

Digital payments competition terms and conditions

The competition period.

The digital payments competition will start on Monday, 7 April and conclude at midnight on Friday, 30 May 2025.

The client entry mechanic

- **Capitec Pay:** The top 1 000 clients with the most Capitec Pay transactions between 7 April and 30 May 2025 will each win a R250 Mangwanani or Lavita Spa voucher
- **Digital wallets:** Tap to pay 20 times or more with your Apple, Samsung, Garmin or Google wallet between 15 April and 30 May 2025 for a chance to win a R250 Dis-Chem voucher
- **International payments:** For a chance to win a 2-person vacation worth R45 000 with Lekker Slaap, send or receive at least 1 international payment between 23 April and 30 May 2025

The prize

Qualifying Capitec clients stand a chance to win one of the following:

- **Capitec Pay:** 1 of 1 000 Mangwanani or Lavita Spa vouchers worth R250, each
- **Digital wallets:** 1 of 1 000 Dis-Chem vouchers worth 250, each
- **International payments:** 1 vacation for 2, to the value of R45 000 with Lekker Slaap
 - Winners will be randomly selected by a computer-programmed algorithm
 - 1 000 winners will be selected for the Capitec Pay prize, 1 000 winners will be selected for the digital wallet prize and 1 winner will be selected for the international payment prize. Each winner will be contacted using the mobile number we have on our system, through WhatsApp
 - **Note:** Each selected winner must have a valid and active Capitec account, mobile number, residential address and South African ID number. If a selected winner does not meet the aforementioned criteria, they will forfeit the prize and an alternative winner will be selected

Competition terms and conditions

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

1. The name of the campaign is "digital payments competition" and Capitec is the promoter
2. The Competition will run as follows:
Capitec Pay: 7 April – 30 May; Digital wallets: 15 April – 30 May; and International Payments: 23 April – 30 May
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 Whose Capitec bank account is in good standing
 - 3.3 Who are in possession of a valid RSA identity document, or a valid passport
 - 3.4 Who are 18 (eighteen) years of age or older
 - 3.5 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 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 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
6. The promoter reserves the right to substitute any prize with another prize of similar commercial value
7. The Competition prize, awarded to the Competition prize winner will be determined by the promoter, acting in its sole discretion
8. 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
9. Should any dispute arise in relation to the interpretation of these Competition terms, the promoter's decision shall be final, and no correspondence shall be entered into
10. 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

11. 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
12. The promoter, 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
13. Subject to the winners' right to expressly grant, decline or withdraw consent, the promoter will request that all winners share proof of the actions taken (personal information of the winners) for the purpose of administering the competition
14. Failure to provide proof of actions will result in an automatic forfeiture of the prize and the promoter will exercise its right to select another winner
15. Personal information collected will:
 - 15.1 Not be used for any other purpose either than the administration of this competition.
 - 15.2 Not be shared with any third parties without obtaining consent from the winners.
 - 15.3 Be processed in accordance with Capitec Privacy Policies
 - 15.4 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.
16. 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)
17. Subject to the participants' right to expressly accept, decline and withdraw consent or participation, the promoter may –
 - 17.1 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
18. If the promoter 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 the promoter, its affiliates, employees, advertising agencies and suppliers
19. The promoter reserves 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
20. Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners
21. These Competition terms will be construed, interpreted, and enforced in accordance with the laws of the Republic of South Africa