



Thrive Your Way to Asia Challenge

Terms & Conditions 2026

The following Terms and Conditions (hereinafter referred to as "the Terms") on which Old Mutual seeks to reward a user of the Old Mutual Thrive App through the Old Mutual Thrive your Way to Asia Challenge (the "Promotion").

Please read these Terms carefully before you participate in the Promotion. By participating in the Promotion, you will be deemed to have read, understood, and accepted and agree to be bound by all the terms and conditions set out in these Terms below and as may be amended, modified or supplemented from time to time.

These Terms supplement and are to be read together with:

- i. The Thrive App General Terms and Conditions are available on the Thrive App.
- ii. The terms and conditions governing the specific Product or Service offered by us alone or by us together with third parties ("Specific Terms"); and
- iii. The terms and conditions of any other document or agreement governing your relationship with us as may be amended, modified or supplemented from time to time (together, the "Other Terms").
- iv. The Privacy Policy available at www.oldmutual.co.ke.
- v. Any Thai Embassy Visa application and processing guidelines in place from time to time.

These Terms and any amendments or variations thereto take effect from commencement of the Promotion on their date of publication.

"We," "our," and "us," means the Old Mutual and includes its successors in title and assigns. "You" or "your" means the Participant and includes your personal representatives and heirs. Words importing the singular meaning where the context so admits include the plural meaning and vice versa.

Headings in these Terms and Conditions are for convenience purposes only and they do not affect the interpretation of this Agreement.

1. The Promotion and Promotional Period

The Promotion aims to encourage Old Mutual Thrive App users to engage more with the Thrive App with the aim of assisting a participant's wellbeing. Old Mutual (Promoter) shall partner with **Wavu Travels** ("the Travel Partner") for realization of the Prize.

The Promotion will run for two (3) weeks from 0000hours 1 August 2026 to 2359 hours 23rd August 2026 ("Promotion Period") or such other extended periods as Old Mutual shall in its own discretion determine ("Promotion Period")

The schedule of activities for the promotion are as follows:

Event	Date
Challenge opens	1 August 2026, 12:00 AM (EAT)
Challenge closes	23 August 2026, 11:59 PM (EAT)



Validation window	24 August – 2 September 2026
Winner announcement	7 October 2026
Travel departure	11 October 2026

Entries outside this window will not be considered.

2. Eligibility

a. This Promotion is open to existing Thive App users and new users holding Kenyan Citizenship who are aged 18 years old subject to the provisions of these Terms and Conditions. The following are excluded from participation or winning:

- Individuals directly involved, supporting, and working with Thive including Old Mutual employees, Thive partners, vendors, contractors, and their immediate family members are not eligible to win prizes.

b. Participants will only be eligible to participate in this Campaign on the specified days and within the Promotion Period.

c. In addition to clause (2a) above, it is mandatory for a participant in the promotion to meet the following travel criteria at the end of the Promotion:

- Kenyan citizen or permanent resident, aged **18 years or older** at the time of entry
- Holder of a **valid Kenyan passport** (must be valid for at least 6 months beyond the travel period)
- Available to travel from **11 October 2026 for a period of 15 days**.
- Meet Thailand Tourist Visa requirements as may be in place from time to time, including:
 - Minimum bank balance of **KES 300,000 / USD 2,600** over the immediate preceding 3 months
 - Valid National ID and passport valid for at least 6 months beyond the travel period.
 - Proof of residence (utility bill or lease agreement)
 - Employment letter + pay slips (employed) **or** CR12, Certificate of Incorporation + KRA Pin (if the Participant is self-employed), notarized via eCitizen
 - Authentication Certificate from eCitizen (mfa.ecitizen.go.ke)

3. How to Participate

3.1. Participation Requirements

3.1.1. You must meet the eligibility criteria

3.1.2. To be eligible for winner consideration, participants must complete **all** of the following steps within the challenge period:

1. **Download the Thive App** (if not already installed) and create a registered account.
2. **Join the “Thrive Your Way to Asia” challenge** within the app.
3. **Generate a Financial Wellbeing Score** within the app.
4. **Complete the Money Personality Quiz** within the app.



5. **Demonstrate the great positive improvement in your Thrive Score** during the challenge period.

3.1.3. The challenge period runs from 1 August 2026, 11:59 PM to 23 August 2026, 11:59 PM.

3.1.4. When a participant joins the challenge, their existing Thrive Score will be recorded as their baseline score. At the end of the challenge period, the participant's final Thrive Score will be compared to this baseline, and the participant with the greatest positive improvement during the challenge period will be considered the winner, subject to verification and compliance with these terms.

