

Mastercard X Capitec – CNP Activation Campaign 2025

Promoter of Competition

Capitec Bank of South Africa Limited (Capitec Bank/We/Us/Our)

The following terms and conditions (“Terms and Conditions”) apply to the “Mastercard X Capitec – CNP Activation Campaign 2025” (“the Campaign”) and by participating in the Campaign you are deemed to have read, understood and accepted these Terms and Conditions

Competition

Capitec Mastercard cardholders will stand a chance to win a R1 200 Live Better cash back that will be paid into their account on 10 January 2025, Live Better Day, when they transact online using a Mastercard branded Credit or Debit Card issued by Capitec on the Mastercard network (“Eligible Card”)

The prize restrictions:

The reward is restricted to 100 qualifying Capitec customers selected by random picking. The Campaign is organised by Mastercard to reward Capitec-Mastercard cardholders in South Africa who make an online payment during the Campaign Period

Competition period:

1 December 2025 to 31 December 2025

1. Organisation, duration, eligibility, entry and reward details

- a. Capitec Mastercard cardholders will stand a chance to win a R1 200 Live Better cash back that will be paid into their account on 10 January 2025, Live Better Day, when they transact online using a Mastercard branded Credit or Debit Card issued by Capitec on the Mastercard network (“Eligible Card”). The reward is restricted to 100 qualifying Capitec customers selected by random picking. The Campaign is organised by Mastercard to reward Capitec-Mastercard cardholders in South Africa who make an online payment during the Campaign Period, being 1 December 2025 to 31 December 2025
- b. The Campaign winners shall be decided based on online transactors in the month of December 2025, who make an Eligible Transaction
- c. The validity of the Campaign is from 1 December 2025 to 31 December 2025 (both days inclusive), unless extended or revoked without prior notice and liability to Capitec, at their sole discretion (“Campaign Period”) for a chance to win a R1 200 Live Better cash back paid into the client's account on 10 January 2026, Live Better Day
- d. To qualify for the Campaign, Capitec Mastercard cardholders must make an online payment with an Eligible Card during the Campaign Period (“**Eligible Transaction**”)
- e. By entering the Campaign, you agree to the following terms and conditions:
 1. The name of the Campaign is CNP Activation Campaign, Capitec is the promoter, in collaboration with Mastercard
 2. The Campaign will run from 1 December 2025 to 31 December 2025.
 3. The Campaign 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 Who’s Capitec bank accounts are 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 Campaign execution or fulfilment, production, management or marketing of the Campaign are not eligible to participate in or enter the Competition
 - 3.6 Each selected winner must have a valid Capitec account, mobile number, residential address and ID number. If a selected winner does not meet these criteria, they will forfeit the prize, and a replacement will be selected
 4. Capitec, its affiliates, employees, advertising agencies and suppliers will not be liable for the failure of any technical element relating to the Campaign that may result in any entry not being successfully submitted
 5. The Promoter will attempt to contact the Campaign winner in order to notify the Campaign winner that they won the Campaign prize in accordance with these terms. Should the promoter not be able to reach the Campaign 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 Campaign prize by the Campaign winner and the promoter will exercise its right to select another Campaign prize winner
 6. Capitec reserves the right to substitute any prize with another prize of similar commercial value

- f. The Eligible Participant(s) is the one who makes a qualifying CNP transaction during the specified month of the campaign period. If the Eligible Participant is amongst the 10 online transactors selected by random picking in the Campaign Period, then they are eligible to be selected as winner(s) for the Campaign ("Winners"). Capitec shall inform the winners on the prize collection process by a Live Better WhatsApp notification using their Capitec ID number
- g. The number of Eligible Transactions that are refunded or unsuccessful (for any reason whatsoever) will not be considered for the determination of an Eligible Participant to qualify as a Winner. Cash withdrawals from ATMs, account transfers or card top-ups will not be considered Eligible Transactions
- h. By participating in the Campaign, the Participant fully and unconditionally agrees to and accepts these Terms and Conditions and the decisions of Capitec and Mastercard which are final and binding in all matters related to the Campaign. It is, however, clarified that Cardholders are not bound in any manner to participate in the Campaign and any such participation in the Campaign is voluntary
- i. 10 (ten) Eligible Participants will be chosen by Capitec and Mastercard as Winners in December 2025
- j. Capitec's employees, contractors, their immediate family (spouse, parents, siblings, children and household members), including their respective parent companies, subsidiaries, affiliates, agents and any other supplier or third party involved in the development, facilitation or execution of this campaign and their immediate families and dependants SHALL NOT be eligible to participate in this Campaign
- k. In the event of the Campaign prize being cancelled, Capitec and Mastercard reserves the right to offer an alternative Campaign prize of equal value
- l. The Winners hereby agree to not make any claim or raise any complaint whatsoever against Capitec/Mastercard in this respect. Capitec and Mastercard shall not be responsible for any claim arising out of or in connection with such forfeiture.
- m. Capitec and Mastercard reserve the right, at any time, without prior notice and without providing any reason whatsoever, to add/alter/modify/change or vary any or all of the Terms and Conditions or to replace, wholly or in part, this Campaign prize with another Campaign Reward, whether similar to this Campaign prize or not
- n. Capitec and Mastercard's decision on all matters relating to the offer shall be final, conclusive, and binding

