

# Home Improvement Capitec x Lungile Thabethe Campaign

## Competition Terms and Conditions

### 1. Introduction

1.1 These Terms and Conditions ("T&Cs") govern participation in the Home Improvement Capitec x Build It Influencer Campaign ("the Campaign") conducted by Capitec Bank Limited ("Capitec"), a company incorporated in the Republic of South Africa (Registration Number: 1980/003695/06) with its registered office at 5 Neutron Road, Techno Park, Stellenbosch, and Build It, a division of the SPAR Group Ltd, with its registered head office at 22 Chancery Lane, Pinetown (collectively referred to as "the Promoters")

1.2 By participating in this Campaign, all participants agree to be bound by these T&Cs

1.3 These T&Cs contain provisions that may limit the liability of the Promoters or a third party, may create legal obligations for the participant, or may serve as an acknowledgement of certain facts by the participant. Please read these T&Cs carefully

1.4 These T&Cs are not intended to unlawfully restrict, limit or avoid any rights or obligations as prescribed in terms of the Consumer Protection Act, 68 of 2008 ("the Act") or the regulations made in terms of the Act

1.5 By entering the Campaign, participants confirm that they understand and accept these T&Cs

### 2. Campaign period

2.1 The Campaign will run from 27 June 2025 to 30 August 2025. No entries will be accepted outside of this period

### 3. Eligibility

3.1 The Campaign is open to individuals who:

3.1.1 Are residents of the Republic of South Africa

3.1.2 Are 18 years of age or older at the time of entry

3.1.3 Have valid Instagram and Facebook accounts and follow @CapitecBankSA

3.2 Employees, agents, directors, consultants, and immediate family members of the Promoters or their advertising and promotional agencies are not eligible to participate

### 4. How to enter

4.1 To enter the Campaign, participants must:

4.1.1 Follow @CapitecBankSA on Instagram and Facebook

4.1.2 Like one or more of the influencer's Campaign Reels

4.1.3 Comment in response to the question posed in the competition post

4.1.4 Include the hashtag #CapitecHomeImprovement in your comment

4.2 For Reel 4 only, participants must additionally obtain a Capitec Home Improvement Loan estimate and/or quote using Capitec's official channels

4.3 Entries that are incomplete, do not meet all listed requirements, or are submitted outside the Campaign Period will not be eligible for entry into this Campaign

### 5. Prize details

5.1 Weekly Prizes

5.1.1 Each Campaign Reel offers participants a chance to win a home improvement hamper or voucher to the value of R5000

5.1.2 Prizes are not transferable and cannot be exchanged for cash or alternative items.

5.2 Grand Prize

5.2.1 One participant from Reel 4 will win a grand prize consisting of:

- A home improvement credit of R20 000 at their nearest Build It store

5.2.2 The grand prize is conditional on the participant successfully obtaining a valid Home Improvement Loan quote from Capitec within the Campaign Period

5.3 Prizes will be fulfilled within 30 (thirty) days of the winner being verified

### 6. Winner selection and notification

6.1 Winners will be selected at random from valid entries for each Reel

6.2 Winners will be notified via Instagram OR Facebook direct message using the details provided in their entry

6.3 If a winner cannot be contacted within 3 (three) working days, the prize will be forfeited, and a new winner may be selected at the Promoter's sole discretion

## **7. Prize redemption**

7.1 All prizes must be redeemed within 30 (thirty) days of notification by the Promoters to the Winners

7.2 The prize is non-transferable, non-refundable, and cannot be exchanged for cash or any alternative

7.3 Promoters reserve the right to substitute any prize with another prize of similar commercial value if necessary

## **8. General**

8.1 The Promoters are not responsible for any technical errors that may result in an entry not being successfully submitted

8.2 Participants acknowledge that participation in the Campaign is voluntary and at their own risk

8.3 The Promoters reserve the right to cancel or amend the Campaign at any time without prior notice

8.4 The Promoters accept no liability for any losses, injuries, or damages of any kind arising out of or in connection with the Campaign or the use of any prize

8.5 Personal data collected during the Campaign will only be used for purposes of administering the Campaign and in accordance with Capitec's privacy policy

8.6 Participants grant the Promoters the right to use their names, likeness, and comments for Campaign-related publicity, subject to consent

8.7 If a participant is found to have violated these T&Cs in any manner in the sole discretion of the Promoters, they will be disqualified from the Campaign and any prize awarded may be withdrawn

8.8 These T&Cs are governed by the laws of the Republic of South Africa

## **9. Contact Information**

9.1 For any questions or concerns related to this Campaign, please contact Capitec Client Care on 0860 10 20 43