3.1.5. Failure to complete any of the above steps will result in disqualification from winner consideration.

3.2. How to Improve Your Thrive Score

Participants can increase their Thrive Score by engaging in healthy behaviours tracked by the Thrive app during the challenge period, including:

- Exercising more than their typical daily average
- Reducing sedentary time (sitting less than usual)
- Achieving **7–9 hours of sleep** consistently
- Increasing light physical activity levels
- Taking more steps than their typical daily average

These activities contribute to the overall Thrive Score and may help participants improve their score during the challenge period. The above does not constitute medical advice and each Participant is strongly advised to seek medical advice before participating in the Promotion.

3.3. Opting out of the Promotion:

3.3.1. You can opt out of the Promotion, by sending an email to oldmutualthrive@oldmutual.co.ke.

3.3.2. You shall receive a notification confirming that you have been de-registered from the promotion. Upon deregistration, the Participant shall not be eligible to win any prize in the Promotion.

4. Winner Selection Method

4.1. Only One (1) winner be selected for the Promotion.

4.2. The winner shall be selected through a draw conducted at the end of the Promotion period, under independent supervision where required.

4.3. The draw date, mechanics and locations shall be determined by Old Mutual and communicated through official Old Mutual channels.

4.4. Old Mutual's decision on the winner selection shall be final and binding.

4.5. The winner shall be subject to verification to confirm eligibility and compliance with the Terms and Conditions. The Winner shall be required to physically visit a designated Old Mutual officer for



enhanced verification, documentation and Prize handover formalities within the timelines communicated by Old Mutual

4.6. Greatest Positive Improvement in Thrive Score - The participant with the greatest positive difference between their baseline and final Thrive Score.

4.7. All scores are subject to a 48-hour backend validation period before winners are confirmed. The Promoter reserves the right to disqualify any entry where backend data indicates manipulation, device spoofing, or violation of these terms.

4.8. The winner will be the participant who achieves the greatest positive improvement in their Thrive Score during the challenge period.

4.9. When a participant joins the challenge, their existing Thrive Score will be recorded as their baseline score. At the end of the challenge period, their final Thrive Score will be recorded within the Thrive app.

4.10. The winner will be determined based on the difference between the participant's final Thrive Score and their baseline Thrive Score.

Improvement = Final Thrive Score – Baseline Thrive Score

4.11. The participant with the greatest positive improvement during the challenge period will be declared the winner.

5. Prize Details

5.1. By participating in the Promotion, you stand to win any of the prizes indicated below, subject to the restrictions listed in these Terms and Conditions:

Prize	Information	Number of Winners
Trip to Thailand, Bali (Indonesia), Singapore, Malaysia	2 weeks (15 nights), Departure Date: 11 th October 2026 Return Day: 26 th October 2026	1

The winner will receive:

5.2. The following are the inclusions and exclusions for the prize

Included	Excluded
Return economy class flights (Nairobi – Thailand)	Business/first class upgrades
Accommodation for 15 days (standard room)	Personal expenses & shopping
Airport transfers (arrival & departure)	Meals beyond included itinerary
Visa processing facilitation for all 4 destinations	Travel insurance



Travel itinerary coordination by Promoter or Travel Partner	Any costs arising from itinerary changes requested by winner
Visa fees	Costs for companions or additional guests

5.3. The prize has no cash alternative, is non-transferable and not for resale. The Promoter reserves the right to substitute a prize of equal or greater value if circumstances require.

6. Notification Process

6.1. The winner of the challenge will be notified through Old Mutual Number +254758672687 via the contact details registered on the Thrive app on or around 20 March 2026.

6.2. Old Mutual will make not less than three (3) call attempts over a forty-eight (48) hour period to contact the Winner. If you do not answer any of the call attempts within the prescribed period and satisfactorily identify yourself, you will be deemed to have forfeited the chance of winning the Prize and Old Mutual will thereafter call the reserve winners selected, as provided in (7.5) below.

6.3. For the avoidance of doubt, missed calls and calls diverted to voice mail will not be deemed to have been answered for purposes of the Promotion .

6.4. The contacted winner must accept the Prize within 48 hours of notification and provide their identification documents and eligibility documentation within 24 hours for the prize to be confirmed. Failure to undertake the actions required in this clause within the prescribed period, the winner will be deemed to have forfeited the prize.

6.5. Old Mutual may select a further reserve winner, who shall be the immediate next 10 persons in line after the Winner, to replace a Winner who have been disqualified either due to missed call or contact attempts or or those who decline the Prize or failure to meet the travel requirements, including declined visa or provision of false information.

6.6. The Promoter will provide reasonable support for visa application and processing but does not guarantee visa approval, which remains at the sole discretion of the Thai Embassy.

6.7. If a winner is unable to travel due to visa rejection, passport issues, or personal reasons, the prize will pass to the next ranked eligible participant. No cash or alternative compensation will be offered. The Prize is not transferrable.

