

## Live Better Day Competition Rules

### Prizes

Stand a chance to win 1 of 12 flexi vouchers to the value of R250 each.

- a. 2 winners will be selected per channel by using a reputable random number generator to select winners from all eligible entries draw
- b. Each Competition Participant may only win one voucher
- c. The client competition channels are Facebook and X

### Competition period

- The competition will run on 5 April 2024 and 10 April 2024
- A competition will be run on each of the 2 competition channels on these respective dates

Start date and time	Closing date and time	Draw date	Date the winner is announced
5 April 2024 at 00:01am	10 April 2024 11:59pm	8 April 2024 and 10 April 2024	8 April 2024 and 10 April 2024

### How to enter

**Note:** The competition is open to Capitec clients.

To enter, read the competition instructions on any of the respective Facebook and X Live Better day competition posts in April, then share your answer in the comments.

### Winner selection process

1. Capitec's internal auditors are the appointed auditors for this Promotion. Capitec reserves the right to appoint external auditors in its sole discretion and for any reason whatsoever
2. The winner of the prize will be drawn by 8 April 2024 and 10 April 2024. The draw will be conducted electronically by third parties approved and appointed by Capitec and internal auditors of Capitec
3. The winner will be notified by direct message on social media channel within a reasonable period after the draw. If Capitec is unable to reach any participant whose name was drawn after 3 (three) days, such participant will be disqualified, and a draw of a replacement winner will take place in the same manner as the first draw
4. The eligible, identified and verified prize winner will receive their prize by 1 May 2024

### Competition terms and conditions

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

1. The name of the competition is 'Live Better Day Client Competition' and Capitec Bank is the promoter of the competition
2. The competition is open to natural persons –
  - 2.1 Who are citizens and/or permanent residents of, and living in, the Republic of South Africa ("RSA")
  - 2.2 Who are in possession of a valid RSA identity document or driver's license and a valid passport endorsed with "permanent resident" status
  - 2.3 Who are 18 (eighteen) years of age or older
  - 2.4 Who are Capitec clients, and have all their accounts in good standing
  - 2.5 Who has a valid driver's licence and/or a valid RSA bank account (needs to be FICA compliant).
  - 2.6 Participants stand a chance to win a R250 flexi voucher ("the Prize")
  - 2.7 If the selected prize winner passes the verification process and submits the required documents stipulated in these terms and conditions, they will be declared a winner by Capitec. The validity of such documentation is at Capitec's discretion
  - 2.8 No liability shall attach to Capitec or Live Better in relation to any claims, losses or liabilities for any loss of profit or any other direct and/or indirect, special or consequential loss arising out of any of the prizes. The Promoter is not liable for any defects in the prize. Ownership of and risk in, and benefit attaching to, the prize will pass to the winner immediately. Standard warranties from the supplier will apply
  - 2.9 Prize fulfilment will take place within 3 weeks from the date that the winner is selected. Winner will be contacted by Capitec
3. 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
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 only be eligible for a single win throughout the duration of the Competition
6. The prize is not transferable or negotiable nor can it be exchanged for cash
7. If we are unable to contact a Prize winner within 72 (seventy-two) hours of choosing the winner, we reserve the right to declare the Prize forfeited and/or choose a new Prize winner
8. Prizes that are redeemable from a third party or are for use and enjoyment at a third party's premises are subject to the following:
  - 8.1 All third-party terms and conditions of use and/or enjoyment applicable to the prize
  - 8.2 It is the winner's responsibility:
    - 8.2.1 To redeem and/or use the prize whilst still valid (where time constraints apply); and
    - 8.2.2 To liaise directly with the third party with regards to any and all matters concerning the prize
  - 8.3 The winner consents to the promoter processing his/her personal information to the third party for the purpose of redeeming a prize (where applicable)
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. 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)
16. Subject to the Participant's right to expressly accept, decline and withdraw consent or participation, Capitec may –
  - 16.1 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
  - 16.2 Use the Participants' personal information obtained during participation in the Competition for any of its marketing activities
  - 16.3 Require that the Participants be present when the draw takes place and/or when the winners are announced
17. 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, Capitec 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
18. Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners
19. These Competition rules will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa
20. 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
21. Any prize won is subject to the Capitec flexi voucher terms and conditions, available at: <https://www.capitecbank.co.za/personal/transact/buy-vouchers/>
22. A copy of the rules can be found on Capitec's website at this link: <https://www.capitecbank.co.za/competitions-and-conditions/>