2. General terms of the campaign

- a. Capitec and Mastercard have the right, in its absolute discretion, to: (i) disqualify and/or remove any Winner or (ii) not qualify an Eligible Participant as a Winner, based on any suspicion of malpractice or malfeasance by or on behalf of such Eligible Participant. Capitec and Mastercard reserve the right, in its absolute discretion, to disqualify without notice, any cardholder or Eligible Participant found to be: violating these Terms and Conditions; tampering or attempting to tamper with the entry process or the operation of the Campaign; acting in a disruptive manner, or with the intent to annoy, abuse, threaten or harass any other person; or attempting to undermine the legitimate operation of the Campaign. Any attempt by an individual to undermine the legitimate operation of this Campaign may be a violation of the applicable criminal and/or civil laws. Should any such attempt be made, Capitec/ Mastercard reserves the right to seek remedies, including criminal prosecution, and damages to the maximum extent permitted by law
- b. Capitec and Mastercard reserve the right to amend and adjust the Campaign format and timings as they deem fit and shall communicate the same as necessary.
- c. Although Capitec and Mastercard have made reasonable efforts to ensure that all information and materials relating to the Campaign are accurate, they shall not be liable for any inaccuracy or errors in such information and/or material.

3. Force majeure

- a. Capitec and Mastercard, their agents and subcontractors will also not bear responsibility for any loss or damage to a participant, whether caused by self or any third party, arising from matters outside the control of Capitec/Mastercard, their agents and subcontractors including but not limited to force majeure events such as acts of God, terrorism, labour action or unrest, computer viruses, power outages, lockdowns, epidemics/pandemics or any other cause whatsoever beyond the control of the Affected Party

4. Exclusion of liability

- a. Except where prohibited, by participating in the Campaign Participants and/or Winners agree to release and hold harmless all Capitec and Mastercard employees, contractors and immediate family (spouse, parents, siblings, children, and household members), bank partners, agents and agencies, officers, directors and employees of each of them or third party involved in the development, facilitation or execution of this campaign from and against any claim or cause of action arising out of participation in the Campaign or receipt or use of any prize, including, but not limited to:

- (i) failure to award any component of the Campaign Reward due to government policies and restrictions on the occurrence of any similar public health emergency; or
 - (ii) injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from the Participant's participation in the Campaign or receipt, use or misuse of any prize. Participant further agrees that in any cause of action, the Released Parties' liability will be limited to the cost of entering and participating in the Campaign and in no event shall the Released Parties be liable for attorney's fees. Participant waives the right to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages
- b. By entering the Campaign, all Participants and Winners agree to be bound by these Terms and Conditions which will be subject to interpretation by Capitec and Mastercard, whose interpretation shall be final and binding

5. Amendment and termination

- a. Capitec and Mastercard reserve the right to amend, modify or change these Terms and Conditions at any time during the Campaign and/or to terminate the Campaign entirely, in consultation with the Gaming Commission of South Africa
- b. Termination of the Campaign will occur upon the lapse of the Campaign Period or at such earlier or later time as determined by Capitec/ Mastercard

6. Other terms and conditions

- a. All Participants further warrant and represent that they have read and understood these terms and conditions and agree to be bound thereby
- b. Participants of the Campaign are required to keep themselves updated on the Terms and Conditions of the Campaign
- c. The rights and remedies herein provided are cumulative and not exclusive of any rights or remedies provided by law
- d. The decision of Capitec and Mastercard on all matters relating to this Campaign is final
- e. If any provision of these Terms and Conditions is held by a court of competent jurisdiction to be unenforceable or invalid in any respect, such unenforceability, or invalidity will not affect any other provision of these Terms and Conditions, and these Terms and Conditions will then be construed as if such unenforceable or invalid provisions had never been a part of these Terms and Conditions