

## Live Better Exclusive Books competition rules

### Prizes

Stand a chance to win 1 of 4 Exclusive Books vouchers valued at R250 each.

### Competition period

Competition period: 6 July 2022 – 8 July 2022 (12:00am).

Winners announced 8 July 2022 before 5:00pm.

### How to enter

1. Comment on our Exclusive Books competition post on our social media channels and tell us which book you will be buying this Live Better day (10 July) at Exclusive Books, for a chance to win 1 of 4 Exclusive Books vouchers valued at R250 each
2. Ensure that you submit your entry by Friday, 8 July 2022 at 12:00am

### Competition terms and conditions

1. The name of the competition is "Live Better Exclusive Books Competition" and Capitec is the promoter
2. The competition will run from 6 July 2022 – 8 July 2022 (12:00am)
3. The competition is open to natural persons –
  - 3.1 Who are citizens and/or permanent residence of, and living in, the Republic of South Africa ("RSA")
  - 3.2 Who are in possession of a valid RSA identity document or driver's license and a valid passport endorsed with "permanent resident" status; and
  - 3.3 Who are 18 (Eighteen) years of age or older
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 8 of July 2022
7. Winners will be contacted by our Social Team on 8 July 2022 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 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: <https://www.capitecbank.co.za/competitions-rules/>