

Livin' It Up (Phase 3) Twitter Competition Rules

Prize

5 x monthly R2 000 cash prizes, only deposited into a Capitec account held by the lucky draw winners.

How to enter

1. Download the Capitec Livin' It Up mobile game from your app store (existing players to update to the latest version of the game)
2. Use the camera (next to the suitcase icon) to take a screenshot of any room in your favourite character's home in the game
3. Share the screenshot of your favourite character's home with your best financial health tip on Twitter with the official hashtag #DreamBigPlaySmart and tag @CapitecBank (any character's home with a financial health tip will count as a valid entry)

Competition period

1. The competition runs from Tuesday, 1 December 2020
2. The competition closes on Friday, 26 February 2021 at 11:55pm ("Competition Period")

Winner selection process

1. Winners will be selected on a monthly basis with 5 x R2 000 winners in December, January and February respectively (15 winners in total over the competition period). The 5 x monthly winners of R2 000 each will be randomly selected by a computer-programmed algorithm at the end of each month. Winners will be announced on Twitter after a Capitec representative has made contact with each winner
2. Winners will be contacted telephonically to verify their personal details and any other relevant information to ensure eligibility to redeem the prize

Competition terms and conditions

1. The name of the competition is 'Livin' It Up (Phase 3) Twitter Competition' and Capitec Bank is the promoter of the competition
2. The competition is open to natural persons who are –
 - 2.1 citizens or permanent residents of, and living in, the Republic of South Africa ('RSA')
 - 2.2 in possession of a valid RSA identity document or driver's license or a valid passport endorsed with 'permanent resident' status
 - 2.3 Capitec Bank clients ('Participants')
3. Directors, members, partners, employees or agents of, suppliers or consultants to the promoter or any other person who directly or indirectly controls or is controlled by the promoter 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
4. The promoter, 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
5. Winners will only be eligible for a single win throughout the duration of the competition
6. Cash prizes will be deposited directly into a Capitec Bank savings account opened and maintained in the name of the winner
7. The prizes are not transferable or negotiable
8. If we are unable to contact a prize winner within 24 hours of choosing the winner, we reserve the right to declare the prize forfeited and/or choose a new prize winner
9. The promoter reserves the right to substitute any prize with another prize of similar commercial value
10. The promoter reserves the right to vary, postpone, suspend or cancel the competition and any prizes, or any aspect thereof, without notice at any time, for any reason which the promoter deems necessary. In the event of such variation, postponement, suspension or cancellation, you agree to waive any rights, interests and expectations that you may have in terms of this competition and acknowledge that you will have no recourse against the promoter, its affiliates or suppliers
11. 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
12. Should any dispute arise in relation to the interpretation of these competition rules, the promoters' decision shall be final and no correspondence shall be entered into
13. 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
14. 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
15. The promoter, 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
16. 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)

17. Subject to the participants' right to expressly accept, decline and withdraw consent or participation, the promoter may –
 - 17.1 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
 - 17.2 use the participants' personal information obtained during participation in the competition for any of its marketing activities; and
 - 17.3 require that the participants be present when the draw takes place and/or when the winners are announced
18. If the promoter 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 the promoter, its affiliates, employees, advertising agencies and suppliers
19. Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners
20. These competition rules will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa
21. A copy of the rules can be found on Capitec's website at this link: <https://www.capitecbank.co.za/competitions-rules/>

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[capitecbank.co.za](https://www.capitecbank.co.za)

Conditions apply. Fees include VAT.

All information correct at time of going to print, 27/11/2020, and subject to change.
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