



CAMPAIGN TERMS AND CONDITIONS

1. Promoter and campaign period

- 1.1 The “Ke ‘Anniversary’ ea Rona” 7th Anniversary Campaign (the Campaign) is run by Alliance Legal Insurance, a member of Alliance Group Investment Holding Company (the Promoter, Alliance Legal, or us)
- 1.2. The Campaign runs from [00:00 on 9 October 2026] to [23:59 on 30 April 2027] (the Campaign Period). The Campaign Period is divided into seven monthly periods (each a Campaign Month), from October 2026 to April 2027.
- 1.3. By taking part in the Campaign, entering any competition, or claiming any gift, a participant agrees to these terms and conditions (the Terms).
- 1.4. These Terms apply alongside the policy of wording of any Alliance Legal policy. Where these Terms and a policy wording conflict on the policy itself, the policy wording applies
- 1.5. These Terms are available at [alliance.co.ls/anniversary], from any Alliance Legal branch or agent, and on request via WhatsApp to 58300239.

2. Eligibility

- 2.1. The Campaign is open to natural persons who are 18 years or older, resident in Lesotho, and hold a valid Lesotho national identity document or passport.
- 2.1. Unless a gift's rules say otherwise, the following are Qualifying Participants:
 - a. New members: people who take out a new Alliance Legal policy during the Campaign Period, once the first premium is received; and
- 2.3. A policy that has lapsed, been cancelled, or is in arrears at the time of a draw does not qualify for that draw.
- 2.4. The following people may not win a prize: employees, directors and agents of the Promoter and Alliance Group Investment Holding Company; employees of the Campaign's advertising, promotional and actively contracted media partners and of any participating retailer; and the spouses, partners, parents, children and siblings of any of these people.
- 2.5. The Promoter may ask any participant for proof of identity, age, residence, or policy status, and may disqualify a participant who cannot provide it.

3. How to enter

- 3.1. New members can join by SMSing 'LEGAL' to 33012), sending a WhatsApp message to 58300239, visiting an Alliance Legal branch, or through an authorized Alliance Legal agent. A new member is entered into each draw they qualify for once their first premium is received. To qualify a policy must be paid for using debit order or stop order.
- 3.2. Standard network rates apply to SMS messages and calls to the radio station.
- 3.3. The Promoter is not responsible for entries lost, delayed, or not received because of network, technical or other failures.

4. Prizes at a glance

The Campaign has seven gifts. The timing below is a proposed schedule [to confirm against the media plan].

Gift	Who qualifies	Quantity	Value per winner	When
Your 7th month on us	New members	Unlimited	One monthly premium	9 -31 October 2026
Black Friday trolley dash	All Qualifying Participants	4 (one per week)	Up to M3 000	Drawn weekly in the month of November 2026
M70 radio giveaway electricity and airtime and KFC vouchers	Everyone (radio)	70	M70	Weekly on air, December 2026, and April 2026
Back-to-school kits	Qualifying teachers win school vouchers for their school	7	Up to M1 000	Drawn end January 2027
Grand prize: seven premiums	All Qualifying Participants and on-air radio callers	1	Seven monthly premiums.	Drawn 26 April 2027
Branded Hamper	Existing clients	7	Special Hamper	Throughout the campaign period

Prizes cannot be exchanged for cash and cannot be transferred to another person.

5. Gift-specific rules

5.1 Your 7th month on us

- 5.1.1. Open to new members who take out a policy during the Campaign Period.
- 5.1.2. The seventh monthly premium is waived if the first six consecutive monthly premiums are paid in full and on time, and the policy is still active when the seventh premium falls due.
- 5.1.3. One free premium per policy. The waiver has no cash value and cannot be applied to a different month or policy.
- 5.1.4. Cover continues as normal during the free month.

5.2 Black Friday trolley dash

- 5.2.1. One winner is drawn at random for each Campaign Month from that month's Qualifying Participants: seven winners in total.
- 5.2.2. The winner gets a timed trolley dash of up to 2 minutes on a date set by the Promoter, with goods up to a value of M3 000.
- 5.2.3. Goods above M3 000 are paid for by the winner. Unused value is not paid out in cash or carried over.
- 5.2.4. This trolley dash excludes items: alcohol, tobacco, airtime, gift cards, and items limited by the retailer.
- 5.2.5. The winner pays their own costs for travelling to and from the store.

5.3 Back-to-school kits for teachers

- 5.3.1. Seven winners are drawn at random on 25 January 2027 from Qualifying Participants who are teachers employed at a registered school.
- 5.3.2. Each kit may include stationery, uniform, or from a list supplied by the Promoter, up to a total value of M1 000.
- 5.3.3. Winners may be asked for proof of policy and their relationship with the school.



5.4 Grand prize: seven months of cover

- 5.4.1. One winner is drawn at random on 26 April 2027 from all Qualifying Participants who took a policy during the month of April.
- 5.4.2. The Promoter will pay the winner's Alliance Legal monthly premium for seven consecutive months. Any premium above this amount is paid by the winner.
- 5.4.3. The prize applies to one policy only. It ends if the policy is cancelled, and cannot be paid out in cash, transferred, or paused.
- 5.4.4. Policy terms, including waiting periods and exclusions, apply as normal.

6. Radio competition

- 6.1 The competition runs as a live segment on the Alliance radio show on all Alliance Insurance contracted radio stations from 1 December until 30 April 2026.
- 6.2. When the host opens the lines, caller to get through is put on air. No purchase or policy is needed to take part.
- 6.3. The on-air caller is asked one multiple-choice question about Alliance Legal, with three answers, and has 10 seconds to answer.
- 6.4. A correct answer wins a M70, paid by voucher within [14] days after the winner's identity is verified. If the answer is wrong, the host can take another caller until there is a winner or the segment ends.
- 6.5. The host's decision on the order of callers and on answers is final. If a call drops before the answer is given, the next caller is put on air.
- 6.6. Calls are charged at standard network rates.

7. Draws, winners, and claiming prizes

- 7.1. Draws are done electronically under the supervision of an internal auditor or internal attorney at teams on the dates set out in these Terms.
- 7.2. Winners are contacted by phone on the number linked to their entry or policy. We make at least three attempts over 48 hours. If a winner cannot be reached, does not respond, or is found ineligible, a new winner is drawn.
- 7.3. Winners must claim their prize within 14 days of being notified and provide proof of identity, and of policy status where relevant.
- 7.4. Alliance Legal will never ask a winner to pay a fee, give a PIN or password, or send money to claim a prize.
- 7.5. Winners' first names and town may be announced on air and on social media.

8. Personal information and publicity

- 8.1. Participants' personal information is collected and used by the Promoter to run the Campaign, contact winners, administer policies and, where the participant agrees, send marketing about Alliance Legal products. It is managed in line with applicable data protection law.
- 8.2. Winners may be invited to take part in publicity, including photos, video, and radio interviews. Taking part is voluntary and is not a condition of receiving a prize. We will ask for written consent first.

9. General terms

- 9.1. The Promoter may substitute any prize with one equal or greater value if the original becomes unavailable.
- 9.2. The Promoter may change, suspend, or end the Campaign, or these Terms, if circumstances beyond its reasonable control require it. Changes will be published at www.alliance.co.ls and will not affect prizes already awarded.
- 9.3. The Promoter may disqualify any participant who breaks these Terms, acts dishonestly, or tampers with entries.
- 9.4. These Terms are governed by the laws of the Kingdom of Lesotho.

