

Why I have cover: Tell your story and stand to win

Prize

R200 flexi voucher

R20 000 into your Capitec 32-Day Notice Deposit Account

How to enter

Tell us why you have cover and stand to win one of 20 R200 flexi vouchers or the grand prize of R20 000 into your Capitec 32-Day Notice Deposit Account

Competition terms and conditions

1. The name of the competition is “Why I have cover: Tell your story and stand to win” and Capitec Life is the promoter
2. Winners will receive their prize at the end of the campaign period (11 December 2025)
3. Competition period 13 November 2025 – midnight (12h00 AM) on 11 December 2025 and qualifying clients will receive their prize on 12 December 2025
4. The competition is open to natural persons (“Participants”)
 - 4.1. citizens or permanent residents of, and living in, the Republic of South Africa (“RSA”)
 - 4.2. in possession of a valid RSA identity document, or a valid passport
 - 4.3. 18 (eighteen) years of age or older
 - 4.4. Capitec client
5. Winners stand a chance to win:
 - 5.1. One of 20 R200 flexi vouchers sent to their nominated cell phone number
 - 5.2. One R20 000 which will be deposited into their nominated Capitec 32-Day Notice Deposit Account
6. 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
7. Winners will be communicated to via the official Capitec Facebook page at the end of the competition period
8. Prizes are not transferable or negotiable
9. Capitec reserves the right to substitute any prize with another prize of similar commercial value
10. 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 terms and conditions
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. 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
13. 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
14. 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 Capitec or any of its affiliates, employees, advertising agencies and suppliers in accordance with the competition rules
15. 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, including the current funeral policy wording, of the winners) for the purpose of administering the competition
16. 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
17. Personal information collected will:
 - 17.1. Not be used for any other purpose either than the administration of this competition
 - 17.2. Not be shared with any third parties without obtaining consent from the winners
 - 17.3. Be processed in accordance with Capitec Privacy Policies
 - 17.4. 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
18. 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)
19. Subject to the participants’ right to expressly accept, decline and withdraw consent or participation, Capitec may:
 - 19.1. 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

20. If Capitec is required by any regulatory authority 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
21. Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners
22. 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 Capitec's Privacy Policy
23. These competition rules will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa