

## MoneyUp Academy Competition Rules

### Prizes

#### Weekly Points Target Prize (Weekly Prize):

- Up to 10 000 points, or
- A Capitec Flexi Voucher up to the value of R500, redeemable at any of the Participating Retailers
- The relevant prize will be awarded in accordance with an instant randomised draw

#### Top 50 Monthly Leaderboard Prize (Monthly Prize):

- A Capitec Flexi Voucher in accordance with the below table, redeemable at any of the Participating Retailers.

Position on Leaderboard	Prize value (up to a maximum of)
1	R 5 000
2	R 3 000
3	R 2 000
4 to 10	R 1 000
11 to 20	R 500
21 to 30	R 300
31 to 50	R 200

#### Participating Retailers include:

- Pick n Pay, Pick n Pay Clothing, Boxer, Dis-Chem, Dis-Chem Baby, Mr D Food, Spur, vida e caffè, Nando's, Steers, Debonairs Pizza, Wimpy, Mugg & Bean, Fishaways, Milky Lane, Krispy Kreme, Col'acchio, Burger King, NetFlorist, Cape Union Mart, Poetry and Old Khaki. See full list of Participating Retailers: <https://www.capitecbank.co.za/personal/transact/buy-vouchers/>

### Competition Period

The competition runs from 02 April 2024 to 31 July 2024

### How to enter

#### Weekly Points Target Prize (Weekly Prize) Draw

- Earn points by completing learning and **correctly answering questions** in any of the Courses, Recap room or Quiz room on the MoneyUp Academy. The points allocated per activity are specified on your dashboard.
- Reach your Weekly Points Target at any time between 00h00 (midnight) Monday and 23h59 Sunday of a calendar week to be immediately entered into an instant randomized draw and to stand a chance to win an instant Weekly Prize (consisting of either a Capitec Flexi Voucher or points to help you increase your position on the Leaderboard).
- The Weekly Points Target is 6 000 points.
- Your Weekly Points will reset to zero at 00h00 (midnight) every Monday, giving you a new chance to hit the Weekly Target in the following week.
- Your Weekly Points will accumulate to form part of your **total monthly points**, reflected on the Leaderboard.
- You can enter every week and, if you reach your Weekly Points Target, you are eligible to win the Weekly Prize.
- Every week is a new chance to win

### Top 50 Monthly Leaderboard Prize (‘Monthly Prize’)

- Earn points by completing learning and **correctly answering questions** in any of the Courses, Recap room or Quiz room on the MoneyUp Academy. The points allocated per activity are specified on your dashboard.
- During a calendar month, the points you earn during that month will be visible on the **MoneyUp Academy Leaderboard** in the Trophy Room, which ranks users by the total number of points earned during the calendar month.
- Finish in one of the **Top 50 Positions** on the MoneyUp Academy Leaderboard at 23h59 on the last day of a calendar month to be a **Top 50 Monthly Prize Winner**.
- You will receive the Monthly Prize in the form of a Capitec Flexi Voucher during the following business day

### Competition terms and conditions (‘Competition Rules’)

1. The name of the campaign is “MoneyUp Academy Competition” (‘the Competition’) and Capitec Bank Limited (‘Capitec’) is the promoter
2. **The Weekly Points Target** will run from Monday starting at 00h00 (midnight) and end on Sunday at 23h59.
  - 2.1 Points accumulated within any given week will reset back to 0 at Monday 00h00.
  - 2.2 All Weekly Points will accumulate and be reflected on the monthly MoneyUp Academy Leaderboard.
  - 2.3 If you reach your Weekly Points Target of 6 000 points, you will be entered into an instant randomized draw.
  - 2.4 Winners will be **randomly selected** by a computer-programmed algorithm
  - 2.5 The Weekly Points Target Prize consists of either a Capitec Flexi Voucher or additional points to add to your total monthly points and Leaderboard ranking (‘the Weekly Prize’)
  - 2.6 Winners will receive their Weekly Prize **within one minute** of achieving their Weekly Points Target. They will receive notification of their Weekly Prize on the MoneyUp Academy website and by SMS.
3. **The Top 50 Monthly Competition** will run from 00h00 (midnight) on the 1<sup>st</sup> of each calendar month, and close at 23h59 on the last day of that calendar month
  - 3.1 Points accumulated during any given calendar month will **determine your position** on the Leaderboard
  - 3.2 Winners will be those who finish in one of the **Top 50 Positions on the Leaderboard** at the end of a calendar month.
  - 3.3 If two Participants achieve the same position on the Leaderboard, the Winner will be the Participant to reach the position first in time.
  - 3.4 Winners will receive their Monthly Prize in accordance with their position on the Leaderboard **within 1 working day** after the end of a calendar month.
4. To win a Prize, Competition Participants must verify their mobile number by completing the mobile verification process on the MoneyUp Academy platform.
5. Voucher prizes will be delivered on the MoneyUp Academy platform and by SMS. **The Voucher WiCode and available balance** will be available to view at any time from your **user profile** on the MoneyUp Academy website.
6. If a Voucher with a WiCode has been partially redeemed, a new WiCode will be supplied to you by SMS and will reflect your remaining available balance. The new WiCode will be available at any time from your **user profile** on the MoneyUp Academy website. It is your responsibility to ensure that you are using the new WiCode to redeem the remaining balance of your Voucher.
7. If you have won an additional Voucher but have not yet utilised the full value of any previously won Voucher, the value of the new Voucher will be added to your previous remaining balance and your **WiCode will remain the same**. The WiCode will be available at any time from your user profile on the MoneyUp Academy website. It is your responsibility to ensure that you are using the correct WiCode to redeem the remaining balance of your Voucher
8. The Monthly or Weekly Prize (‘the Competition Prize’), if in the form of a Capitec Flexi Voucher, can only be redeemed at the **Participating Retailers**. Participating Retailers mentioned in these Competition Rules are subject to change and can be viewed at <https://www.capitecbank.co.za/personal/transact/buy-vouchers/>
9. The value of the Competition Prize awarded to the successful Competition Participant will be determined by Capitec, acting in its sole discretion.
10. Competition Prizes are **not transferable, not exchangeable and cannot be exchanged for their cash value**
11. Capitec Flexi Vouchers are valid for only **36 (thirty-six) months from the date of issue**. If not used within this specified period, the Competition Prize will expire.
12. The Competition is open to natural persons who are:
  - 12.1 citizens, permanent residents or work permit holders, and living in, the **Republic of South Africa (‘RSA’)**
  - 12.2 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
  - 12.3 in possession of a registered **RSA mobile number** that is verified through the verification process on the MoneyUp Academy platform.
13. 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
14. 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

15. Capitec reserves the right to **substitute the Competition Prize** with another prize of similar commercial value
16. Your entry and/or participation in the Competition and/or your acceptance of the Competition Prize (in the event that you win a Competition Prize) constitutes your binding acceptance of these Competition Rules
17. 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
18. You may not win a Competition Prize if it is unlawful for us to supply such a prize to you. You **must be eligible** to win the Competition Prize
19. Any documents, permissions and/or any legal or regulatory requirements that may be required by these Competition Rules, the Capitec Voucher terms and conditions or any other applicable law in order to accept and use the Competition 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 Competition Rules or any other applicable law
20. 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 Competition 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
21. 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 Competition Prize(s) (if you have already won a prize)
22. 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, its affiliates, employees, advertising agencies and suppliers
23. 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 the Capitec Privacy Notice available at <https://www.capitecbank.co.za/privacy-centre/privacy-notice/>.
24. These Competition Rules will be construed, interpreted, and enforced in accordance with the laws of the Republic of South Africa
25. A copy of the rules can be found on Capitec's website at this link: <https://www.capitecbank.co.za/competitions-rules/>
26. Any Capitec Flexi Vouchers awarded as Competition Prize will be subject to the Voucher terms and conditions available at <https://www.capitecbank.co.za/personal/transact/buy-vouchers/>.
27. This Competition is subject to the MoneyUp Academy Terms and Conditions available at <https://livebetteracademy.com/terms-of-use/>.