on or before 13 December 2019, the arrears must be settled in full by 14 December 2019 to qualify for the competition.
7. Once entered you must keep your account up to date from 14 December 2019 – 30 April 2020 to be eligible for a prize.
8. The entrants account cannot be in arrears from 14 December 2019 to 30 April 2020. If the account falls in arrears, the entrant will automatically be disqualified from the competition and will not be eligible for any of the cash prizes or any of the small monthly prizes.
9. No member/employee of Toyota Financial Services or FirstRand Group and/or any of their affiliated companies, other sponsors and/or agencies, members of the sponsors listed on this page, and/or any of their affiliated companies and/or agencies, and members of their immediate family, may enter this competition.
10. There will 2 grand prize winners who may win up to R100 000.
11. To win R100 000 the entrants must:
   11.1 If your payments are up to date, you could win R50 000.
   11.2 If your payments are up to date and you pay by debit order, your prize could increase to R75 000.
   11.3 If your payments are up to date, you pay by debit order and your debit order date is aligned to your salary date, your prize could increase to R100 000.
12. All entrants who do not change their instalment to debit order and remain cash payers will be eligible for R25 000 if they align their due date to their salary date. In this instance, the entrant will only qualify for a total prize of up to R75 000.
13. For this competition, alignment to salary date will mean that the entrant’s income/salary must be the same as the payment due date. Two days grace will be allowed should funds be transferred.
14. The grand prize consists of up to R100 000.00 (one hundred thousand rand).
15. All cash prizes will be deposited into an FNB 32-day notice account.

16. For each grand prize winner, Toyota Financial Services will open a 32-day notice account at FNB and deposit the prize into the account. The winner must provide Toyota Financial Services with their valid ID or valid passport and their proof of address before he/she can claim the prize.

17. Four monthly draws will take place between 14 December 2019 and 30 April 2020. In each draw 2 winners will each win a R1000 gift voucher from Makro. These prize winners will be selected by a random draw and the winners shall be notified by email. The qualifying criteria for these prizes are:
   • Account must be up to date at the time of the draw
   • Must be paid via debit order
   • Salary date and due date of the instalment of the account that entered must be aligned.

18. The 2 grand prize winners will be drawn via a system generated random draw and will be conducted in May 2020.

19. The 2 grand prize winners will be announced by no later than 30 June 2020 by email or SMS.

20. The winner must accept the prize within 30 days of receipt of the email notification failing which, the prize will be forfeited.

21. The draw will be overseen and verified by Toyota Financial Services internal Auditors or internal Attorney whose qualifications it is not necessary to prove.

22. The winner must provide proof of identity in the form of either their valid ID book or valid passport.

23. Prizes are not transferable and/or negotiable and cannot be exchanged for cash or otherwise.

24. By entering this competition, the entrants confirm their consent to be bound by the terms and conditions contained herein.

25. Toyota Financial Services decision regarding any issue with the competition will be final and binding, and no correspondence will be entered.

26. Toyota Financial Services reserves the right to amend the terms and conditions at any time.

27. By entering this competition, the entrant gives Toyota Financial Services the authorization to publish the winner’s name, surname, images, including photographs, in the media for promotional purposes without any liability to Toyota Financial Services.

28. The Judges’ decision is final, and no correspondence will be entered.

29. Promotion disclaimer: Toyota Financial Services, its associated companies, agents and contractors assume no liability whatsoever for any direct or indirect loss, damage, death, personal injuries, defamation, invasion of privacy or claims based on publicity rights arising in connection with this promotion.

30. Cancellation: Toyota Financial Services reserves the right, in its sole discretion, to cancel or suspend this competition. In such an event, where the initiative is cancelled or suspended, all Customers agree to waive any rights that they may have in terms of the initiative and acknowledge that they have no recourse against Toyota Financial Services, their employees, agents, partners, suppliers, sponsors or promoters.

31. System Failure: No member of Toyota Financial Services is responsible for lost, delayed, misdirected, internet or computer malfunctions, errors in transmission or any condition beyond the control of Toyota Financial Services which may cause the competition to be disrupted or corrupted.

32. Any violation or attempt to violate any of the above terms and conditions will result in immediate disqualification.

Errors and Omissions accepted