

# Sygnia TFSA Giveaway 2026

## OFFICIAL TERMS & CONDITIONS

---

### 1. Promoter

The promoter of this competition ("Competition") is Sygnia (Pty) Ltd, registration number 2002/031431/07, with its registered address at 7th Floor, The Foundry, Cardiff Street, Green Point, Cape Town, 8001 ("the Promoter").

---

### 2. Competition Period

The Competition commences on 01 March 2026 and will run on an ongoing monthly basis until terminated by the Promoter.

Each calendar month constitutes a separate entry period.

One winner will be drawn for each monthly entry period.

The monthly winner will be announced during the first week of the following month.

The Promoter reserves the right to amend, suspend or terminate the Competition at any time, subject to applicable law. Reasonable notice of termination will be published on the Promoter's website.

---

### 3. Eligibility

To enter, participants must:

- Be a South African resident aged 18 years or older with a valid South African ID.
- Open a new Sygnia Tax-Free Savings Account (TFSA) during the applicable calendar month.
- Successfully complete all FICA and onboarding requirements.
- Make at least one contribution into the new TFSA during that calendar month.
- Complete the official competition entry process via the designated landing page.

An entry will only be considered valid once:

- The TFSA is successfully opened.
- All compliance checks are completed.
- At least one contribution has been received.

The following persons are not eligible to participate:

- Directors, employees, agents, or service providers of the Promoter.
- Immediate family members of the above.
- Any person under 18 years of age.

Only one entry per person per monthly entry period is permitted. Entries do not roll over into subsequent months.

---

## 4. How to Enter

To enter the Competition for a specific monthly entry period, participants must:

- Open a new Sygnia TFSA during that calendar month.
- Make at least one contribution into the newly opened TFSA during that calendar month.
- Complete the competition entry process via the official landing page.

Participants who complete the entry form but do not successfully open and fund a TFSA within the same calendar month will not qualify for that month's draw.

---

## 5. Prize Description

For each monthly entry period, one (1) winner will receive R10 000 invested into a qualifying Sygnia Tax-Free Savings Account.

The prize:

- Will be contributed directly into the verified winner's qualifying Sygnia TFSA;
- Will not be paid in cash;
- Is not transferable;
- May not be invested into any non-TFSA account type.

At the winner's election, and subject to eligibility requirements, the prize may alternatively be invested into a qualifying Sygnia TFSA Stargazer account held in the name of the winner's minor child, provided that:

- The Stargazer account complies with all applicable regulatory and TFSA requirements;
- The annual and lifetime TFSA contribution limits have not been exceeded;
- All required documentation and onboarding processes are completed.

The investment will form part of the applicable account holder's annual TFSA contribution limit and remains subject to SARS annual and lifetime TFSA limits.

If the relevant annual TFSA contribution limit has already been reached, the prize may not be payable and an alternate winner may be selected at Sygnia's discretion.

The winner remains solely responsible for ensuring that the selected account holder has not exceeded applicable annual or lifetime TFSA contribution limits.

---

## **6. Winner Selection and Verification**

At the end of each calendar month, all valid entries for that monthly entry period will be included in a random, computer-generated draw.

The draw will be conducted and recorded for audit and compliance purposes.

The selected winner's details will be verified internally by Sygnia to confirm compliance with all Competition requirements.

Before confirming the winner, Sygnia will verify that the entrant:

- Opened a qualifying new TFSA during the applicable calendar month;
- Completed all FICA and onboarding requirements;
- Made at least one contribution during that month;
- Provided accurate and valid contact details.

If the selected entrant does not meet all eligibility requirements, an alternate winner will be selected.

Sygnia reserves the right to disqualify any participant who is found to have manipulated or attempted to manipulate the entry process.

---

## **7. Winner Announcement**

The verified winner will be contacted directly using the contact details provided during entry.

The winner's name may be published on Sygnia's digital platforms for promotional purposes.

By entering this Competition, participants consent to the publication of their name should they be selected as a monthly winner.

Any additional promotional activity, including participation in interviews or video content, will be subject to the winner's separate written consent.

---

## **8. Prize Fulfilment**

The R10 000 prize will be invested directly into the verified winner's qualifying Sygnia TFSA (or qualifying TFSA Stargazer account, if elected and eligible) within a reasonable period following verification.

No portion of the prize will be paid into any other account or in cash.

---

## **9. POPIA & Data Usage**

By entering, participants consent to Sygnia processing their personal information for:

- Entry administration
- Winner verification
- Prize fulfilment

All information will be handled in accordance with POPIA and Sygnia's Privacy Policy and will not be shared externally unless required for competition administration or by law.

---

## **10. General Conditions**

Sygnia may amend, suspend, or cancel the Competition if necessary due to events beyond its control.

Sygnia is not responsible for technical errors, entries not received, or incomplete submissions.

Sygnia's decisions regarding the Competition are final and no correspondence will be entered into.

Participation constitutes acceptance of these Terms & Conditions.

---

## **11. Limitation of Liability**

Sygnia is not liable for any loss, damage, or injury arising from participation in the Competition or use of the prize, except where liability cannot be excluded under South African law.

---

## **12. Governing Law**

These Terms & Conditions are governed by the laws of the Republic of South Africa.

---

## **13. Contact Information**

For queries related to the Competition, please contact:  
info@sygnia.co.za

