

Client App 2.0 Competition 2024: Win your share of R60,000 in Flexi vouchers

The campaign period

The App 2.0 Competition campaign ('the Competition') will start on the 4thth of November 2024 and end on the 13th of December 2024

The Prizes

Draw Frequency	Eligible Participants	Prize	Number of winners
Weekly	All Capitec clients who are RSA residents, over the age of 18, not Capitec employees and meet the entry criteria below	1 (one) of 60 (sixty) R1000 Flexi Vouchers	10 per week (total of 6 weeks) (60 winners)

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How to enter

1. Share your favourite App experience by answering the question of the week posted on the influencer's Instagram pages using the #BetterNeverRests
2. Tag a friend in your comment on this post
3. You may post more than one comment on the post in which you tag a friend.
4. Follow @capitecbank on Instagram
5. If you have completed the above, you will be entered into a randomized draw and stand the chance to win one (1) of sixty (60) Flexi vouchers, each to the value of R1000.00.
6. If you have won a voucher in the Competition, you cannot win in future weeks.

Competition terms and conditions

1. The Competition is open to natural persons, who meet the following criteria:
 - 1.1 must be a Capitec Client;
 - 1.2 cannot be a Capitec employee;
 - 1.3 must be an RSA resident; and
 - 1.4 must be above 18 years of age.
2. 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.
3. Winners will be selected by randomized draw.
4. Winners will be contacted on their Instagram profile by way of direct message from the verified Capitec Instagram account (@capitecbank). The prizes will be allocated within 2 weeks of the date on which you are contacted by Capitec.
5. In the event that a winner cannot be reached after 3 (three) attempts within 1 (one) week from the time of the draw, the prize will be forfeited by such winner and Capitec reserves the right to draw another winner.
6. To ensure everyone has an opportunity to win, once a participant has won a prize, they will not be eligible to win another prize in this Competition.
7. Competition prizes are not transferable or negotiable.
8. Capitec reserves the right to substitute any competition prize with another prize of similar commercial value.
9. 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 these competition rules.
10. Your acceptance of the prize (in the event that you win a prize) constitutes consent that Capitec may publish images of you (as prize winner) on its marketing material in any format, for a period not exceeding 12 (twelve) months from the date of winning. You have the right to withdraw this consent at any time by providing Capitec written notice thereof.
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. 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 enter into the Competition, accept or 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 any applicable law.
13. 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).

14. 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.

15. Participants in this Competition understand and agree that, in order to offer the competition and to allocate prizes to the winners, 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 Capitec's Privacy Notice, available at [Privacy notice](#) | [Privacy centre](#) | Capitec Bank.

16. These Competition rules will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa.