Terms and Conditions:

- 1. Must be 18 years and above to participate.
- 2. This competition is conducted by the promoter, Harambee Sacco Society Limited.
- 3. No person who is director, employee, sponsor or agent of, or consultant, subsidiary, affiliated company, to the promoter or who is a life partner, spouse, parent, child, brother, sister, sibling, business partner, or associate to a director, employee or of the consultant to the promoter is eligible to participate or enter the competition.
- 4. Competition is open to registered members of Harambee Sacco who have paid the onetime registration fee of Ksh. 1,000 and Harambee SACCO members, all of whom have deposited a minimum of Ksh. 5,000 in their Fedha fixed deposit account.
- 5. The competition runs from the 11th of April, 2022 to the 30th of June, 2022. No late entries will be accepted.
- 6. The winners will be randomly chosen.
- 7. Participants registering through sms and website will be regarded as virtual members and will be eligible but they will have limited access to services from Harambee Sacco. Thus they must complete a physical form to receive the full member status and have access to all services.
- 8. The Ksh. 5,000 minimum deposit for the Fedha Fixed Deposit Account is only applicable for the period of the competition.
- 9. The minimum deposit of Ksh. 5,000 gives participants a single entry into the draw, Ksh. 10,000 gives you 2 entries. The number of entries will continue to increase with every additional Ksh. 5,000 deposited.
- 10. Entries reflected on Promoter's records will be treated as the only validation source and will be the only evidence of successful entry.
- 11. No responsibility will be accepted for entries lost, delayed, or damaged in transmission.
- 12. Winners will be required to have their image, likeness, or voice used in any interview, publication, advertising, film, photograph, tape, or any other media activities including newspapers, magazines and other print media, on television, radio and electronic media (including the internet), in theatrical media, and/or in mailings for education and awareness without receiving any monetary compensation, award, or gift other than the prize they have won for participating in the Jijenge na Harambee Sacco prize competition.
- 13. Participation into the competition constitutes entrant's full and unconditional agreement to and acceptance of the Official Rules and decisions of the Promoter which is final and binding. Winning a prize is contingent upon fulfilling all requirements set forth herein.