6.8. The Prize shall be valid only upto 23rd August 2026, subject to which the winner shall be deemed to have forfeited the prize.

6.9. By accepting the Prize, you will be deemed to have granted Old Mutual and Wavu, the right to use and publish your name and picture in such media and public relations campaigns as Old Mutual and Wavu may choose, for information and promotional purposes within Old Mutual and Wavu, without any fee, royalty or other compensation.

6.10. The Promoter's decision regarding all aspects of the challenge, including winner selection, is final and binding. No correspondence or appeals will be entered into.



7. Disqualification and Termination

7.1 The Promotion is offered at the sole discretion of the Promoters and the Promoters reserve the right, to amend or vary these terms and conditions or to suspend/amend/terminate the Promotion at any time.

7.2 In case any of these circumstances arise, notice shall be given by the Promoters through media advertisements and at any of our branches upon request. The notice shall be effective immediately or on such date as shall be set out in such notifications.

7.3 On termination of this Promotion for any reason not attributable to the participants, the participants shall be required to redeem their prizes within three (3) months after the termination date.

7.4 The Promoters reserve the right to terminate any participant's participation in the Promotion or their registration upon: -

- a. Detection of fraud or attempted fraud relating to the participant or their registration; or
- b. Breach of any of these terms and conditions; or
- c. Such circumstance as may be determined by the Promoters acting reasonably.

7.5 If participation in the Promotion is terminated under any of the circumstances set out in this terms and conditions, the participant shall lose the right to redeem his/her prize and the same shall be deemed to have been forfeited. In addition, the Promoters reserve the right to take appropriate legal action, as it deems necessary, and recover damages and other expenses incurred in pursuing such action.

8. Data Protection & Privacy

8.1. Old Mutual is committed to respecting and protecting the privacy of Personal Data. Old Mutual Data Privacy Policy ("the Privacy Notice"), as updated from time to time, explains how Old Mutual treats Personal Data, who we share Personal Data with, and measures taken to protect Personal Data.

8.2. By participating in the Promotion, you agree to have read and accepted the terms of the Privacy Notice available at www.oldmutual.co.ke and the consent and authorize Old Mutual, to collect, use, store, disclose, process and transfer your Personal Data between the Old Mutual and its affiliates for the purpose of effecting/implementing and administering the promotion in accordance with the Privacy Notice.

8.3. By participating in this Promotion, you are deemed to have knowledge of and consent to the following:-

- a. the collection, processing, and retention of your personal data for purposes of administering this promotion including but not limited to use of winners' pictures for promotional purposes.
- b. We may use participants personal information for reasonable commercial purposes such as;
 - i. to communicate through SMS about our products, or upcoming marketing activities and those of our subsidiaries, affiliates, and/or any of their related businesses. Participants have the right to opt-out at any time from receipt of further marketing communications by writing to us or by following the opt- out guidelines on any marketing message sent to you.
 - ii. for marketing analysis, for example, to assess trends amongst our consumers and what people are saying about our products, to evaluate the impact and effectiveness of our marketing campaigns and promotions. You have the right to opt-out at any time from receipt of further marketing communications.



8.4 By participating in the Promotion, all winners of the prizes shall be deemed to have granted Old Mutual during the promotion and within 1 year after the end of the promotion the right to use their full names, photos, video footage and other details in such media as Old Mutual may choose (including and not limited to the internet) for information, advertising and promotional purposes and that they shall further agree to participate in all public relations and marketing activities of Old Mutual on such terms, as Old Mutual may require without any additional consideration.

8.5 All the ownership and intellectual property rights in the footage and visuals taken of any participant, his/her family and surrounding on lookers is and shall at all times remain the sole property of Old Mutual.

8.6 You can contact Old Mutual at any time in relation to the use, access, rectification, restriction of your Personal Data by writing an email to: dataprivacy@oldmutual.co.ke.

8.7 You may withdraw your consent to receive electronic communications in the manner described above. Once consent is withdrawn, no further Service will be allowed,. The withdrawal of your consent will not affect the legal validity and enforceability of any electronic communications provided or business transacted prior to the withdrawal of your consent.

9. Force Majeure

No party shall have any claim against the other party (the "Affected Party") for any delay or failure by the Affected Party to carry out any of its obligations under these Terms and Conditions arising or attributable to acts of God, fire, epidemic, pandemic, war, terrorism, labour action or unrest, failure of suppliers or contractors, law, government or regulatory requirements, or any other cause whatsoever beyond the control of the Affected Party.

10. Other Terms and Conditions

10.1 These Terms and Conditions constitutes the entire agreement between the Parties relating to the Promotion and supersedes all other oral or written representations, understandings or agreements.

10.2 These Terms and Conditions and any rights or liabilities accruing thereunder may not be assigned by you to any other person.

