

Capitec Bank Best Travel Card Campaign: Win a Trip to Doha – Qatar

Promoter of competition

Capitec Bank of South Africa Limited (Capitec Bank/We/Us/Our)

Competition period

The competition runs from 17 November to 14 December 2025

Prize

An all-expenses paid 'Priceless Experience' to Qatar for one winner, with one guest, courtesy of Qatar Airways and Mastercard. The prize (Prize) details are as follows:

- Return flights from Johannesburg to Qatar
- Local return flights from major cities within South Africa to Johannesburg
- Qatar Airways international lounge access for both the winner and the guest at OR Tambo International Airport in Johannesburg and at Hamad International Airport in Qatar
- 5 nights' luxury accommodation
- Airport transfers
- Private tours
- Select dining experiences
- One Mastercard cash passport to the value of \$5 000 (USD) for the winner only

How to enter

1. Add your Capitec Debit or Credit Card to your Apple, Google or Samsung wallet
2. Once your card has been loaded, pay 5 times or more between 17 November – 14 December for a chance to be entered into the competition draw
3. Once the winner has been selected, they will be informed through a telephone call and email. The winner will also be announced on radio and social media
4. The winner will be announced on 20 December 2025

How many times can you enter the competition?

You can only be entered into the lucky draw once but the more times you pay with your Capitec Debit or Credit Card loaded to your Apple, Google or Samsung Wallet, the higher your chances of winning.

Competition terms and conditions

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

1. The name of the campaign is 'Capitec Bank Best Travel Card Campaign: Win a Trip to Doha – Qatar'
2. The Competition will run from 17 November 2025 to 14 December 2025
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 have a valid passport for travel during the designated travel period (from 21 December 2025 – 31 March 2026) with an expiry date that is at least 6 months beyond the last day of travel
 - 3.4 Who have a Capitec Mastercard Debit or Credit Card account, in good standing
 - 3.5 Who have received communication from Capitec Bank through telephone, email and/or SMS about the Competition
 - 3.6 Who are in possession of a valid RSA identity document, or a valid passport
 - 3.7 Who are 18 (eighteen) years of age or older
 - 3.8 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 winner will be contacted through telephone and email by Capitec Bank and/or through Mastercard's agency

7. The Prize will be awarded through email
8. The date that we will determine the Prize winner is on 18 December 2025
9. The date that we will notify the Prize winner is on 20 December 2025
10. Mastercard terms and conditions relating to the Prize will apply to the winner and guests, which terms and conditions will be shared with the winner and guests upon the Prize being received
11. A Participant shall not be eligible to receive the Prize if he/she has received any reward/prize from another 'Priceless Experience' competition within the previous 18 months from the Competition Start date
12. 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 business 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
13. Capitec reserves the right to substitute any prize with another prize of similar commercial value
14. The Competition Prize, awarded to the Competition Prize winner will be determined by Capitec, acting in its sole discretion
15. 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
16. 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
17. 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
18. 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
19. 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
20. 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
21. 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
22. Personal information collected will:
 - 22.1 Not be used for any other purpose other than the administration of this competition
 - 22.2 Not be shared with any third parties without obtaining consent from the winners
 - 22.3 Be processed in accordance with Capitec Privacy Policies
 - 22.4 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
23. 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)
24. Subject to the Participants' right to expressly accept, decline and withdraw consent or participation, Capitec may:
 - 24.1 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
25. 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
26. 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
27. Income taxes relating to the Prizes, if any, are the sole responsibility of the Prize winners
28. These Competition terms will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa

General terms and conditions

- Please pay special attention to the clauses that are in bold, as they may limit our liability (responsibility) or involve some risk to you.
- Capitec and Mastercard are the promoters of the Competition. Any reference to we/us/our includes our directors, sponsors, agents or consultants, where the context allows for it
- These Terms are governed by the Consumer Protection Act 68 of 2008
- These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published)
- By entering the Competition, you are bound by these Terms and if applicable, the terms of the Prize and the Capitec product terms and conditions that relate to the Competition or the Prize
- If the Prize involves any goods or services provided by a third party, the Prize will be subject to the third party's terms and conditions.
- **We reserve the right to amend these Terms**
- **We must process your personal information to validate your entry and if you are a Prize winner, to make the Prize available to you**
- **By entering the Competition, you consent to us processing your personal information for this purpose. If you do not consent, please do not enter the Competition**
- **We may declare the Prize forfeited (lost) and we may choose a new Prize winner if:**
 - **A Prize winner's entry is not valid**
 - **A Prize winner has breached these Terms or the terms of any product the Prize winner holds with us**
 - **A Prize winner cannot be contacted or does not accept the Prize within 3 days from the date that the Prize winner was contacted about the Prize**
 - **A Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize**
 - **A Prize winner did not qualify to enter the Competition**
- If there is a dispute in respect of these Terms or the Competition, our decision is final and binding
- If the Prize winner agrees to it, we may publish their name and/or photo in any internal or external advertising or promotional material for 12 months from the date on which the Prize winner accepts the Prize
- We will determine the nature and distribution of these materials. If a Prize winner does not consent to the publication of their name and/or photo, the Prize winner will still receive the Prize
- The Prize may not be transferred from you to any other person and may not be exchanged by you for any other item. We do however reserve the right to substitute the Prize with any other prize of a similar commercial value
- **We are not responsible if your entry is not successfully submitted or a Prize winner does not successfully receive or take up a Prize for any reason, including because of a technological failure**
- **We are not responsible for any loss or damage which you or any third party may suffer as a result of you participating in the Competition or accepting a Prize**
- **If required by the Minister for Trade, Industry and Competition, the National Consumer Commission or for any other reason, we can end the Competition immediately with or without notice to you. If this happens, you waive (give up) any rights which you may have against us and you will have no claim against us**
- **Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to obtain relief**
- The following people cannot participate in the Competition:
 - Directors, employees, agents or consultants of Capitec Bank