

MasterCard x Capitec – CNP Activation Campaign terms and conditions

The following terms and conditions (“Terms and Conditions”) apply to the “MasterCard X Capitec – CNP Activation Campaign 2025” (“the Campaign”).

By participating in the Campaign, Participants are deemed to have read, understood and accepted these terms and conditions.

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

- a. Capitec Mastercard cardholders will get half their purchase value back up to R125 on a minimum card-not-present (CNP) transaction value of R250. The reward is restricted to 3 000 qualifying Capitec clients who transact between 13 August 2025 and 31 October 2025, who each stand a chance to win R125. Mastercard organises the Campaign to reward Capitec Mastercard cardholders in South Africa who make an online payment with a Mastercard-branded Credit or Debit card issued by Capitec on the Mastercard network, as specified below (“Eligible Card”), during the Campaign Period, being 13 August 2025 to 31 October 2025
- b. The Campaign winners will be decided by 3 000 first-time online transactors who make an eligible transaction between 13 August and 31 October 2025
- c. The Campaign is valid from 13 August 2025 to 31 October 2025 (both days inclusive), unless extended or revoked without prior notice and liability to Capitec, at their sole discretion (“Campaign Period”)
- 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 13 August 2025 until 31 October 2025
 3. The Campaign is open to all Capitec Clients who are:
 - 3.1 Citizens and/or permanent residents of, and living in, the Republic of South Africa (“RSA”)
 - 3.2 Whose Capitec bank accounts are in good standing
 - 3.3 Who have a valid RSA identity document, or a valid passport
 - 3.4 Who are 18 (eighteen) years of age or older
 - 3.5 not family members of those directly involved in the Campaign’s execution or fulfilment, production, management, or marketing
 - 3.6 holders of a valid Capitec account, cellphone number, original proof of residential address and ID number. If a chosen 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 to notify them that they won the Campaign prize in accordance with these terms. Should the promoter not be able to reach the Campaign winner within 3 days from the automated random draw selection process having taken place, the same will result in an automatic forfeiture of the Campaign prize by the Campaign winner, and the promoter will exercise its right to choose another Campaign prize winner
 6. Capitec reserves the right to substitute any prize with another of similar commercial value
- f. The Eligible Participant(s) is the one who makes a qualifying CNP transaction (Minimum CNP transaction value of R250) during the specified month of the campaign period. If the Eligible Participant is amongst the first 3 000 online transactors monthly in the Campaign Period, then they are eligible to be selected as winner(s) for the Campaign (“Winners”). In a tie, the Eligible Participant with the higher transaction value will be selected as a Winner
- g. Capitec will transfer the necessary Campaign prize back to the Winners by paying into their Live Better savings, and they will be informed about the same by a Live Better WhatsApp notification using their Capitec ID number
- h. The number of Eligible Transactions that are refunded or unsuccessful (for any reason) 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
- i. 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
- j. 3 000 (three thousand) Eligible Participants will be chosen each month by Capitec and Mastercard as Winners between 13 August and 31 October 2025
- k. 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

- l. If the Campaign prize is cancelled, Capitec and Mastercard reserve the right to offer an alternative Campaign prize of equal value
- m. The Winners hereby agree not to make any claim or raise any complaint against Capitec/ Mastercard in this respect. Capitec and Mastercard shall not be responsible for any claim arising from or in connection with such forfeiture
- n. 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
- o. 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 their 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

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 sub-contractors 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. The campaign will terminate upon the lapse of the Campaign Period or earlier or later, 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. 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