

Capitec Pay -Black Friday Campaign Terms & Conditions

The campaign period.

The Capitec Pay - Black Friday "Competition" will start on Monday the 18th of November 2024 and end on midnight Saturday the 30th of November 2024

The Prize

- From 18 - 30 November 2024, 20 (twenty) qualifying Capitec Clients stand a chance to win R2500 each paid into their Live Better Account on Live Better Day (10 December 2024), when proceeding to checkout their Black Friday purchases using Capitec Pay.
- *NB All winning Capitec Clients must have an active Live Better Account to receive winnings.

The client entry mechanic

This Black Friday, safely speed through checkout with Capitec Pay at our selected partners and anywhere else for a chance to be 1 of 20 Capitec Clients who'll win R2 500 on their next Live Better Day (10 December 2024). This Competition is valid from 18 – 30 November 2024.

Competition terms and conditions

By entering the Competition, you agree to the following terms and conditions:

1. The name of the campaign is "Capitec Pay x Black Friday campaign" and Capitec is the promoter.
2. The Competition will run from 18 until 30 November 2024.
3. The Competition is open to all Capitec Clients:
 - 3.1 Who are citizens and/or permanent residents of, and living in, the Republic of South Africa ("RSA").
 - 3.2 Who's Capitec bank accounts are in good standing.
 - 3.3 Who are in possession of a valid RSA identity document, or a valid passport.
 - 3.3 Who are 18 (eighteen) years of age or older.
 - 3.4 Family members of those directly involved in the Competition execution or fulfilment, production, management or marketing of the Competition are not eligible to participate in or enter the 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. Winners will be randomly selected by a computer-programmed algorithm.
6. The winners of the R2500 Live Better prize money must have an active Capitec Account with an active Live Better savings account.
7. The Promoter will attempt to contact the Competition winner in order to notify the Competition winner that they won the Competition prize in accordance with these terms. Should the promoter not be able to reach the Competition winner within a period of 3 days from the automated random draw selection process having taken place, same will result in an automatic forfeiture of the Competition prize by the Competition winner and the promoter will exercise its right to select another Competition prize winner.
8. Capitec reserves the right to substitute any prize with another prize of similar commercial value.
9. The Competition prize, awarded to the Competition prize winner will be determined by Capitec, acting in its sole discretion.
10. Your entry and/or participation in the Competition and/or your acceptance of the prize (if you win a prize) constitutes your binding acceptance of these Competition terms.
11. Should any dispute arise in relation to the interpretation of these Competition terms, 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 terms.
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 terms, then without prejudice to any other remedy which we may have, you will be automatically disqualified and you will forfeit the prize(s) (if 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 to alter any aspect of the Competition or to terminate the Competition because 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. We reserve 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 we deem 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 us, our affiliates and third-party suppliers.
22. Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners.
23. These Competition terms will be construed, interpreted, and enforced in accordance with the laws of the Republic of South Africa