10.3 Old Mutual reserves the right at its own discretion to suspend or terminate the Promotion or amend these terms and conditions at any time and without prior notice for any technical or commercial reason. Any amendment to these terms and conditions will be published on the Old Mutual website and/or by any other means as determined by the Old Mutual and shall be effective immediately. Participants are required to keep themselves updated on the terms and conditions of this Promotion.

10.4 In the event that there are any taxes applicable to the Prize, Old Mutual will deduct the same and remit to the Tax Collection Agency. The Winner will be presented with Tax withholding Certificates where applicable. Any tax liability arising from receipt of the Prize, including but not limited to withholding tax, income tax, or fringe benefit tax, is the sole responsibility of the winner.

10.5 The Promoter will not cover any costs not explicitly listed under Clause 6 (Prize Details). Incidental costs including but not limited to: travel insurance, personal shopping, gratuities, communication costs, and any costs due to flight delays or cancellations beyond the Promoter's control are the sole responsibility of the winner

10.6 The decision of Old Mutual on all matters relating to this Promotion is final.

10.7 No responsibility will be accepted by Old Mutual or Wavu for failed, partial or garbled computer transmissions, for any computer, telephone, cable, network, electronic or internet hardware or software malfunctions, failures, connections, availability, for the acts or omissions of



any service provider, internet, accessibility or availability or for traffic congestion or unauthorized human act.

10.8 Participants are responsible for any and all expenses that they incur in entering the Promotion and that they will not be reimbursed regardless of whether or not they win the Promotion.

10.9 Old Mutual accepts no liability for the actions or decisions of the applicants and participants. Acceptance to participate in the Promotion shall be at the discretion of parties involved.

10.10 Entering and participating in the promotion shall be deemed to be a full and unconditional acceptance of the terms and conditions of the Promotion. Failure to adhere to these terms and conditions shall result in disqualification from the Promotion and, if necessary, forfeiture of the opportunity to participate.

10.11 No failure or delay by either yourself or Old Mutual in exercising any right or remedy hereunder shall operate as a waiver thereof, nor shall any single or partial exercise of any right or remedy prevent any further or other exercise thereof or the exercise of any other right or remedy.

10.12 No warranty or guarantee is given by Old Mutual in relation to the Promotion. Old Mutual and Wavu shall not be liable or responsible for any loss, liability, damage or injury suffered or sustained to person or property (including but not limited to, consequential loss) by any reason including participation in this Promotion or of any act or omission by Old Mutual, Wavu or any of its staff or agents in connection with the Promotion. Neither Old Mutual nor Wavu, shall be liable for any issues arising from third-party service providers (airlines, hotels, visa authorities) in connection with the Prize, as a result of winning or being unable to use the prize

10.13 All warranties and obligations implied by law are hereby excluded to the fullest extent permitted by law.

10.14 If any provision of these Terms shall be found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, the invalidity or unenforceability of such provision shall not affect the other provisions herein.

10.15 If you have any questions regarding the Promotion, please contact us in person, in writing, by post, email or by telephone. The following may be used: SMS number: +254758672687, WhatsApp number: +254758672687, Email: Oldmutualthrive@oldmutual.co.ke

10.16 The Old Mutual Promoters will take all measures within its means to resolve your complaints within a reasonable time. All complaints will be handled in accordance with the Old Mutual's complaints handling procedures and Service Charter which is available on request from any Contact Centre. Where a notification regarding your complaint or any other matter is expected from Old Mutual but not received, you may make a further complaint within a reasonable time after non-receipt of such notification.

10.17 Applicable tariffs will be charged by your telephone and internet service provider(s) when communicating with the Customer Care Centre.

11. Governing Laws and Dispute Resolution

11.1 The Promotion and these terms and conditions are governed by the Laws of Kenya and any disputes will be subject to the Laws of Kenya.

11.2 Unless otherwise provided herein, any and all disputes arising under, pertaining to or touching upon this Promotion or the statutory rights or obligations of either party hereto, shall, if not settled by negotiation, be subject to mediation before an independent mediator selected by the parties.

11.3 Nothing in this paragraph shall limit the right of Old Mutual to take proceedings against the Customer in any other court of competent jurisdiction, nor shall the taking or proceedings at one or more jurisdictions preclude the taking of proceedings in any other jurisdiction, whether concurrently or not.

12. Liability Disclaimer

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In this campaign, participants improve their Thrive Score by engaging with lifestyle behaviors tracked within the Thrive app (e.g. steps, activity, sleep and financial wellbeing engagement). The challenge does not require participants to undertake any specific physical activity or attend any physical event organized by Old Mutual. Participants engage with the app and improve their scores through their normal daily behaviors. As such, the campaign does not introduce any additional physical risk beyond normal everyday activities.