

November 2025 Live Better x Dis-chem Social Media #livebetterhaul Competition

Prizes

- Week 1: 3 November (3 x weekly winners)- R1500 each
- Week 2: 10 November (3 x weekly winners)- R1500 each
- Week 3: 17 November (3 x weekly winners)- R1500 each
- Week 4: 24 November (3 x weekly winners)- R1500 each
- Week 4: 24 November (2 Grand Prize winners)- R15 000 each

Competition period

Competition period- 3 November 2025 to 27 November 2025

Winners announced weekly and prizes paid into Live Better Savings account at the end of the competition.

Channels:

- Instagram
- Facebook
- X (Twitter)

How to enter

How to enter on Instagram:

To enter, post a selfie or video of yourself on Instagram with your till slip telling us which one of the 140 plus brands you love and why. It is necessary to tag Capitec on these posts with the hashtag #LiveBetterHaul.

How to enter on Facebook:

To enter, post a selfie or video of yourself in the comments section of the competition post on Facebook with your till slip telling us which one of the 140 plus brands you love and why. It is necessary to tag Capitec on these posts with the hashtag #LiveBetterHaul.

How to enter on X (Twitter):

Reply on the competition post on X (Twitter) with a selfie of yourself on X telling us which one of the 140 plus brands you love and why. Comments should include what you are buying with the hashtag #LiveBetterHaul.

Competition terms and conditions

1. The name of the campaign is **2025 Live Better x Dis-Chem Social Media #LiveBetterHaul Competition**
2. The competition will run from 3 November to 27 November 2025.
3. The competition is open to natural persons, who meet the following criteria:
 - 3.1 Must be Capitec Client with an active Live Better account.
 - 3.2 Must reside in South Africa.
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 announced on Capitec social media **once the competition has concluded**. Winners will be contacted via social media channels.
6. Prizes are not transferable or negotiable.
7. 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.
8. 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
9. 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.
10. Capitec will request that all winners share proof of the actions taken for the purpose of administering the competition.
11. 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.
12. Personal information collected will –

- 12.1 Not be used for any other purpose either than the administration of this competition.
 - 12.2 Not be shared with any third parties without obtaining consent from the winners.
 - 12.3 Be processed in accordance with Capitec Privacy Policies
 - 12.4 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.
- 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. Subject to the participants' right to expressly accept, decline and withdraw consent or participation, Capitec may 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
 - 15. 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.
 - 16. Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners.
 - 17. 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