



Camargue Underwriting Managers (Pty) Ltd

2026 Cybersecurity Awareness Month Competition – Terms & Conditions

1. This competition is organised and administered by Camargue Underwriting Managers (Pty) Ltd (hereinafter referred to as “Camargue”), an authorised Financial Services Provider (FSP No. 6344).
2. The competition will run from 1 October 2026 to 31 October 2026 (“Competition Period”). Any engagement outside of this period will not be considered. The winner will be announced on 2 November 2026 via Camargue’s official social media channels.
3. Participation is strictly limited to licensed insurance brokers operating within South Africa. Engagements from social media accounts that do not clearly belong to a broker will be disqualified at Camargue’s discretion.
4. Directors, employees, appointed agents, or consultants of Camargue or any other person who directly or indirectly controls or is controlled by Camargue, risk managers, competing entities, employees of associated companies or agencies, and any external third parties are not eligible to participate.
5. Eligible participants must engage with Camargue’s Cybersecurity Awareness Month content posted during October 2026 on Facebook, Instagram, X (formerly Twitter) or LinkedIn.
6. Qualifying engagement includes likes, interactive comments, and shares on official campaign posts.



7. Excluded engagement includes direct/private messages, spam or irrelevant comments, one-word or non-substantive comments (e.g. “Nice”, “Wow”, emojis only) or engagement from accounts not meeting the eligibility criteria.
8. The winner will be determined based on the most meaningful engagement across all campaign posts during the Competition Period. “Meaningful engagement” will be evaluated based on thoughtful and relevant comments that contribute to the cybersecurity awareness theme, and consistency and quality of interaction with multiple campaign posts.
9. Camargue’s decision is final and binding, and no correspondence will be entered into.
10. The winner will be announced on Camargue’s social media platforms and will be contacted via direct message or email, where possible. If the winner cannot be reached within 7 days, Camargue reserves the right to select an alternative winner. Prize delivery or handover will be arranged directly with the winner.
11. The winner will receive one (1) tech gadget, selected from options such as a powerbank, Bluetooth speaker, or headphones.
12. In line with the Financial Advisory and Intermediary Services (FAIS) General Code of Conduct, Camargue confirms that:
 - 12.1. The total value of the prize will not exceed R1,000 per representative (broker), in accordance with the cap on immaterial financial interests permitted per broker per calendar year;



- 12.2. The prize constitutes an immaterial financial interest as defined under the FAIS Code of Conduct and will be recorded in Camargue's immaterial financial interest register.
13. The prize is not transferable, not exchangeable for cash, and may not be assigned to any third party.
14. Camargue reserves the right to substitute the prize with an alternative of similar value should supply or stock constraints arise.
15. Camargue reserves the right to disqualify any participant who engages in fraudulent, misleading, or automated activity, uses multiple accounts or false identities to increase engagement, or fails to comply with these Terms and Conditions.
16. By entering, participants agree that their name and/or company name may be published on Camargue's platforms should they be selected as the winner. No additional personal information will be disclosed without consent.
17. Camargue accepts no responsibility for any technical errors, downtime, or missed engagements due to platform-related issues.
18. Camargue accepts no responsibility for loss or damage arising from participation in this competition, acceptance or use of the prize.
19. Participation in this competition constitutes acceptance of these Terms and Conditions. Camargue reserves the right to amend, suspend, or cancel the competition at any time without prior notice, provided such changes do not materially affect the fairness of the outcome.



FAIS Compliance Notice: Camargue Underwriting Managers (Pty) Ltd is an authorised Financial Services Provider (FSP No. 6344). This competition prize constitutes an immaterial financial interest as defined under the FAIS General Code of Conduct and is limited to a maximum value of R1,000 per broker per calendar year. All qualifying financial interests will be recorded in Camargue's Immaterial Financial Interest Register in accordance with Section 3A of the Code.

October 2026