

# Get Paid Using Pay Me and Stand a Chance to Win a Share of R100 000 Competition Terms and Conditions

## Prizes

1 x R20 000 cash prize will be given away (will only be deposited into a Capitec account held by each lucky draw winner) every week over 5 weeks during the competition period.

## Competition period

The competition will run from 12am, Wednesday **1 December 2021** – Friday **31 December 2021**.

## How to enter

To enter the competition and be eligible for the weekly lucky draw, participants must:

1. Have an active Capitec account and banking app
2. **Receive payments using pay me** on our app from Capitec clients 3 times or more per week to enter. These may include, but are not limited to payments like:
  - 2.1 Splitting a bill with friends at a restaurant
  - 2.2 Receiving payments from people who owe you money
  - 2.3 Receiving payments for selling goods
  - 2.4 Receiving money from family (e.g. gifts, school fees, etc.)
3. Meeting all of the above requirements will be considered a valid entry

## Competition terms and conditions

1. The name of the competition is 'Get paid using pay me and stand a chance to win a share of R100 000' and Capitec 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
3. Directors, members, partners, employees, agents of, or consultants to Capitec 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. All valid entries collated will be entered into a random draw selection process
6. Winners will be notified telephonically or by email once selected in the weekly draw
7. Prizes are not transferable or negotiable
8. 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 selected
9. Participants are only eligible for a single win for the duration of the competition period and will be excluded from further weekly draws
10. The promoter reserves the right to amend these terms and conditions should it be deemed necessary in their sole discretion
11. The promoter reserves the right to substitute any prize with another prize of similar commercial value
12. **Subject to the participants' right to expressly withdraw consent or participation, Capitec may –**
  - 12.1 **Announce and publish the names of the prize winners on its social media platforms or marketing material in any format, for a period not exceeding 12 (twelve) months from the date of winning**
13. The promoter may require, and winners agree to provide, any necessary documentation in order to redeem the prize. It will remain the winner's responsibility to obtain such documentation, which must remain valid in such minimum form required by the promoter or any other applicable law
14. **By participating in this competition, the participant consents to the collection, processing and further processing of his or her personal information (including personal information contained in electronic communications) by us for the purposes of conducting this competition and facilitating participation**

15. **By participating, the participants unconditionally and irrevocably indemnify and hold harmless the promoter, as well as its holding company, its subsidiaries and any subsidiaries of its holding company, and their successors and assigns, directors, employees, agents or consultants against all and any losses, claims, proceeding, actions, damages, (direct, consequential or otherwise) liability, demands, expenses, legal costs (on an attorney and own client basis) howsoever arising out of, based upon, or in connection with (directly or indirectly) the participation in the competition**
16. **The promoter, its affiliates, employees, advertising agencies and suppliers will not be liable for the failure of any technical element, incorrect and inaccurate information relating to the competition that may result in any participation attempt being unsuccessful**
17. The promoter reserves the right to disqualify any participant suspected of fraud or cheating
18. **Your participation in the competition and/or your acceptance of the prize constitutes your binding acceptance of these terms and conditions**
19. The promoter's decision regarding any matter concerning the competition and/or arising out of these terms and conditions, including the selection of eligible participants, is final and no correspondence will be entered into
20. If participants fail to comply with any of the competition rules, then without prejudice to any other remedy which we may have, they will be automatically disqualified and will forfeit the prize
21. 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 organisers, its affiliates, employees, advertising agencies and suppliers
22. Income taxes relating to the prize, if any, are the sole responsibility of the participants
23. These competition rules will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa