

Competition Terms and Conditions

1. The promoter is Access Finance.
2. The competition will take place on the following radio stations and time:
 - NBS Radio
 - Beat Radio
 - Radio West
 - Unity FM
3. The competition is limited to all government, parastatal and municipal employees in Uganda who possess a valid identity document or passport or proof of Ugandan residency.
4. Competition participants need to be over the age of 21 years old.
5. Employees, directors, prescribed officers, shareholders, members, and partners (and their family members) of the promoter and station, or any of their holding or subsidiary companies and their advertising and promotions agencies, are not eligible to participate in this competition. The Promoter and the station reserve the right to disqualify any participant who breaks this rule.
6. The competition will commence on 19 August 2024 and end on 30 August 2024.
7. To enter, participants must answer a question about Access Finance on the radio.
8. Participants can only enter once.
9. Participants/winners may be required to take part in media campaigns, including social media and broadcast as requested by the promoter for which no compensation will be paid by the promoter.
10. By participating in this promotion, participants agree that their personal information may be stored by the promoter and used for future marketing communications.
11. Should a participant/winner provide incorrect contact details or fail to allow the radio station/promoter to contact them during the first call from the time that a winner is selected, or should a winner not accept the prize, for any reason whatsoever, the radio station /promoter reserve the right to select a replacement winner from the qualifying entries.
12. The judge's decision will be final, and no queries of any nature will be heard.
13. Cash prizes and amounts are final. There will be no substitution for cash prizes.
14. The promoter reserves the right to cancel or amend the competition and these terms and conditions without notice. Any changes to the competition will be notified to participants as soon as possible by the Radio Station.
15. The promoter and station reserve the right to disqualify any participant if fraud, dishonesty or cheating of any nature is suspected.

16. The promoter and the station have the right to disqualify a winner who, at any time, does not act in accordance with the competition. A disqualified winner will immediately forfeit their right, title or interest in any prize.
17. No participant may win more than once throughout the competition.
18. Prizes will only be issued once the participating radio station and the promoter have verified the winner's eligibility.