

Live Better Academy Competition Rules

Prizes

- 10 x R1 000 monthly cash prizes
- 5 x R5 000 monthly cash prizes

Competition period

The competition will run from 1 November 2023 and close on 29 February 2024.

How to enter

- Create an account on the [Live Better Academy](#), or log in to your existing account
- Complete a **Short Course** on the Live Better Academy during the competition period ("valid entry") to be entered into a lucky draw to win one of the **R1 000 prizes**
- Complete any of the following longer courses on the Live Better Academy during the competition period ("valid entry") to be entered into a lucky draw to win one of the **R5 000 prizes**:
 - **Becoming Money Smart**
 - **Budgeting**
 - **Credit & Debt**
 - **Saving**
 - **Investing**
- You will automatically be entered into the relevant lucky draw in the month in which you complete any course

Competition terms and conditions

1. The name of the campaign is "Live Better Academy Competition" and Capitec is the promoter
2. The competition will run from 1 November 2023 and close on 29 February 2024
3. The competition is open to natural persons –
 - 3.1 Who are citizens, permanent residents or work permit holders, and living in, the Republic of South Africa ("RSA")
 - 3.2 Who are in possession of a valid RSA identity document or driver's licence or a valid passport endorsed with "permanent resident" status; or a valid work permit and;
 - 3.3 Who are 18 (eighteen) years of age or older
4. Directors, members, partners, employees or agents of, or consultants to Capitec or any other person who directly or indirectly controls or is controlled by Capitec and their spouses, life partners, business partners or immediate family members and any other persons directly involved with the deriving, production, management or marketing of the competition are not eligible to participate in or enter the competition
5. Capitec, its affiliates, employees, advertising agencies and suppliers will not be liable for the failure of any technical element relating to the competition that may result in any entry not being successfully submitted
6. The winners will be randomly selected by a computer-programmed algorithm
7. All valid entries collated will be entered into an automated random draw selection process within 7 (seven) business days after the last day of the month or as soon as reasonably possible after the last day of the month
8. Winners will be contacted telephonically or by email before the 15th of the following month and in the event that a winner cannot be reached by telephone or email after 3 (three) attempts within 4 (four) weeks from the time of the draw, the promoter reserves the right to draw another winner and the prize will be forfeited by such winner
9. Prizes are not transferable or negotiable
10. The cash prizes will be deposited directly into a Capitec savings account opened and maintained in the name of the winner within 2 (two) weeks of the winner being successfully contacted
11. Capitec Bank reserves the right to substitute any prize with another prize of similar commercial value
12. Your entry and/or participation in the competition and/or your acceptance of the prize (in the event that you win a prize) constitutes your binding acceptance of the competition rules
13. Should any dispute arise in relation to the interpretation of these competition rules, Capitec's decision shall be final and no correspondence shall be entered into
14. You may not win a prize if it is unlawful for us to supply such a prize to you. You must be eligible to win the prize
15. Any documents, permissions and/or any legal or regulatory requirements that may be required by these rules or any other applicable law in order to accept and use a prize, shall remain your responsibility to obtain and/or observe at your own cost, and which documents and permissions must remain valid in such minimum form required by these rules or any other applicable law

16. Capitec its affiliates, employees, advertising agencies and suppliers will not be responsible, and hereby disclaim all liability, for any loss, injury or death, expense or damage (whether direct, indirect, incidental, punitive or consequential) of any nature, whether arising from negligence or any other cause, which is suffered by your participation in the competition or the acceptance and/or use by you, of any prize, or by any action taken by the promoter or any of its affiliates, employees, advertising agencies and suppliers in accordance with the competition rules
17. If you fail to comply with any of the competition rules, then without prejudice to any other remedy which we may have, you will be automatically disqualified and you will forfeit the prize(s) (in the event that you have already won a prize)
18. Subject to the participants' right to expressly accept, decline and withdraw consent or participation, Capitec may –
 - 18.1 Publish images of the prize winners on its marketing material in any format, for a period not exceeding 12 (twelve) months from the date of winning
19. If Capitec is required by the Minister of Trade and Industry to alter any aspect of the competition or to terminate the competition as a result of changes in legislation, the promoter will have the right to terminate the competition with immediate effect and without notice of such termination. In such event, all participants hereby waive any right which they may have against Capitec Bank, its affiliates, employees, advertising agencies and suppliers
20. Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners
21. Participants in this competition understand and agree that in order to offer the competition, Capitec bank must collect and use personal information about the participants. This competition is conducted under the terms of the applicable privacy laws and in line with the Live Better Academy terms of use and Privacy Policy
22. These competition rules will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa
23. A copy of the rules can be found on Capitec's website at this link: <https://www.capitecbank.co.za/competitions-rules/>