

Capitec x TFG (Jet, Exact, RFO) Back-to-School Data Reward Campaign:

Terms and conditions

Capitec Bank Limited in partnership with TFG Retailers (Jet, Exact, and RFO) ("TFG") will run the Back-to-School Data Reward Campaign during January 2026. These Terms and Conditions apply to all clients participating in the Campaign.

By participating, you agree to be bound by these T&Cs:

Competition Period

Campaign Period: 1 – 31 January 2026

Reward Allocation Date: 1 February 2026

1. Eligibility

To qualify for the reward, participants must:

- 1.1 Be a Capitec client.
- 1.2 Make qualifying purchases using a Capitec card.
- 1.3 Shop in store only at Jet, Exact or RFO stores between 1st and 31st January 2026.
- 1.4 Have a registered Capitec Connect SIM card to receive the reward.

2. Qualifying terms and conditions

- 2.1 Only in-store purchases made at Jet, Exact and RFO qualify.
- 2.2 Online purchases, including those made via Bash, do not qualify.
- 2.3. Spend can be cumulative across multiple transactions and across any Jet, Exact or RFO stores, all qualifying spend must be completed by 31 January 2026.

3. Reward Structure

3.1 Clients will earn 5GB Capitec Connect data (worth R100) for every R500 cumulative spend at participating stores.

3.2 There is no maximum number of rewards a client may earn.

3.3 Data rewards are valid for 30 days from the date they are allocated.

3.4 Rewards scale according to total qualifying spend:

R500 = 5GB

R1 000 = 10GB

R1 500 = 15GB

3.5 All qualifying data rewards will be processed and loaded on **1 February 2026**.

3.6 Clients must ensure their Capitec Connect SIM is active and inserted in their device to receive the reward.

3.7 Capitec is not responsible for delays caused by inactive SIMs, network issues, or incorrect SIM linking.

4. Exclusions: The following do not qualify:

- 4.1 Online purchases or orders (including Bash)
- 4.2 Purchases at any TFG brands other than Jet, Exact, or RFO
- 4.3 Purchases made outside the campaign period
- 4.4 Transactions not paid for using a Capitec card

5. General Conditions

- 5.1 Capitec and TFG reserve the right to verify any qualifying transactions.
- 5.2 Fraudulent, cancelled, or reversed transactions will not qualify.
- 5.3 Capitec and TFG reserve the right to amend, suspend, or terminate the Campaign or these T&Cs at any time without prior notice.
- 5.4 Capitec is not responsible for any loss or damage arising from participation in the Campaign.
- 5.5 Decisions made by Capitec regarding the Campaign will be final and binding.