

Connect Birthday Competition Terms and Conditions

The campaign period

The competition will start on 12 September and ends on 26 September 23h59 2025 .

The prizes

Draw frequency	Eligible participants	Prize	Number of winners
1 draw every week for the duration of the campaign	All Capitec clients who are RSA residents, over the age of 18, not Capitec employees and meet the entry criteria below	3x iPhone 16	3x (1 each for each week) Winner each from either Facebook or X

How to enter

- Clients need to tell us how Connect has helped them stay connected over the last 3 years on either Facebook or X
- The most inspiring stories will be crowned

Competition terms and conditions

- The competition is open to natural persons, who meet the following criteria:
 - 1.1 must be a Capitec Client and an active Capitec Connect subscriber.
 - 1.2 cannot be a Capitec employee,; and their immediate family members (including spouses, siblings, parents, and children)
 - 1.3 must be a RSA resident; and
 - 1.4 must be above 18 years of age
- 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
- Winners will be selected based on the most inspirational stories
- Winners will be contacted on their Facebook or X profile by way of direct message from the verified Capitec Facebook or X account. The prizes will be allocated within 2 weeks of the date on which you are contacted by Capitec
- In the event that a winner cannot be reached after 3 (three) attempts within 1 (one) week from the time of selection, the prize will be forfeited by such winner and Capitec reserves the right to draw another winner
- 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
- Competition prizes are not transferable or negotiable
- Capitec reserves the right to substitute any competition prize with another prize of similar commercial value
- 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
- 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
- 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
- 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
- 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)
- 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
- 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](#).
- These Competition rules will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa