



1 Definitions

The words in the table below mean the following:

Word	Meaning
competition period	The period during which participants may take part in the competition.
good standing	'Good standing' means that your Nedbank account is active, not in arrears, and has not been handed over for legal collection or debt recovery.
participant (you, your)	A person who meets all eligibility requirements and enters the competition.
prize	The incentive, benefit, reward, or prize that the promoter makes available under this competition, subject to these terms and conditions.
promoter (we, us, our)	Nedbank Limited, registration number 1951/000009/06.

2 The promoter

We run this competition and reserve the right to make it available to certain clients only.

3 Competition period

The competition starts on 14 August and ends on 9 October.

4 Who may enter the competition

4.1 To enter the competition, you must:

4.1.1 be between 18 and 26 years of age

4.1.2 have a South African ID;

4.1.3 Have one of the following qualifying Nedbank accounts: a MiGoals, MiGoals Plus, MiGoals Premium, Unlocked.me, Pay-as-you-use, Savvy Plus, Savvy Bundle, Private Clients or Private Wealth Accounts; and

4.1.4 ensure that your qualifying account is in good standing.

4.2 Our employees (including temporary and contract employees), associated companies, agents, contractors, and sponsors may not enter the competition.

5 How to enter

5.1 To stand a chance to win the prize, you must do the following during the competition period:

5.1.1 Visit the YouthX website at <https://www.youthxbynedbank.co.za> to enter the competition and do the following:

- Read and accept the competition terms and conditions.



- Ensure you understand and accept the acknowledgements and disclaimers about intellectual property.
- 5.1.2 Give your entry a title and tell us how YouthX can help you unlock your potential.
- 5.1.3 If you collaborated with another individual or a group, please acknowledge and give appropriate credit to those who contributed. If you completed the work independently, please indicate that you worked alone.
- 5.1.4 Give the judges a summary of what your entry is about (not more than 350 words).
- 5.1.5 Unpack and demonstrate your entry by using sketches, prototypes or any other examples to explain it.
- 5.1.6 Upload your work.
- 5.1.7 Upload proof of your qualifying Nedbank account.

6 The prize

The top 10 participants with the highest scores will win the following prizes:

First place

- R250 000 in cash
- for three months, you will have access to a dedicated Nedbank Financial Adviser, participation in a mentorship programme facilitated by the Nedbank Enterprise Team, as well as financial literacy training and resources provided by Nedbank.
- 1 Ticket to the One Young World Summit 2026 in Cape Town, including travel and accommodation, subject to the signing of all required Nedbank indemnities and compliance with the applicable event terms and conditions.

Second place

- R120 000 in cash
- for three months, you will have access to a dedicated Nedbank Financial Adviser, participation in a mentorship programme facilitated by the Nedbank Enterprise Team, as well as financial literacy training and resources provided by Nedbank.
- 1 Ticket to the One Young World Summit 2026 in Cape Town, including travel and accommodation, subject to the signing of all required Nedbank indemnities and compliance with the applicable event terms and conditions.

Third place

- R60 000 in cash
- for three months, you will have access to a dedicated Nedbank Financial Adviser, participation in a mentorship programme facilitated by the Nedbank Enterprise Team, as well as financial literacy training and resources provided by Nedbank.
- 1 Ticket to the One Young World Summit 2026 in Cape Town, including travel and accommodation, subject to the signing of all required Nedbank indemnities and compliance with the applicable event terms and conditions.

Fourth to 10th place

- R35 000 in cash



- for three months, you will have access to a dedicated Nedbank Financial Adviser, participation in a mentorship programme facilitated by the Nedbank Enterprise Team, as well as financial literacy training and resources provided by Nedbank.

7 Selection of the winners

- 7.1 All eligible entries will undergo 4 rounds of judging.
- 7.2 A panel of 5 Nedbank judges will evaluate each entry using a standardised scorecard.
- 7.3 Entries will be scored against the following criteria:
 - Presentation
 - Understanding of the Business Challenge
 - Problem Being Solved
 - Effectiveness and Impact of the Proposed Solution
- 7.4. Scores from all judges will be combined, and the entrants with the highest overall scores will be selected as winners.
- 7.5. The top 10 finalists will be notified by telephone or email using the contact details provided to Nedbank. Finalists will be invited to present their ideas at Nedbank's 135 Rivonia Campus. The invitation email will include the pitch dates and finalists must confirm their availability and attendance.
- 7.6. The top 10 finalists will also receive an email invitation to attend the YouthX event to be held on 21 November 2026 at Constitution Hill, 11 Kotze Road, Johannesburg. The winners will be announced at the event.
- 7.7. Finalists must acknowledge and accept the invitation in 7.4 and 7.5 within 5 (five) business days of receiving the email notification. If a finalist fails to do so, the finalist will forfeit the opportunity to participate, and we reserve the right to select an alternative finalist.
- 7.8. Nedbank may, at its discretion, arrange and pay for reasonable travel and accommodation costs for finalists who are required to attend the pitch event and/or the YouthX event. Such travel and accommodation arrangements will be subject to the finalist accepting and signing any indemnities, waivers, consents or other documents reasonably required by Nedbank. Failure to do so may result in the travel and accommodation arrangements being withdrawn and you will forfeit your entry.
- 7.9. If you win, the following applies:
 - 7.9.1. You will receive the prize only once we have verified and confirmed your details, including your compliance with these terms and conditions.
 - 7.9.2. We will deposit the cash prize into your qualifying account within 30 business days after the winner announcement is made at the YouthX.
 - 7.9.3. For the non-cash prizes, we or our agent will call you on the details that we have on record within 30 business days after the winner announcement is made at the YouthX event and make the necessary arrangement with you to take up the prize. We will make reasonable attempts to get hold of you, if we fail, you will forfeit this part of the prize and we will not award it to a new winner.

8. Conditions and limitations

- 8.4. We will not be responsible for any technical failures affecting your participation in the competition or if your entry has been left out from participation.
- 8.5. If a dispute arises, our decision will be final and binding on all aspects of the competition, and we will not discuss the matter further.



- 8.6. All costs or expenses relating to the prize that have not been mentioned here are excluded.
- 8.7. We will not be responsible for any delays in your taking up the prize.
- 8.8. We will not be responsible for any additional conditions that third parties impose.
- 8.9. We will give the prize directly to you and not to anyone else.
- 8.10. We will not be liable for delays or failure to deliver any part of the prize resulting from acts beyond our reasonable control. We will let you know as soon as reasonably possible if your prize is affected in this way.
- 8.11. We reserve the right to replace the prize at any time with another of similar commercial value.

9. General

- 9.4. All the information about the competition, including information that is published on any competition material, is part of these terms and conditions.
- 9.5. By entering the competition, you agree to be bound by these terms and conditions.
- 9.6. These terms and conditions are available on our website at nedbank.co.za throughout the competition period.
- 9.7. If you win, we may ask you to consent in writing to endorsing, promoting and advertising any of our services, without payment. If you decline our request, you will still receive the prize.
- 9.8. By entering the competition, you acknowledge that your personal information needed for this competition will be shared with us and our agents, but only to the extent necessary for the competition. Your personal information will be used in line with South African consumer and data protection laws.
- 9.9. We may extend, shorten or cancel the competition immediately and without notifying you if it is permitted by law, if we must do so by law, or for reasons beyond our control. If this happens, you will give up any rights that you may have in terms of this competition and you will have no recourse against us or our agents, contractors or sponsors as a result of the extension, shortening or cancellation.
- 9.10. We or our directors, employees, agents or suppliers will not be responsible for any direct or indirect loss or damage resulting from your participation in the competition, or for any accident, injury, harm, damages, costs or death that you or any other person who participates in the prize sustains at any point during the fulfilment of the prize.

10. More information

For more information about the competition, visit the Website - youthxbynedbank