

## Win with Capitec & EasyEquities Competition

### Prizes

Total value of R450 000 in prizes:

- 6x R50 000 EasyEquities vouchers for new clients
- 3x R50 000 EasyEquities vouchers for existing clients who fund their account

### Competition period

Competition period 3 October to 11 November

### How to enter

New EasyEquities account registration:

- Sign up as a new EasyEquities client. Activate the EasyEquities widget on the Capitec Banking App. Link your accounts and make a deposit into your EasyEquities account.

Existing EasyEquities account holder:

- Simply fund your EasyEquities account, from your Capitec account via the widget, with any amount

Every time you fund your EasyEquities account during the campaign period you will receive an automatic entry into the competition and qualify for the lucky draw. This applies to both new account registrations and existing account holders.

### Lucky draw and winners' announcements

9 x R50 000 (total R450 000) vouchers to be given to clients during the competition period. Which will be split as follows:

- Winner announcement 10<sup>th</sup> October – competition ends 9<sup>th</sup> October - 2 winners (R100 000), 1 new and 1 existing
- Winner announcement 17<sup>th</sup> October – competition ends 16<sup>th</sup> October - 1 winner (R50 000), 1 new
- Winner announcement 24<sup>th</sup> October – competition ends 23<sup>rd</sup> October - 2 winners (R100 000), 1 new and 1 existing
- Winner announcement 31<sup>st</sup> October – competition ends 30<sup>th</sup> October - 1 winner (R50 000), 1 new
- Winner announcement 7<sup>th</sup> November – competition ends 6<sup>th</sup> November – 2 winners (R100 000), 1 new and 1 existing
- Winner announcement 14<sup>th</sup> November – competition ends 13<sup>th</sup> November – 1 winner (R50 000), 1 new

### EasyEquities voucher terms and condition

1. The Win with Capitec and EasyEquities Competition is only available to EasyEquities ZAR account holders.
2. In respect of the prizes and vouchers, the winners may not withdraw their prize and/or voucher from their EasyEquities ZAR account and/or transfer the prize and/or voucher into another EasyEquities account for the purpose of withdrawing the funds for a period of 36 months from the date of deposit. However, a winner may withdraw any profits made from the prize and/or voucher out of their EasyEquities ZAR account, transfer the profits to another EasyEquities account for the purpose of withdrawing it and/or use such profits to trade on the EasyEquities platform in accordance with the applicable EasyEquities terms and conditions.
3. EasyEquities will not be responsible for any losses suffered because of investments made through the EasyEquities platform in respect of the prizes and/or vouchers.
4. EasyEquities is not responsible for inaccurate prize and/or voucher details supplied to any person by any third party who is not a representative or authorised by EasyEquities and connected with the Win with Capitec & EasyEquities Competition.
5. The prizes and/or vouchers are not transferable.
6. The winners must be able to receive emails and/or a phone call from EasyEquities.

7. Notwithstanding anything to the contrary, under no circumstances shall EasyEquities and a winner be liable to one another hereunder for any direct, indirect, incidental, special or consequential damages arising out of or in connection with the Win with Capitec & EasyEquities Competition. You agree and acknowledge that all investment decisions are your own and made at your own risk and neither EasyEquities will be liable for any direct, indirect, incidental, special or consequential losses or damages arising out of or in connection with your investment decisions.
8. The above indemnity will not extend to any loss, expense or damage which arises as a result of the misconduct or negligence of EasyEquities or any director, employee or officer of EasyEquities.

#### Competition terms and conditions

1. The name of the campaign is "Win with Capitec & EasyEquities Competition" and Capitec is the promoter
2. The competition will run from 3 October to 11 November (23:59) and the announcement of the final winners will be made on 14 November 2022.
3. The competition is open to natural persons:
  - 3.1 Who are not Capitec employees
  - 3.2 Who are citizens of, and living in, the Republic of South Africa, and this campaign is only open to persons over the age of 18 years
  - 3.3 Who is a Capitec client, with all Capitec accounts being in good standing; and
  - 3.4 Have an approved EasyEquities account.
  - 3.5 *Take note that the EasyEquities account must have been approved for trading by EasyEquities in accordance with the EasyEquities terms and conditions, including without limitation, verification in terms of the Financial Intelligence Centre Act, 2001 ("FICA") will qualify for the Win with Capitec & EasyEquities Competition. This means that your account must be FICA verified in order for you to qualify for the Win with Capitec and EasyEquities Competition.*
4. 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
5. The winners will be randomly selected by a computer-programmed algorithm
6. All valid entries collated will be entered into an automated random draw selection process on the dates set out under the section "Lucky draw and winners' announcements" above
7. Winners will be contact by Capitec in order for them to share the vouchers won
8. Prizes are not transferable or negotiable
9. Capitec reserves the right to substitute any prize with another prize of similar commercial value
10. 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
11. 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
12. 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
13. 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
14. 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.
15. Subject to the winners' right to expressly grant, decline or withdraw consent, Capitec will request that all winners share proof of the actions taken (personal information of the winners) for the purpose of administering the competition
16. Failure to provide proof of actions will result in an automatic forfeiture of the prize and Capitec will exercise its right to select another winner
17. Personal information collected will:
  - 17.1 Not be used for any other purpose either than the administration of this competition
  - 17.2 Not be shared with any third parties without obtaining consent from the winners
  - 17.3 Be processed in accordance with Capitec Privacy Policies
  - 17.4 Participants in this competition understand and agree that in order to offer the competition, Capitec must collect and use personal information about the participants. This competition is conducted under the terms of the applicable privacy laws.
18. 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)
19. Subject to the participants' right to expressly accept, decline and withdraw consent or participation, Capitec may:

- 19.1 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
- 20 If Capitec is required by the Minister of Trade and Industry or any relevant regulatory body 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, its affiliates, employees, advertising agencies and suppliers
- 21 Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners
- 22 Participants in this competition understand and agree that in order to offer the competition, Capitec 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 Privacy Policy 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: [What You Need To Know | Competitions & Conditions | Capitec Bank](#).