

Capitec Franschhoek Cap Classique and Champagne Festival: Competition terms and conditions

Competition period

The competition will run from 22 September – 31 October 2025 (competition period), and winners will be announced on 7 November 2025.

Prizes

Participants stand to win one of 3 all-expenses-paid trips for 2 to the Capitec Franschhoek Cap Classique and Champagne Festival.

Each of the three prizes includes:

- Double packages to the value of R41 000 each
- 3 nights' accommodation and transport (Flights and shuttle, to and from the airport)
- Additional activities (Wine tram experience in Franschhoek)
- Double tickets to the Capitec Franschhoek Cap Classique and Champagne Festival on 29 November 2025

The packages exclude:

- Spending money

How to enter

- Existing Credit Card clients must spend R1500 or more on their Capitec Credit Card during the competition period to stand a chance to win an all-expenses-paid curated trip to the Capitec Franschhoek Cap Classique and Champagne Festival
- New clients must apply for a Capitec Credit Card and spend R1500 or more during the competition period to stand a chance to win an all-expenses-paid curated trip to the Capitec Franschhoek Cap Classique and Champagne Festival
- Qualifying transactions include tapping, inserting, swiping, scanning to pay or shopping online with your Capitec Credit Card

Competition terms and conditions

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

1. The name of the Competition is "Capitec Franschhoek Cap Classique and Champagne Festival Competition" and Capitec is the promoter. The promoter runs this competition with permission from the Franschhoek Cap Classique and Champagne Festival. Accordingly, the promoter is responsible for the operation of all matters and concerns relating to the competition, not the Franschhoek Cap Classique and Champagne Festival or any other persons involved in staging the festival
2. The competition will run from 22 September 2025 – until midnight 31 October 2025
3. The Competition is open to all new or existing Capitec Credit Card clients
 - 3.1 who are citizens and/or permanent residents of, and living in, the Republic of South Africa ("RSA")
 - 3.2 who are in possession of a valid RSA identity document, or a valid passport
 - 3.3 who are 18 (eighteen) years of age or older
 - 3.4 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. The winners will be randomly selected by a computer-programmed algorithm by 7 November 2025
6. The promoters 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 after 3 call attempts within a period of 3 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

7. Capitec reserves the right to substitute any prize with another prize of similar commercial value
8. The Competition prize, awarded to the Competition prize winner will be determined by Capitec, acting in its sole discretion
9. 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 the Competition rules
10. 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
11. 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
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 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
13. 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
14. Capitec will request that all winners share proof of the actions taken for the purpose of administering the competition. This may include personal information which is necessary for this purpose
15. 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
16. Personal information collected will:
 - 16.1 not be used for any other purpose either than the administration of this competition
 - 16.2 not be shared with any third parties without obtaining consent from the winners
 - 16.3 be processed in accordance with Capitec Privacy Policies
 - 16.4 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
17. 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) (if you have already won a prize)
18. Subject to the participants' right to expressly accept, decline and withdraw consent or participation, Capitec may:
 - 18.1 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
19. 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
20. 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
21. Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners
22. These Competition rules will be construed, interpreted, and enforced in accordance with the laws of the Republic of South Africa